



Finance Committee Meeting

AGENDA

February 2, 2016

I. CALL TO ORDER

II. MATTERS BEFORE COMMITTEE

1. [Renewal - Health Insurance](#)
2. [Renewal - Ancillary Insurance Dental & Life](#)
3. [Renewal - Property, Casualty & Work Comp Insurance](#)
4. [Call Center Positions](#)

III. ADJOURN



Finance Committee Meeting

AGENDA

February 2, 2016

Item:

Renewal - Health Insurance

Department:

Additional Information:

Financial Impact:

Budgeted Item:

Recommendation / Request:

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Attachments / click to download

 [Health Insurance Info](#)



From: Logan Propes, Finance Director

Department: City-wide

Date: 01/26/2016 for submission onto the 02/02/2016 Finance Committee Agenda

Description: Health Insurance Renewal

Budget Account/Project Name: n/a

Funding Source: 2016 operating budgets: city-wide

Budget Allocation: \$TBD

Budget Available: \$TBD

Requested Expense: \$TBD

Company of Purchase: TBD, administered by Covenant

Recommendation:

Staff recommends that the Finance Committee APPROVE the request for health insurance renewal to be placed before the full Council for approval.

Background:

The City of Monroe has again partnered with The Covenant Services Group for health insurance renewals. The City will again be self-insured but still seeks aggregate and specific reinsurance coverages to hedge maximum costs. *Due to the timing of bids by various insurance companies, these figures are not yet available but should be available for presentation before the full Council meeting on February 9th, which is why this is being requested to be moved forward to full Council. In the event Covenant does not have the renewals ready we can then defer to March.* Renewal will take effect on April 1, 2016, but open enrollment will commence in March and rates will need to be offered to employees before then.

The City has again partnered with CARE ATC to provide employee and family clinic services (2nd year of a 3-year contract). Part of their scope of services includes managing the wellness initiatives whereby employee premiums are based on a points scale. The points "spread" will be altered slightly for 2016 to again incentivize employees for increasing their health and wellness, which hopefully will lower overall healthcare costs for the City and its employees. In 2016 we will have a "25%/35%" spread (25% non-smoker participant and 35% non-participant). In 2015 we had a "20%/30%" spread (20% non-smoker participant and 30% non-participant). Basically, this means each credit point is now worth 6% in 2016 from 5% in 2015.

Attachment(s): Covenant renewal cost schedule to be distributed at meeting



Finance Committee Meeting

AGENDA

February 2, 2016

Item:

Renewal - Ancillary Insurance Dental & Life

Department:

Additional Information:

Financial Impact:

Budgeted Item:

Recommendation / Request:

Viewing Attachments Requires Adobe Acrobat. [Click here](#) to download.

Attachments / click to download

 [Ancillary Insurance Info](#)



From: Logan Propes, Finance Director

Department: City-wide

Date: 01/26/2016 for submission onto the 02/02/2016 Finance Committee Agenda

Description: Ancillary Insurance Renewals

Budget Account/Project Name: n/a

Funding Source: 2016 operating budgets: city-wide

Budget Allocation:	TBD	Allocated in each dept.	FY 2016 budget & employee paid
Budget Available:	TBD	Allocated in each dept.	FY 2016 budget & employee paid
Requested Expense:	TBD	Company of Purchase:	TBD, administered by Omega

Recommendation:

Staff recommends that the Finance Committee APPROVE the request for ancillary insurance renewals to be placed before the full Council for approval.

Background:

The City of Monroe has again partnered with Omega Benefits for the renewal of ancillary employee benefit coverages such as dental, vision, basic life, supplemental life, accident, short-term disability, and long-term disability. The term of the renewal will be April 1, 2016 – March 31, 2017. Last year, Delta Dental agreed to a two-year rate guarantee. 2016 will be year 2 of 2.

Mr. Joel Ballew with Omega Benefits will present the renewals to Council.

