City of Joplin City Council Agenda Item

REQUESTED COUNCIL MEETING DATE: APRIL 20, 2015

ITEM: COUNCIL BILL NO. 2015-509

ORIGINATING DEPARTMENT: FINANCE DEPARTMENT
ATTACHMENT: SAMPLE CONTRACT WITH GUARDIAN; COUNCIL BILL

Finance Director: Leslie Haase	**Date:**
Human Resource Director: Dave Allgood	**Date:**
City Attorney: Peter Edwards	**Date:**
City Manager: Sam Anselm	**Date:**

INTRODUCTION:
This Council Bill approves disability insurance coverage for non-public safety employees.

DISCUSSION:
Through the budget process, the general employee group requested voluntary disability insurance coverage, which was approved by the Council. However, before this request could be implemented, public safety employees added disability insurance through the pension plan to augment disability benefits provided through the pension plan. As a result, public safety employees are now covered by plan provided disability insurance. In order to augment disability benefits provided through LAGERS for non-public safety employees, the City issued a bid for disability insurance through Segal Consulting. Guardian provided the lowest and best bid. After informal discussions with Council, it was determined that this benefit would be added by the City.

The rate quoted is $0.27 per $100 of covered monthly payroll. The provisions of the insurance are as follows:

- 50% benefit to $5,000 monthly benefit maximum
- 90 day elimination period
- Benefit duration-Social Security Normal Retirement Age
- Mental Health/Substance Abuse Limitation-24 months
- Survivor Benefit
- Inclusion of rehabilitation benefit, return to work incentive, and workplace modification benefit

The anticipated annual cost will be approximately $30,000.00 to be paid by the City. The effective date of this benefit will be May 1, 2015.

RECOMMENDATION:
City Staff recommends this Council Bill be approved on an emergency basis.