

CITY OF ST. GEORGE

BY COUNCIL MEMBER MURRELL

RESOLUTION NO. 2026 - 030

TO AMEND RESOLUTION NO. 2025-015 RELATIVE TO EMPLOYEE AND OFFICIAL HEALTH AND INSURANCE BENEFITS; TO PROVIDE FLEXIBILITY IN THE ESTABLISHMENT AND ADMINISTRATION OF SUCH BENEFITS; TO AUTHORIZE THE MAYOR TO APPROVE HEALTH INSURANCE PLANS, INSURANCE ALLOWANCES, HEALTH REIMBURSEMENT ARRANGEMENTS, AND OTHER BENEFIT OPTIONS; TO INCLUDE THE CITY STAFF AS AN ELIGIBLE OFFICIAL; TO AUTHORIZE, WHEN APPROVED, EMPLOYEE-SELECTION OF COVERAGE AND CITY REIMBURSEMENT; AND TO PROVIDE FOR RELATED MATTERS

WHEREAS, the City Council of the City of St. George adopted Resolution No. 2025-015 establishing a Benefit Policy and Procedures for eligible employees and officials of the City;

WHEREAS, the City Council recognizes that the availability, cost, structure, and suitability of benefit products may change from year to year and that the needs and circumstances of individual City employees and officials may differ;

WHEREAS, the City Council desires to provide the City with sufficient flexibility to obtain and provide competitive benefits in a fiscally responsible manner without requiring further amendment of the Benefit Policy each time the particular carrier, plan, reimbursement arrangement, allowance, or method of providing benefits changes;

WHEREAS, the City Council further desires to permit eligible employees and officials, when authorized by the Mayor and when permitted by applicable law, to select benefit coverage appropriate to their individual circumstances and receive reimbursement or an insurance allowance from the City;

WHEREAS, the City Council desires to authorize the Mayor to approve a City-sponsored health insurance package, an insurance or health benefit allowance, a compliant reimbursement arrangement, or other lawful method of furnishing employee benefits;

WHEREAS, the City Council further desires to include duly appointed city staff among the officials eligible to participate in the City's benefit programs; and

WHEREAS, all benefits authorized by this Resolution shall remain subject to applicable federal and state law, available appropriations, and such administrative requirements as are reasonably necessary to protect the City and its employees;

NOW, THEREFORE, BE IT RESOLVED by the City Council of the City of St. George, Louisiana, that Resolution No. 2025-015 and its attached Benefit Policy and Procedures are hereby amended as follows:

SECTION 1. ELIGIBILITY

Section 2.1 of the Benefit Policy and Procedures is amended to provide:

2.1 Definitions

Full-time employee shall mean any employee of the City of St. George who is regularly scheduled to work for the City thirty (30) hours or more per week on a regular basis for a period of more than ninety (90) days, or such other classification of employee as may be eligible for benefits under applicable federal or state law.

Eligible Official, for purposes of the city benefits provided under Section 3 of this Policy, shall include the duly elected Mayor, the duly elected Chief of Police, and the duly appointed City Staff.

The designation of an individual as an Eligible Official under this Section is solely for purposes of eligibility for benefits and shall not, by itself, alter the individual's employment classification, compensation, retirement eligibility, contractual status, or eligibility for any other City benefit.

SECTION 2. INSURANCE BENEFITS

Sections 3.1 through 3.5 of the Benefit Policy and Procedures are deleted in their entirety and replaced with the following:

3.1 Benefit Program

The City of St. George may provide health, medical, dental, vision, prescription drug, supplemental, disability, life, or other insurance or health-related benefits to eligible employees and Eligible Officials in such form and manner as may be approved by the Mayor, subject to the availability of appropriated funds and compliance with applicable federal and state law.

The City shall not be required to utilize any single insurance carrier, insurance product, reimbursement arrangement, or method of providing health benefits.

3.2 Authority of Mayor

The Mayor is hereby authorized to establish, approve, modify, administer, renew, replace, or discontinue health and insurance benefit options for eligible employees and Eligible Officials, provided that expenditures remain within funds appropriated or otherwise lawfully available for such purposes.

The Mayor may approve one or more benefit methods, including, without limitation:

- (a)** a City-sponsored group health insurance plan or package;
- (b)** medical, dental, vision, prescription drug, supplemental, disability, life, or other insurance benefits;
- (c)** an Individual Coverage Health Reimbursement Arrangement ("ICHRA"), Health Reimbursement Arrangement ("HRA"), Health Savings Account ("HSA"), or other reimbursement or benefit arrangement authorized by applicable law;
- (d)** a health insurance allowance, benefit allowance, stipend, or other monetary benefit;

- (e) reimbursement of the cost of health insurance coverage independently selected or obtained by an eligible employee or Eligible Official, when such reimbursement is administered through an arrangement permitted by applicable law;
- (f) payment by the City of all or a portion of premiums for coverage obtained through a City-sponsored or individually selected insurance plan; or
- (g) any combination of the foregoing.

