## **Health coverage for Clifton council**

Since 2010, I have been advocating to eliminate the health care coverage for city council members including their families. At my first council meeting in 2010 as an elected official, I made a motion to eliminate this benefit but unfortunately it failed. I continue to believe the time has long passed to eliminate this perk with an annual cost of \$100,000 to \$200,000 to taxpayers. Most municipalities have eliminated this benefit for part-time elected officials due to its cost. Additionally, providing health care benefits to part-time elected officials can reduce the amount of state aid the municipality receives.

Not convinced yet that this perk should be eliminated? Maybe these next facts will convince you. Not only is each council member entitled to receive health care coverage (medical, dental and prescription drugs) but they can elect family coverage for their spouses and dependent children. The perk continues after they leave office. After servicing only two terms or eight years, each council member is entitled to receive individual and family health care coverage at the group rate. (Ord. No. 5407-90 added on 4-3-1990). How many other city employees can receive health care coverage after working only eight years? How

many public or private companies give this perk to employees who only work eight years?

Need more convincing? The council's co-pay for drugs is only \$10 for brand name drugs and \$0 for generic drugs as amended by Ord. No. 6419-04 on 6-1-2004. So while this council continues to vote to raise the copays of all other city workers their own co-pays have remained the same since 2004 or for over 14 years. How

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many public and private companies have not raised the drug co-pays in 14 years? Are you still paying \$10 for co-pays?

Still not convinced? The council's annual deductible for medical insurance is \$150 per year for individuals and \$300 per year for family coverage as of Jan. 1, 1993. How many other city workers' annual deductible has remained the same for the last 25 years? How many residents still have these low annual deductibles? While continuing raising the annual deductibles for city workers the council has left their own benefits at this low rate.

Need more convincing? The cost of health care coverage is significantly lower for council members than for other city employees. For family coverage, a council member pays only 3 percent of their salary while city workers depending on their salaries could pay as much as 30 percent for the same family coverage. For individual coverage, a council member pays 4.5 percent of their salary while a city employee can pay up to 34 percent for the same policy.

Will this convince you? Each council member gets a free \$50,000 life insurance policy while they are in office. So, if for example, a council member dies while in office their named beneficiaries get \$50,000. How many other municipalities give this perk to their parttime elected officials?

Surprised? Why? Since it is the council who would have to vote to eliminate their own benefits and perks. It's time this self-servicing council starts acting in the best interests of the city employees and taxpayers. Time for parity in benefits across the board for all city em-

ployees. Time for these benefits to be eliminated. Time to clean house at the council.

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