

following vote: Aye: 3 - Mayor J.H. Graham III, Mayor Pro-tem Danny Wyatt and Council Member Earl Dean. Nay: 2 - Council Member George Marlow and Council Member Boyd Wyatt.

In addition, it was recommended that life insurance change from 2 times the annual salary, rounded to the next highest \$1,000, to an "across the board" flat \$25,000 per employee or elected official (including employees or elected officials over 65) with Accidental Death and Dismemberment and employees permitted to buy additional increments of \$10,000, \$25,000 or \$50,000 through payroll deduction for themselves, spouses, and children. This will amount to a savings of \$23,500 in annual premiums. Councilman Boyd Wyatt expressed his appreciation to the Manager for trying to save money on the insurance costs. However, he recommended not making the change on the life insurance and that it be left at two times the employee's annual salary.

A motion was made by Council Member Boyd Wyatt, seconded by Council Member George Marlow, that the life insurance provided to employees not be changed. The motion carried by the following vote: Aye: 5 - Mayor J.H. Graham III, Mayor Pro-tem Danny Wyatt, Council Member Earl Dean, Council Member George Marlow and Council Member Boyd Wyatt.

It was also recommended that Short Term and Long Term Disability Insurance be eliminated. In the last four years the City has paid out premiums of \$280,000, while claims paid to our employees have totaled \$16,342. This change will save approximately \$70,000 annually. The city provides liberal sick and vacation time to cover any incidences of illness. In addition, employees hurt on the job are covered by Worker's Compensation insurance.

A motion was made by Council Member Boyd Wyatt, seconded by Mayor Pro-tem Danny Wyatt, that the elimination of disability insurance be approved as recommended. The motion carried by the following vote: Aye: 5 - Mayor J.H. Graham III, Mayor Pro-tem Danny Wyatt, Council Member Earl Dean, Council Member George Marlow and Council Member Boyd Wyatt.

c. Dental Insurance

Dental Bids were received from 10 companies. The bids that met the City's specifications were from Ameritas, Blue Cross/Blue Shield and Delta Dental. The recommendation was to award the two year (2) bid to Delta Dental for the years 2013 - 2014. Delta Dental was recommended because of the cost and the wide network of dentists in Crossville. The large network should benefit the employees because of the discounted prices they will receive, which are not being received with Ameritas. The only benefit that will be lost will be the 4th quarter rollover of \$250.00. There will be no cost increase to the employee.

A motion was made by Mayor Pro-tem Danny Wyatt, seconded by Council Member Earl Dean, that the bid of Delta Dental be approved as recommended. The motion carried by the following vote: Aye: 5 - Mayor J.H. Graham III, Mayor Pro-tem Danny Wyatt, Council Member Earl Dean, Council Member George Marlow and Council Member Boyd Wyatt.