The Mayor may establish reasonable administrative procedures, eligibility requirements, contribution amounts, maximum reimbursement amounts, documentation requirements, enrollment procedures, and other conditions necessary for administration of the City's benefit program.

3.3 Employee Choice of Coverage

When approved by the Mayor, an eligible employee or Eligible Official may obtain health insurance coverage independently and at his or her discretion from an insurance carrier, insurance producer, marketplace, exchange, association, spouse's employer plan, or other lawful source.

The City may reimburse or contribute toward the cost of such coverage to the extent permitted by applicable law and the benefit arrangement approved by the Mayor.

Nothing in this Policy shall require an eligible employee or Eligible Official utilizing an authorized individual-coverage option to purchase insurance from any particular carrier, producer, provider, marketplace, or insurance plan unless such limitation is required by the particular benefit program selected by the City or by applicable law.

3.4 Reimbursement of Individually Selected Coverage

When the Mayor approves reimbursement of individually selected health insurance coverage, an eligible employee or Eligible Official may submit documentation of premiums or other eligible health expenses in accordance with procedures established by the City or its third-party administrator.

Upon verification of eligibility and compliance with the applicable benefit arrangement, the City may reimburse the employee or Eligible Official for all or a portion of the approved expense, up to the maximum benefit amount established by the Mayor.

Any reimbursement intended to receive favorable tax treatment shall be made only through an HRA, ICHRA, HSA, or other arrangement authorized under applicable federal and state law.

Nothing herein shall prohibit the City from providing a taxable health insurance allowance or taxable benefit payment where such payment is authorized by the Mayor and is treated as taxable compensation in accordance with applicable law.

3.5 Amount of City Benefit

The amount of any City contribution, premium payment, reimbursement, allowance, stipend, or other health benefit shall be established by the Mayor from time to time based upon available insurance products, prevailing premium costs, employee needs, budgetary considerations, market conditions, and the financial position of the City.

The Mayor may establish different contribution levels based upon recognized coverage classifications, including employee-only, employee-plus-spouse, employee-plus-child or children, and family coverage, and may establish such other classifications as are permitted by applicable law.

No benefit established under this Section shall obligate the City beyond funds appropriated or lawfully available for the applicable fiscal year.

3.6 Administration

The Mayor is authorized to execute or approve all applications, plan documents, administrative agreements, insurance contracts, enrollment documents, reimbursement procedures, and other instruments reasonably necessary to implement this Section.

Where applicable law requires the use of a licensed or qualified third-party administrator, the City shall utilize such administrator.

The Mayor may designate an employee, officer, benefits administrator, insurance producer, consultant, third-party administrator, or other qualified person to perform ministerial functions associated with administration of the City's health and insurance benefits.

3.7 No Vested Right

Insurance benefits provided pursuant to this Policy constitute benefits of current employment or service and shall not create a vested right to any particular insurance carrier, plan, contribution amount, allowance, reimbursement amount, or method of providing benefits.

The City reserves the right, through action authorized by this Policy and applicable law, to amend, modify, replace, or discontinue any particular benefit arrangement.

SECTION 3. EXISTING BENEFITS

Any health or insurance benefit arrangement currently in effect under Resolution No. 2025-015 may remain in effect until modified, replaced, or discontinued by the Mayor pursuant to the authority granted herein.

SECTION 4. RETIREMENT BENEFITS UNAFFECTED

Except as expressly provided herein, Section 4 of the Benefit Policy and Procedures relating to retirement benefits shall remain unchanged.

Designation of the City Staff as an Eligible Official for purposes of insurance benefits shall not automatically confer eligibility for the retirement benefits described in Section 4 unless separately authorized by the City Council or otherwise provided by law.

SECTION 5. COMPLIANCE WITH LAW

All benefits provided pursuant to this Resolution shall be administered in accordance with applicable federal and state law, including applicable provisions of the Internal Revenue Code, the Affordable Care Act, Louisiana insurance law, and other laws applicable to governmental health benefit plans.

If any particular method of providing or reimbursing health benefits becomes unavailable, impracticable, or inconsistent with applicable law, the Mayor is authorized to implement an alternative method authorized by this Resolution without further amendment, provided that the alternative remains within available appropriations.

SECTION 6. CONFLICTING PROVISIONS

All provisions of Resolution No. 2025-015 inconsistent with this Resolution are hereby amended, superseded, or repealed to the extent of such inconsistency. All other provisions of Resolution No. 2025-015 shall remain in full force and effect.

SECTION 7. EFFECTIVE DATE

This Resolution shall become effective immediately upon its adoption.

This Resolution having been submitted to a vote, the vote thereon was as follows:

For: Cook, Edmonds, Himmel, Monachello, Murrell, Talbot

Against:

Absent: Dellucci

CERTIFICATION

The above and foregoing Resolution was duly adopted at the regular meeting of the St. George City Council, State of Louisiana held on August 25, 2026.


Lorraine Beaman, City Clerk