

**CITY OF JOPLIN
COUNCIL AGENDA ITEM**

ITEM

Council Bill 2022-007 – establishing additional catastrophic injury and death benefits for certain public safety and other employees.

MEETING DATE

September 6, 2022

ORIGINATING DEPARTMENT

City Attorney

ATTACHMENTS

Council Bill 2022-007 Ordinance

REVIEWED BY

Police Chief: Sloan Rowland; Director of Finance: Leslie Haase; City Attorney: Peter Edwards; City Manager: Nicholas Edwards.

SUMMARY

This Council Bill establishes additional catastrophic injury and death benefits for certain public safety and other employees.

BACKGROUND

In the event of catastrophic injury or death, the following benefits will be offered to the employee, any spouse, and any dependent children. Dependent child means a child aged 24 years or less, unless the child is disabled.

For any existing health plan in which the employee, any spouse, and any dependent children are enrolled, the City will begin to pay 100% of the plan's premiums as of the date of the catastrophic injury or death.

The employee, any spouse, and any dependent children will be eligible to participate in the City's health plan for a period of up to 10 years following the date of the catastrophic injury or death. The City will pay 100% of any such premiums. The employee, any spouse, and any dependent children will be eligible to participate in any supplemental coverage at their cost on the same terms and conditions as afforded to the City's employees. In order to participate, the employee, any spouse, and any dependent children must complete annual open enrollment and certify that they meet the requirements of the Ordinance.

The employee's benefit shall terminate if they become eligible for Medicare. Any spouse's benefit shall terminate if they divorce the employee, remarry, or become eligible for Medicare. Any child's benefit shall terminate if they are no longer a dependent child unless the child is disabled.

FUNDING SOURCE

N/A

RECOMMENDATION

Staff recommends adoption of this Council Bill on First Reading.

AN ORDINANCE establishing additional catastrophic injury and death benefits for certain police officers, firefighters and other employees.

WHEREAS, the City of Joplin, its residents, and visitors, appreciate and support the police officers, firefighters and other employees who make the community safe; and

WHEREAS, this gratitude is no greater than when an employee has made the ultimate sacrifice, experiencing a catastrophic injury or death; and

WHEREAS, the City desires to offer additional catastrophic injury and death benefits for employees in recognition of this sacrifice.

NOW, THEREFORE, BE IT ORDAINED BY THE COUNCIL OF THE CITY OF JOPLIN, MISSOURI, as follows:

Section 1. Definitions.

Catastrophic Injury means a physical injury resulting in: (a) *Quadriplegia* defined as the permanent loss of functional use of all four limbs; (b) *Paraplegia* defined as the permanent loss of functional use of two limbs; (c) loss of two or more limbs; (d) an injury to the brain that results in permanent cognitive impairment resulting in the permanent inability to make independent decisions or engage in one or more of the following activities of daily living: eating, dressing, bathing, toileting, transferring, or walking; (e) an injury that causes irreversible failure of one or more major organ systems; or (f) vision loss such that the patient's central visual acuity is no more than twenty/two-hundred in the better eye with the best correction or whose field of vision in the better eye is restricted to a degree that its widest diameter subtends an angle no greater than twenty degrees.

Dependent Child means an employee's child being younger than twenty-four (24) years old at the beginning of open enrollment. There is no age limit if an employee's child is disabled.

Health Plan means the City's adopted plan, subject to annual changes, offering medical, dental, vision, or any combination of these coverages, developed by the City and provided by a contracted vendor.

Section 2. Existing Health Plan on Employee Catastrophic Injury or Death.

For any full-time law enforcement officer, corrections officer, firefighter or other employee employed by the City ("the employee") on or after January 1, 2022 who suffers a catastrophic injury or who is killed in the official performance of their duties, the City shall begin paying the premiums of the employer's health plan for the employee, any spouse, and any dependent child enrolled in the City's health plan as of the date of the catastrophic injury or death.

Section 3. Employee, Surviving Spouse, Dependent Children Eligible to Participate in Health Plan for 10 years.

The employee, any spouse, and any dependent child shall be afforded the opportunity to enroll in the City’s health plan, at the City’s sole cost, for a period of up to ten (10) years following the date of the employee’s catastrophic injury or death, subject to the limitations set forth in this Ordinance. The employee, any spouse, and any dependent child shall be afforded the opportunity to enroll in any supplemental coverage at their cost on the same terms and conditions as afforded to the City’s employees for a period of up to ten (10) years following the date of the employee’s catastrophic injury or death, subject to the limitations set forth in this Ordinance.

Section 4. Open Enrollment.

If the employee, any spouse, or any dependent child desires to enroll in the City’s health plan, they must complete the City’s annual open enrollment process and certify that they meet the requirements of this Ordinance.

Section 5. Termination.

If the employee becomes eligible for Medicare, the benefit shall terminate for the employee. If any spouse divorces the employee, remarries, or becomes eligible for Medicare, the benefit shall terminate for the spouse. If any dependent child no longer qualifies as a dependent child, the benefit shall terminate for the child unless the child is disabled.

Section 6. Benefits Cumulative and not Exclusive.

If the employee, any spouse, or any dependent child is eligible for Medicaid benefits, the employee, spouse, legal guardian if the dependent child is a minor or disabled, or dependent child if the dependent child is not a minor and not disabled, may elect to maintain Medicaid benefits in lieu of enrolling in the City’s health plan. Nothing in this Ordinance shall be construed to limit health plan coverage or pension benefits for which the employee, any spouse, or any dependent child may otherwise be eligible.

Section 7. This ordinance shall be in full force and effect from and after its passage.

PASSED BY THE COUNCIL OF THE CITY OF JOPLIN, MISSOURI, this _____ day of _____, 2022, by a vote of _____.

Douglas W. Lawson, Mayor

ATTEST:

Holly Nagy, City Clerk

APPROVED AS TO FORM:

Peter C. Edwards, City Attorney