

## Special Committee on Council Benefits

### Questions Asked by Citizens at Meeting #2 December 11, 2020

#### *Vice Mayor recommendations:*

*Please try to have at least some of the meetings in the afternoon or evenings to accommodate other Council Members that cannot make an early morning or a lunch meeting.*

*Keep in mind that other CMs who are not on this committee may want to be heard, and that's appropriate, but the citizen members and council members on the committee should go first.*

*This is not necessarily an easy one because obviously its been discussed for many years. Keep an open mind, listen to the information, and try to make good sound decisions that can hopefully can come together in a report and be given to the full council when it meets again to discuss this issue (Council Health Benefits) in March. Other issues may be brought up which could be considered as additional recommendations if the committee so chooses, but the primary reason for the committee is to get Citizen input on BL2020-387.*

1. Clarify CM participants (73) with HR again.

*Confirmed by HR Director Shannon Hall*

2. Medical Plan BC and Cigna: Is this a standalone HRA or embedded deductible connected to the BC plan. Are CMs eligible for both? *As per HR Director Shannon Hall: There are 2 health care plans administered by 2 different insurance carriers: a self insured PPO administered by BlueCross BlueShield of Tennessee and an account based plan with employer funded HRA administered by Cigna. We are required to procure these plan administration services in accordance with Metro Code, so these carriers can change over time. CMs are eligible to participate in either medical plan, the PPO administered by BCBST - OR – the account based plan with employer funded HRA administered by Cigna. The HRA is not stand alone; it is part of the account based plan.*
3. Is it possible for the citizen board to see a list of expenses that CMs have to shell out of pocket. Is this a part-time job or a full-time job? Should this be a smaller body? *There are no standard expenses. The Metro Government provides each CM with a computer complete with a software suite, an email account, employee badge, parking spot, and business cards. Most Council Members work out of their home, and meet people in the district as needed. Some Council Members have a campaign fund; it is required if they accept any donations to their campaign when running for office. Any extra funds in this campaign fund can be used for office related expenses after being elected. Whether is is a part-time or a full-time job is also up to debate, although it is currently classified as a part-time position. To change the size of the body would be something that would have to be put in a Charter Amendment for a vote by the City at Large.*
4. The one issue that arises for me is the number of people who are not taking Medicare and are on our benefits? Why is the cost still so high? *As per HR Director Shannon Hall: You can have both, but because Metro's plans offer at least as much coverage as Medicare and also provides drug coverage, and because insurance industry rules make coverage related to your current active employment primary, there would really never be a time that Medicare would pay. So you would be paying for 2*

*coverages, but only getting the benefit of one, in this case Metro's while actively serving on Council. As a point of reference, these provisions are the same for both active CMs and active employees.*

5. There is usually still a premium but it is usually lowered, when Medicare becomes primary and the CM insurance becomes secondary. Are those over 65 required to take parts A & B if they stay on the plan or just Part A? *As per HR Director Shannon Hall: Active employee and active CM provisions are the same and Metro pensioners and former CMs are treated the same under pensioner provisions. Pensioners and former CMs are required to take Medicare Parts A&B when they are eligible, meaning they use both with Medicare becoming primary and Metro's coverage becoming secondary. For active employees and active CMs, you can have both, but because Metro's plans offer at least as much coverage as Medicare and also provides drug coverage, and because insurance industry rules make coverage related to your current active employment primary, there would really never be a time that Medicare would pay. So you would be paying for 2 coverages, but only getting the benefit of one, in this case Metro's while actively serving on Council.*
6. Do we need to spend time going through the documents bit by bit going forward? Perhaps we could find a way to publish them. *These will be published on the Council Website.*
7. Perhaps invite Shannon Hall as a guest speaker. *Invited for the December 11 meeting.*
8. Perhaps have one meeting with 2-3 minutes from every CM. *Consider for a future date.*