



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

In accordance with the Americans with Disabilities Act, people who need alternative formats, ASL (American Sign Language) Interpretation or other accommodation please contact Janet Schumacher at (843) 577-1389 or email to schumacheri@charleston-sc.gov three business days prior to the meeting.

**City of Charleston
Healthcare Budget**

Enrollment	2025 Budget <u>1660</u>	2026 Budget <u>1715</u>		3%	NOTES:
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			
HSA contribution	227,500	236,600	28,939,494	15.6%	<i>Includes \$100,000 credit from Cigna</i>
Flexible Spending Administration	27,540	27,540			
COBRA and Retiree Administration	-	-			
Healthcare Broker and Consultant	120,000	120,000			
Health Fair	13,500	13,500			
Diabetes Program	20,000	40,000			
Vaccines and Screenings	-	-			
Other Wellness Programs	8,000	8,000			
Wellness Tracker Admin	25,000	25,800			
Wellness Incentives via wellness tracker	225,000	225,000			
Health Equipment and devices	8,500	8,500			
Weight Loss Program	5,000	5,000			
Firefighters Mental Health coverage	36,000	72,000			
Affordable Healthcare Act PCORI fee (due 7/31/XX)	9,000	10,000			
	(60,800)	(60,800)			
	<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	<u>2,143,201</u>	<u>2,662,023</u>	
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							
Health Savings Acct.							
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
Health Savings Acct. with a non-smoker discount							
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
PPO Rates							
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
PPO Rates with a non-smoker discount							
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
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	-
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
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