Attachment(s): Omega renewal cost schedules to be distributed at meeting



Finance Committee Meeting

AGENDA

February 2, 2016

Item:

Renewal - Property, Casualty & Work Comp Insurance

Department:

Additional Information:

Financial Impact:

Budgeted Item:

Recommendation / Request:

Viewing Attachments Requires Adobe Acrobat. [Click here](#) to download.

Attachments / click to download

 [Insurance Info](#)



From: Logan Propes, Finance Director

Department: City-wide

Date: 01/26/2016 for submission onto the 02/02/2016 Finance Committee Agenda

Description: Property, Casualty, & Workers Compensation Insurance Renewals

Budget Account/Project Name: n/a

Funding Source: 2016 operating budgets: city-wide

Budget Allocation: See 2016 Operating Budget

Budget Available: See 2016 Operating Budget

Requested Expense: \$337,728 Company of Purchase: Saville Risk Management

Recommendation:

Staff recommends that the Finance Committee APPROVE the request for property, casualty, & workers compensation insurance renewals to be placed before the full Council for approval.

Background:

The City of Monroe has again partnered with Saville Insurance for the renewal of property, casualty, & workers compensation insurance.

Mr. Bob Saville with Saville Insurance will present the renewals to Council at the February 2, 2016 Called meeting.

Attachment(s): Property, Casualty, & Workers Compensation renewal cost schedules

City of Monroe
Property Casualty Insurance Summary (2016-17)

