MINUTES

METROPOLITAN EMPLOYEE BENEFIT BOARD

STUDY & FORMULATING COMMITTEE

August 10, 2026

The Metropolitan Employee Benefit Board's Study & Formulating Committee met on Monday, August 10, 2026, at 9:00 a.m. in the Sonny West Conference Room at 700 President Ronald Reagan Way Nashville, Tennessee.

Committee Members present: Vice-Chair: Margaret O. Darby: Members: Lesley Farmer and Gary Moore.

Chair Glenn Farner was unable to be present.

Benefit Board member Jonathan Puckett.

Other(s) present: Christina Hickey, Metro Human Resources, and Nicki Eke and Abby Greer, Metro Legal Department.

Committee Vice Chair Margaret Darby stated that the first order of business is approval of the minutes from the July 27, 2026 Study and Formulating Committee meeting. With no corrections, Gary Moore moved for approval of the minutes from the July 27, 2026 meeting. Lesley Farmer seconded and the minutes were approved without objection.

BENEFIT BOARD ITEMS

The Human Resources staff submitted the following for the Committee's consideration and appropriate action:

Items pending before the Committee are as follows:

1. Public Comment Period

A maximum of five (10) persons who write their names on the sign-up sheet provided at the meeting will be allowed to comment on matters that are germane to items on the Agenda. Comments are limited to a maximum of two (2) minutes per person. To provide comment, you must sign up prior to the beginning of the meeting.

Joe Cottrill, President of Nashville's Fraternal Order of Police, (FOP), addressed the Committee regarding medical costs and adjustments.

Meid Foresight, Vice President of SEIU local 205, addressed the Committee regarding making changes to the employee benefit plans.

Mark Young also addressed the Committee regarding employee benefits and the impact it may have on employees, having a third option and that item 6 cost of living adjustment (COLA) and 7 retiree life insurance be submitted to the Council and Benefit Board for action.

Tamika White, Political Director SEIU Local 205 addressed the Committee regarding concerns with not having all of the information to make a conscious decision about benefits

Gary Moore presented an email from Addis Kendall regarding any benefit changes.

2. PPO out-of-pocket max.

3. Medical plan maximums, deductibles, copays similar to peers.

4. Lower cost medical option.

Kelley Lewis, Deloitte, Lauren Chrisman and Joseph Meyers, USI were present.

Kelley Lewis reported to the Committee that they did add some comparisons to the last report that was done at the last meeting. She reviewed those initial considerations and
explained how they would work together when making plan design changes.

Ms. Lewis also reviewed an example of sample elections if a third option plan was offered and USI has put together some rate options.

There was some discussion of projected costs to Metro if there are any changes in the plans, what the current expenses are and any savings.

There was some discussion of participation in each plan except for the HRA plan and impacts and impacts of a lower cost plan.

There was some discussion of the effects a lower cost plan would have on the current plans.

Lauren Chrisman explained how the pricing is done for the plans.

Kelley Lewis also explained how the plan would have to go through the request for proposal process and the provider networks.

Gary Moore moved that this be deferred for two meetings and that the unions submit in writing their concerns so they can be addressed.

After some discussion of the timeline and proper procedures the motion failed due to
lack of a second.

Margaret Darby stated that on consideration 1 regarding language the Committee has received a memo from Legal to provide some examples of what the new language in the Code would be. She stated there is option 1 that just deletes the language; option 2 would keep the language and change the dollar figures; and option 3 would be to change the language a little bit to say to give the authority to the Benefit Board to set the out of pocket maximums that would be approved by the Metro Council by resolution; option 4 would be a combination of 2 and 3.

There was some discussion of not having enough information on ceiling amounts on options 2 and 4 and can more information be obtained on that.

There also discussion of getting Code recommendations on what those amounts are.

Margart Dabry moved to defer these items to the net meeting to get more information. Lesley Farmer seconded and the Committee approved with out objection.

Gary Moore suggested that the unions submit their information to the Committee, however, due to the open meetings act it would have to be sent to the Committee/Boards liaison.

5. Application for membership.

Christy Mayo, Human Resources, reported to the Committee that this has been in place since 1963 as a way for hire dates and employment period to be tracked for credited service and pension calculation. She stated that currently employees are able to enroll online and removing this would not affect an employee's eligibility as eligibility is outlined in the Code. She stated that removing this signed application would not affect an employee's eligibility.

Nicki Eke, Legal Department, stated that she would recommend the use of an effective date stating that it is no longer a requirement.

After some discussion of the process being digitized it was suggested that Legal draft language effective upon a certain date, Margaret Dabry moved to defer this item to the next meeting. Gary More moved to defer this item to the next meeting. Lesley Farmer seconded and the Committee approved without objection.

6. Cost of living adjustment (COLA).

Kevin Sullivan, Findley, reviewed the existing plan provisions, some history of the COLAS and how the different COLAS work. He stated that the vast majority are in Division B as well as retirees. He stated Division A is a closed group and there are only a few active remaining. He explained how the COLAS are currently calculated and the cost impact of proposed changes.

Gary Moore moved to defer this to the next meeting. John Tishler seconded and the Committee approved without objection.

7. Retiree life insurance.

Joseph Meyers and Lauren Chrisman, USI and Kelley Lewis, Deloitte were present.

Joseph Meyers reported to the Committee that pensioners are provided with $10,000 of life insurance during retirement. He stated the amounts is fixed and does not change with time or attained age and Metro bears the entire cost.

There was some discussion of burial services and costs.

Joseph Meyers reviewed Metro's current cost of the benefit and what Hartford quotes. and if the life insurance is increased it increases the OPEB liability.

Kelley Lewis also reviewed benchmarking of other cities 5 offer some and 17 do not.

Lesley Farmer moved to defer this to a later date. John Tishler seconded and the Committee approved without objection.

Any items are considered as the Committee sees fit and as time permits.

With nothing further presented, the meeting adjourned at approximately 10:45 a.m.

ATTEST:

Shannon Hall, Director
Human Resources

APPROVED:

Margaret Darby, Vice-Chair
Study & Formulating Committee