

Carol Sicard

From: Fisher, Jamie (MMA) <Jamie.Fisher@MarshMMA.com>
Sent: Monday, July 13, 2020 6:00 PM
To: Carol Sicard; Victoria Brown
Cc: Rudio, Maggie (MMA); Tammi Saddler Jones; Morrison, Guy
Subject: RE: City of Smyrna

External: This came from outside of Smyrna's email system.

Hi Carol.

I have outlined the information below in order to give the details that you might need for your meeting. I hope this helps; I am happy to walk through my notes in more detail tomorrow on a call. If you need anything additional, please let me know.

- MetLife is the incumbent carrier for Life insurance for actives and retirees
- MetLife has offered a 0% renewal on the life insurance for 2021 if the City agrees not to go to the market
- If the City markets the life insurance, the renewal would be +9% which equates to an increase of \$15,925
- Initial discussions with other vendors has indicated that they would not be competitive due to the large number of covered retirees as compared to the active population
- In the past 2 renewal plan years, all of the carriers that received the RFP declined to provide a quote for the life citing uncompetitive rates (snapshot from last year's M&C presentation below).
- MMA will support the City's decision to renew at 0% or to go to market. If we do go to market, MetLife has confirmed that they will release the 9% renewal increase on the life insurance. Therefore, if the market declines to quote again this year, then the City will incur the additional \$15,925 in premium in 2021
- As discussed in prior Mayor and Council meetings, the % of retirees covered on the life insurance has increased significantly which has caused the life insurance rate for actives to increase and has made it difficult to obtain competitive market quotes. We had recommended in prior years to consider closing the retiree life class and grandfathering those currently covered.

Life & Disability	Quote Status
MetLife – Incumbent	Provided renewal
Guardian	Declined <i>Due to retiree life exposure</i>
Lincoln Financial	Declined <i>Due to retiree life exposure</i>
Reliance Standard	Declined <i>Due to retiree life exposure</i>
SunLife	Declined <i>Due to retiree life exposure</i>

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Jamie Fisher, Vice President of Client Services
Marsh & McLennan Agency, LLC
5555 Glenridge Connector, Suite 600, Atlanta, GA 30342
Office +1 404 500 7735 | Mobile +1 470-985-3188 | jamie.fisher@marshMMA.com
www.marshMMA.com | Marsh & McLennan Agency, LLC

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From: Carol Sicard <csicard@smyrnaga.gov>
Sent: Monday, July 13, 2020 11:58 AM
To: Fisher, Jamie (MMA) <Jamie.Fisher@MarshMMA.com>; Victoria Brown <vbrown@smyrnaga.gov>
Cc: Rudio, Maggie (MMA) <Maggie.Rudio@MarshMMA.com>; Tammi Saddler Jones <tsjones@smyrnaga.gov>
Subject: RE: City of Smyrna

Jamie,
I mentioned this to Tammi last week.

We need to put this on the agenda for this week's Committee of the Whole meeting.

Can you assist me with a brief description of the question at hand, with a little background on Guy's informal market analysis and the recommendation?

Thanks,
Carol Sicard
678.631.5333

From: Fisher, Jamie (MMA) <Jamie.Fisher@MarshMMA.com>
Sent: Monday, July 13, 2020 11:53 AM
To: Victoria Brown <vbrown@smyrnaga.gov>; Carol Sicard <csicard@smyrnaga.gov>
Cc: Rudio, Maggie (MMA) <Maggie.Rudio@MarshMMA.com>
Subject: RE: City of Smyrna

External: This came from outside of Smyrna's email system.

Hi Carol,

I will give you a call today on the below. I would like to provide a formal reply to MetLife as soon as possible. Thank you.

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Jamie Fisher, Vice President of Client Services
Marsh & McLennan Agency, LLC
5555 Glenridge Connector, Suite 600, Atlanta, GA 30342
Office +1 404 500 7735 | Mobile +1 470-985-3188 | jamie.fisher@marshMMA.com
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From: Victoria Brown <vbrown@smyrnaga.gov>
Sent: Wednesday, July 08, 2020 3:05 PM
To: Fisher, Jamie (MMA) <Jamie.Fisher@MarshMMA.com>; Carol Sicard <csicard@smyrnaga.gov>
Cc: Rudio, Maggie (MMA) <Maggie.Rudio@MarshMMA.com>
Subject: RE: City of Smyrna

Hey Jamie,

I am good with September 16th.

Thanks so much!

Victoria Brown
Employee Benefits Coordinator
678.631.5331 Office
Website: <http://www.smyrnacity.com>



From: Fisher, Jamie (MMA) <Jamie.Fisher@MarshMMA.com>
Sent: Wednesday, July 8, 2020 3:02 PM
To: Carol Sicard <csicard@smyrnaga.gov>; Victoria Brown <vbrown@smyrnaga.gov>
Cc: Rudio, Maggie (MMA) <Maggie.Rudio@MarshMMA.com>
Subject: RE: City of Smyrna

External: This came from outside of Smyrna's email system.

Hi Carol and Victoria,

I wanted to check back in on the following to see if we can lock in MetLife with the 0% proposed renewal (see Guy's email below)? As a reminder, if we do not lock in they are proposing a 9% increase due to the retiree liability. In addition, I wanted to get a renewal meeting date on the calendars. Would you be able to check your availability for **September 16th at 10:30am**? I will include Kristin in the renewal meet as well if that date/time works. Thank you.

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Jamie Fisher, Vice President of Client Services
Marsh & McLennan Agency, LLC
5555 Glenridge Connector, Suite 600, Atlanta, GA 30342
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From: Fisher, Jamie (MMA)
Sent: Tuesday, June 30, 2020 12:15 PM
To: Carol Sicard <csicard@smyrnaga.gov>; 'Victoria Brown' <vbrown@smyrnaga.gov>
Cc: Rudio, Maggie (MMA) <Maggie.Rudio@marshMMA.com>
Subject: FW: City of Smyrna

Hi Carol and Victoria,

As a follow up to our prior discussion, Guy reached out to the market to see if they would be willing to provide a competitive proposal if we went to market. From his discussions, it appears our best bet is to lock in with Met at the 0% renewal but wanted your approval to do so. See Guy's note below. Thank you.

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Jamie Fisher, Vice President of Client Services
Marsh & McLennan Agency, LLC
5555 Glenridge Connector, Suite 600, Atlanta, GA 30342
Office +1 404 500 7735 | Mobile +1 470-985-3188 | jamie.fisher@marshMMA.com
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From: Morrison, Guy <Guy.Morrison@MarshMMA.com>
Sent: Tuesday, June 30, 2020 11:27 AM
To: Fisher, Jamie (MMA) <Jamie.Fisher@MarshMMA.com>
Subject: City of Smyrna

Jamie, I have had a chance to speak to a few potential bidders for the COS Met products that we discussed. In short, it will be "very challenging" to get at the current rate levels. I thought Guardian specifically would be a good option as they have the voluntary dental and vision but they looked back at experience when they had these lines and they had meaningful losses. I believe it would be in the City's best financial interest to accept the rate pass (0%) from Met so that the economics are locked in. Thank you!

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Guy Morrison, Executive Vice President, Employee Benefits
Marsh & McLennan Agency, LLC
5555 Glenridge Connector, Suite 600, Atlanta, GA 30342
Office +1 404 500 7747 | Mobile +1 770-825-2395 | guy.morrison@marshMMA.com
www.mma-sbs.com | Marsh & McLennan Agency, LLC

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