



4800 Ashford Dunwoody Road
Dunwoody, Georgia 30338
dunwoodyga.gov | 678.382.6700

MEMORANDUM

To: Mayor and City Council
From: Mike Carlson, Chief of Police
Date: November 25, 2024
Subject: House Bill 451

ACTION

Approve the supplemental benefit program for first responders that are diagnosed with post traumatic stress disorder (PTSD).

BACKGROUND/SUMMARY

Earlier this year, the Georgia General Assembly passed House Bill 451, known as the Ashley Wilson Act. The new law requires all public entities in Georgia to provide a supplemental benefit program for first responders diagnosed with post-traumatic stress disorder that is a result of exposure to line of duty traumatic events.

The required benefit provides a minimum lump sum benefit of \$3,000 upon diagnosis of PTSD and will help first responders to quickly access benefits in a confidential manner without worry of stigma or job loss. In the event a first responder is unable to work due to a work-related PTSD diagnosis, the law also provides a long-term disability benefit that begins 90-days after a first responder is deemed unable to work due to the covered PTSD condition. The duration of the long-term disability benefit is 36 months and must pay 60% of average monthly pay up to a maximum of \$5,000 per month. Volunteers will be entitled to a long-term disability benefit of \$1,500 per month.

The law goes into effect on January 1, 2025. GMA and ACCG have worked with MetLife to create a fully insured program to make sure cities and counties are able to comply with the new law. The City’s benefits broker, USI, has shopped the market for this coverage and did not find any other carriers who are offering it at this time. We received our quote from MetLife, and the annual premium



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for 2025 will be \$8,584. To bind coverage, GMA's broker is requiring us to sign some paperwork and provide a resolution by December 1.

RECOMMENDATION

Staff recommends to approve the quote from MetLife.

A RESOLUTION TO ADD MEMBERSHIP IN A FUND OF GEORGIA INTERLOCAL RISK MANAGEMENT AGENCY (GIRMA)

WHEREAS, the Public Entity of _____, located in _____ County, Georgia ("Public Entity") is a current member of the Georgia Interlocal Risk Management Agency (hereafter GIRMA), an interlocal risk management agency formed pursuant to Chapter 85 of Title 36 of the Official Code of Georgia Annotated; and

WHEREAS, the governing authority of Public Entity is currently a member of a GIRMA Fund and desires to add membership in an additional GIRMA Fund; and

WHEREAS, the governing authority of Public Entity has reviewed the Fund Election Form attached as Appendix A and the Application and Participation Agreement applicable to the Fund and finds that it is in the best interest of its residents for Public Entity to be a member of the Fund indicated on the Fund Election Form;

NOW THEREFORE BE IT RESOLVED by the governing authority of Public Entity:

- i i The Mayor of Public Entity is authorized to act on behalf of Public Entity to elect membership in the Fund identified in the Election Form attached as Appendix A by executing the the Application and Participation Agreement for such GIRMA Fund.
- i i The Mayor of Public Entity is designated as Public Entity’s representative to GIRMA for purposes of Fund participation.
- i i Public Entity may change its representative by making a written request to Georgia Municipal Association, Inc., the Program Administrator for GIRMA
- i i This resolution shall be effective on the date of adoption.

Adopted this _____ day of 20 _____ [Name of Public Entity]_____

By: _____,
[Print Name of Person Authorized to Sign Resolutions, Title]

Attest: _____,
[Print Name of Person Authorized to Attest, Title]