COVERAGE	EXPIRING PREMIUM	PROPOSED PREMIUM	CARRIER	EXPIRING LIMITS	PROPOSED LIMITS		EXPIRING DEDUCTIBLE	PROPOSED DEDUCTIBLE
GENERAL LIABILITY	\$56,872	\$56,732	State National (A:8)	\$1,000,000/\$3,000,000	\$1,000,000/\$3,000,000	Each Event Limit/General Total Limit	\$10,000	\$10,000
Products & Completed Work	Included	Included	State National (A:8)	\$3,000,000	\$3,000,000	Total Limit	\$10,000	\$10,000
Personal Injury	Included	Included	State National (A:8)	\$1,000,000	\$1,000,000	Each Person Limit	\$10,000	\$10,000
Advertisement Injury	Included	Included	State National (A:8)	\$1,000,000	\$1,000,000	Each Person Limit	\$10,000	\$10,000
Premises Damage	Included	Included	State National (A:8)	\$1,000,000	\$1,000,000		\$10,000	\$10,000
Medical Payments	Included	Included	State National (A:8)	\$5,000	\$5,000		\$10,000	\$10,000
Sewer Back-up	Included	Included	State National (A:8)	Included	Included		\$10,000	\$10,000
Failure to Supply	Included	Included	State National (A:8)	\$1,000,000	\$1,000,000		\$10,000	\$10,000
EMPLOYEE BENEFITS LIABILITY Retro Date: NONE	Included	Included	State National (A:8)	\$1,000,000/\$3,000,000	\$1,000,000/\$3,000,000	Each Wrongful Act/Total Limit	None	None
AUTOMOBILE LIABILITY	\$106,100	\$108,474	State National (A:8)	\$1,000,000	\$1,000,000		\$10,000	\$10,000
Uninsured/ Underinsured Motorist	Included	Included	State National (A:8)	\$100,000	\$100,000		\$10,000	\$10,000
Medical Payments	Included	Included	State National (A:8)	\$5,000	\$5,000		\$10,000	\$10,000
Total Number of Autos/Trailers				181 Units / 52 Trailers	187 Units / 54 Trailers			
AUTOMOBILE PHYSICAL DAMAGE								
Comprehensive/Collision	Included	Included	State National (A:8)	ACV	ACV		\$1,000	\$1,000
Hired Car Physical Damage	Included	Included	State National (A:8)	ACV	ACV		\$1,000	\$1,000
Total Number of Autos/Trailers				153 Units / 9 Trailers	159 Units / 26 Trailers			
CRIME	\$1,182	\$1,183	State National (A:8)					
Employee Theft	Included	Included	State National (A:8)	\$250,000	\$250,000	Per Loss	\$1,000	\$1,000
Forgery or Alteration	Included	Included	State National (A:8)	\$250,000	\$250,000	Per Employee	\$1,000	\$1,000
Inside Premises (Money & Securities)	Included	Included	State National (A:8)	\$75,000	\$75,000	Per Loss	\$1,000	\$1,000
Outside Premises	Included	Included	State National (A:8)	\$75,000	\$75,000	" "	\$1,000	\$1,000
Computer Fraud	Included	Included	State National (A:8)	\$250,000	\$250,000	Per Loss	\$1,000	\$1,000
Matthew Chancey Bond	\$175	\$175	Travelers (A:15)	\$50,000	\$50,000		\$0	\$0
Logan Propes Bond	\$175	\$175	Travelers (A:15)	\$50,000	\$50,000		\$0	\$0
Debbie Kirk Bond	\$175	\$175	Travelers (A:15)	\$50,000	\$50,000		\$0	\$0
PROPERTY	\$75,108	\$75,492	State National (A:8)					
Blanket Building & Personal Property	Included	Included	State National (A:8)	\$42,851,157	\$42,851,157	Blanket, Replacement Cost, 90% Co	\$5,000	\$5,000
Monroe Art Gallery on Broad Street	Included	Included	State National (A:8)	\$500,000	\$500,000	Actual Cash Value, 90% Co	\$5,000	\$5,000
Valuable Papers	Included	Included	State National (A:8)	\$100,000	\$100,000		\$5,000	\$5,000
Equipment Breakdown	Included	Included	State National (A:8)	\$100,000	\$100,000	Deductible exceptions: \$25/HP, \$25/KW-\$5,000 Min.	\$5,000	\$5,000
Flood	Included	Included	State National (A:8)	\$10,000,000	\$10,000,000	Excludes Zones A&V	\$50,000	\$50,000
Earthquake	Included	Included	State National (A:8)	\$10,000,000	\$10,000,000		\$50,000	\$50,000
INLAND MARINE								
Contractor's Equipment	Included	Included	State National (A:8)	\$2,951,456	\$3,092,926		\$1,000	\$1,000
Unscheduled Property	Included	Included	State National (A:8)	\$75,000	\$75,000		\$1,000	\$1,000
Non-Owned Contractors Equipment	Included	Included	State National (A:8)	\$75,000	\$75,000		\$1,000	\$1,000
EDP	Included	Included	State National (A:8)	\$250,000	\$250,000			
LAW ENFORCEMENT LIABILITY	\$40,686	\$37,780	State National (A:8)	\$1,000,000/\$3,000,000	\$1,000,000/\$3,000,000	Each Wrongful Act Limit/Total Limit	\$10,000	\$10,000
PUBLIC ENTITY MANAGEMENT LIABILITY	\$10,377	\$10,329	State National (A:8)	\$1,000,000/\$3,000,000	\$1,000,000/\$3,000,000	Each Wrongful Act Limit/Total Limit	\$10,000	\$10,000
EMPLOYEE PRACTICES LIABILITY Retro Date: 6/4/2000	\$13,669	\$13,669	State National (A:8)	\$1,000,000/\$3,000,000	\$1,000,000/\$3,000,000	Each Wrongful Offense Limit/Total Limit	\$10,000	\$10,000
UMBRELLA (excludes Failure to Supply)	\$21,476	\$21,376	State National (A:8)	\$1,000,000/\$1,000,000	\$1,000,000/\$1,000,000	Each Event Limit/General Total Limit	\$10,000	\$10,000
ID FRAUD	\$647	\$647	Travelers (A:15)	\$5,000	\$5,000		\$0	\$0
CYBER LIABILITY	\$4,166	\$4,592	Allied World (A:15)	\$1,000,000/\$1,000,000	\$1,000,000/\$1,000,000	Each Event Limit/General Total Limit	\$15,000	\$1,000
Tax and Fees	\$245	\$384		\$25,000	\$1,000,000	Crisis Management & Data Forensics	\$15,000	\$1,000
AIRPORT LIABILITY	\$5,950	\$6,545	Catlin (A:15)	\$5,000,000/\$10,000,000	\$5,000,000/\$10,000,000	Each Event Limit/General Total Limit	None	None
TOTAL PREMIUM	\$337,003	\$337,728				Item # 3		

IMPORTANT: This summary sheet is for informational purposes only and does not supersede the proposal or policy.



