



WILLIAM S. COGSWELL, JR.
MAYOR

City of Charleston

TAMMY O'BERRY
DIRECTOR

DEPARTMENT OF HUMAN RESOURCES & ORGANIZATIONAL DEVELOPMENT

Human Resources Committee Agenda

August 21, 2025

Place: City Hall, 80 Broad Street

Conference Call: 1-929-205-6099, Access Code: 922 2362 7947

Time: 4:00 pm

1. Moment of silence
2. Approval of May 15, 2025 minutes
3. Old Business
 - a. Compensation Study Update
4. New Business
 - a. Human Resources Staffing and Retention Report
 - b. Review and request approval of proposed 2026 Healthcare Budget
5. Adjournment

Cc: Councilmember Caroline Parker, Chair
Councilmember Karl L. Brady, Jr., Vice Chair
Councilmember Stephen Bowden
Councilmember Robert Mitchell
Councilmember William Tinkler
Mayor William S. Cogswell, Jr.
Tammy O'Berry, Director
Heather Pope, Deputy Director
Jennifer Strickland, Compensation and HR Data Manager
Isabel Quattlebaum, HR Analyst
Lindsay Mazell, Talent Acquisition Manager
Amy Wharton, CFO

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200 MEETING STREET, SUITE 305, CHARLESTON, SC 29401
(843) 724-7388 FAX 843-724-7358

**City of Charleston
Healthcare Budget**

	2025 Budget 1660	2026 Budget 1715				NOTES:
Enrollment				3%		
Medical costs	24,000,000	27,100,000	3,100,000	13%		
Dental costs	1,100,000	1,390,000	290,000	26%		
RX Rebates	(1,800,000)	(1,700,000)				
Fully Insured vision plan	141,470	148,206				
Plan design changes	(34,000)	-				
Administration costs	568,486	640,871				
Stop Loss Fees	2,074,469	2,662,023				<i>Includes \$100,000 credit from Cigna</i>
HSA contribution	227,500	236,600	28,939,494	15.6%		City contributions \$350/\$700
Flexible Spending Administration	27,540	27,540				500 enrollees/\$4.59 per enrollee per month
COBRA and Retiree Administration	-	-				This is paid directly by the CIGNA (\$50,000)
Healthcare Broker and Consultant	120,000	120,000				
Health Fair	13,500	13,500				This is funded by CIGNA
Diabetes Program	20,000	40,000				Increase to anticipate change in vendor and increase efforts
Vaccines and Screenings	-	-				This is paid directly by the CIGNA (\$52,500)
Other Wellness Programs	8,000	8,000				This is funded by CIGNA
Wellness Tracker Admin	25,000	25,800				This is funded by CIGNA
Wellness Incentives via wellness tracker	225,000	225,000				
Health Equipment and devices	8,500	8,500				This is funded by CIGNA
Weight Loss Program	5,000	5,000				This is funded by CIGNA
Firefighters Mental Health coverage	36,000	72,000				increase based on request by vendor
Affordable Healthcare Act PCORI fee (due 7/31/XX)	9,000	10,000				Based upon the IRS calculation
	(60,800)	(60,800)				Reimbursement from CIGNA
	<u>26,714,665</u>	<u>30,972,240</u>	4,257,575			
Cost per enrollee	16,093	18,060				
	10.3%	12.2%				
Estimated Contributions						
Employees	3,617,743	4,077,028				
Retirees	632,879	735,703				
Cobra	47,783	56,109				
	<u>4,298,405</u>	<u>4,868,840</u>				
	16%	16%				
Net Budgeted Cost	<u>22,416,260</u>	<u>26,103,400</u>				
		3,687,140				
		16.4%				

City of Charleston
Administrative Fee

	<u>2025</u>	<u>2026</u>	
<u>Medical (Cigna)</u>			
Admin Fee (rate lock 5 yrs)	25.75	25.75	
Med Mgmt (per member)	1.51	1.56	small increase
Gene Therapy/Embarc (per member)	1.25	1.25	
EncircleRX (per member)	1.25	-	Excluding GLP-1s for weight loss
<u>Dental (Delta Dental)</u>			
Dental Fee (rate locked thru 2025)	2.50	2.50	
<u>Spending Accounts (Cigna)</u>			
HSA fee	2.50	2.50	
Third Party Administrative cost	585,481	640,871	Includes \$30,000 for EAP
	<i>Includes \$200,000 credit includes \$100,000 credit</i>		
<u>Stop Loss</u>			
Specific Stop Loss Limit	300,000	300,000	
945 Single	100.00	125.00	25%
770 Family	100.00	125.00	25%
<u>1715</u>	<u>2,058,000</u>	<u>2,572,500</u>	
Aggregate	85,201	89,523	5%
Total Stop Loss cost	2,143,201	2,662,023	
Total Administrative cost	2,728,682	3,302,894	

City of Charleston, SC Employee Bi-weekly Rates

	2025 Rate	Increase	2026 Rate	% Increase	Annual Contribution	Total Annual EE Contribution	Annual Increase
Medical Premiums							
<u>Health Savings Acct.</u>							
Employee	21.50	2.00	23.50	9%	611.00	28,913	52.00
Employee + Spouse	118.50	10.75	129.25	9%	3,360.50	23,053	279.50
Employee + Children	83.50	7.50	91.00	9%	2,366.00	10,268	195.00
Family	148.50	13.50	162.00	9%	4,212.00	52,482	351.00
 <u>Health Savings Acct. with a non-smoker discount</u>							
Employee	15.50	1.50	17.00	10%	442.00	128,481	39.00
Employee + Spouse	83.25	7.50	90.75	9%	2,359.50	99,429	195.00
Employee + Children	59.00	5.25	64.25	9%	1,670.50	44,536	136.50
Family	104.50	9.25	113.75	9%	2,957.50	226,367	240.50
 <u>PPO Rates</u>							
Employee	42.25	3.75	46.00	9%	1,196.00	86,566	97.50
Employee + Spouse	185.00	16.75	201.75	9%	5,245.50	102,077	435.50
Employee + Children	137.50	12.50	150.00	9%	3,900.00	65,520	325.00
Family	217.00	19.75	236.75	9%	6,155.50	268,872	513.50
 <u>PPO Rates with a non-smoker discount</u>							
Employee	32.00	2.75	34.75	9%	903.50	401,714	71.50
Employee + Spouse	132.00	12.00	144.00	9%	3,744.00	447,558	312.00
Employee + Children	101.00	9.00	110.00	9%	2,860.00	295,152	234.00
Family	159.00	14.25	173.25	9%	4,504.50	1,208,647	370.50
						<u><u>3,489,636</u></u>	medical
Vision Premiums							
Employee	1.00	-	1.00	0.0%	26.00	24,778	-
Employee + Spouse	2.00	-	2.00	0.0%	52.00	13,676	-
Employee + Children	1.50	-	1.50	0.0%	39.00	6,123	-
Family	2.50	-	2.50	0.0%	65.00	28,080	-
						<u><u>72,657</u></u>	vision
Dental Premiums							
Employee	4.00	0.50	4.50	12.5%	117.00	96,525	13.00
Employee + Spouse	17.00	2.00	19.00	11.8%	494.00	96,330	52.00
Employee + Children	12.75	1.50	14.25	11.8%	370.50	58,539	39.00
Family	21.00	2.50	23.50	11.9%	611.00	263,341	65.00
						<u><u>514,735</u></u>	dental
						<u><u>4,077,028</u></u>	
If no increase in premiums						3,734,717	
Total increase						342,310	