Finance Committee Meeting

AGENDA

February 2, 2016

Item:

Call Center Positions

Department:

Additional Information:

Financial Impact:

Budgeted Item:

Recommendation / Request:

Viewing Attachments Requires Adobe Acrobat. [Click here](#) to download.

Attachments / click to download

 [Call Center Positions](#)



From: Logan Propes, Finance Director

Department: Utility - Customer Service

Date: 01/25/16 for submission onto the 02/02/16 Finance Committee Agenda

Description: Approval is being sought from Council to replace two (2) part-time/seasonal positions with one (1) full-time position in the Customer Service Call Center AND replacing one (1) Part-time position with one (1) full-time position.

Budget Account/Project Name: N/A

Funding Source: FY 2016 Budget – Utility – Customer Service Division

Budget Allocation:	\$54,444.00	Wages only
Budget Available:	\$54,444.00	From PT positons only See below for additional funding
Requested Expense:	\$52,416.00	Wages only

Recommendation:

Staff recommends that the Finance Committee APPROVE the request creating two full-time positions from the budgeted total of one part-time and two seasonal positions for use in the call center.

Background:

In 2015 the City began an effort to create a more responsive customer service experience by installing its own call center for normal business hours. (After hours call center services are currently contracted via third party). Currently, two Telecom/CATV employees are in the call center rotation along with the rest of the Customer Service Representative staff members to adequately operate the call center. However, the rotations are inefficient and often interruptive to operations within both Customer Service and Telecom/CATV.

The FY 2016 budget allowed for the replacement of one vacant position funded through Utilities to then be placed in the Call Center. By hiring two more full-time dedicated Call Center Customer Service Representatives, the two Telecom/CATV employees can be redeployed back to their home department 100% of the time unless fill-ins are needed.

This allows the Call Center to be fully staffed with three completely dedicated Call Center employees and a rotation of 1 Customer Service Representative. This creates more efficiency in work schedules for the Call Center employees and the Customer Service Representatives as well as more effectiveness in the Call Center.

Attachment(s): New Call Center positions budget figures and Call Center data

215 North Broad Street ♦ Monroe, GA 30656 ♦ 770.267.7536

Item # 4

RECENT CALL CENTER DATA:

MONTH	CALLS	ABANDONED	% ABANDONED
NOVEMBER	6,671	295	4.42%
DECEMBER	7,109	422	5.94%

RECENT EXAMPLE DAY:

On a day the Call Center is fully staffed, received 312 total calls coming into City Hall with 12 abandoned (4%).

On a day the Call Center short staffed, received 288 total calls coming into City Hall with 38 abandoned (13%).

POSITIONS USED TO FUND CALL CENTER IN FY 2016

VACANT	\$ 33,270.42	Filled by new hire already budgeted
Seasonal WORKER 1	12,000.00	In 2016 Budget
Seasonal WORKER 2	12,000.00	In 2016 Budget
BRISCOE, III, JOHN (PT)	30,443.50	In 2016 Budget
TOTAL:	\$ 87,713.92	

REPLACEMENT POSITIONS

CSR REPLACEMENT 1:	26,208.00	Filled by new hire already budgeted, Interviews in process
CSR REPLACEMENT 2:	26,208.00	New Position created from 2 Seasonal
CSR REPLACEMENT 3:	26,208.00	New Position created from PT position
TOTAL:	\$ 78,624.00	

SAVINGS/ (DEFICIT): \$ 9,089.92 Wages Only