



**CITY COMMISSION MEETING
AGENDA FOR OCTOBER 27, 2026
5:00 PM
CITY HALL COMMISSION CHAMBERS
300 SOUTH FIFTH STREET**

*Any member of the public who wishes to make comments to the Board of Commissioners is asked to fill out a Public Comment Sheet and place it in the box located at the end of the Commissioner's desk on the left side of the Commission Chambers. The Mayor will call on you to speak during the **Public Comments** section of the Agenda.*

ROLL CALL

INVOCATION

PLEDGE OF ALLEGIANCE

ADDITIONS/DELETIONS

NEW EMPLOYEE INTRODUCTION Assistant City Engineer Taylor Mullins - G. GUEBERT

PROCLAMATION First Responders Day

PRESENTATION Insurance Update - DJ Story, Benefit Advisor, HUB

PUBLIC COMMENTS

MAYOR'S REMARKS

Items on the Consent Agenda are considered to be routine by the Board of Commissioners and will be enacted by one motion and one vote. There will be no separate discussion of these items unless a Board member so requests, in which event the item will be removed from the Consent Agenda and considered separately. The City Clerk will read the items recommended for approval.

	I.	<u>CONSENT AGENDA</u>
	A.	Approve Minutes for October 13, 2026, Board of Commissioners Meeting
	B.	Receive & File Documents
	C.	Appointment of Isaac Marrs to the Joint 911 Parcel Fee Appeals Board.
	D.	Appointment of Kevin Terry to the Board of Adjustment
	E.	Reappointment of Alex "Trey" Griffin to the Paducah Planning Commission
	F.	Personnel Actions
	G.	Declaration and Sale of Surplus Property 1938 Center Street - C. GAULT
	H.	Use of Spending Credits for Eligible Employees Pursuant to the City's Group Health Plan for the 2027 Plan Year - S. WILCOX

		I.	Approve Strategic Health Risk Advisor & Strategic Benefit Placement Services with HUB – S. WILCOX
		J.	Administrative Services Only (ASO) Agreement with Anthem Blue Cross Blue Shield - S. WILCOX
		K.	Health, Vision, and Dental Benefit Plan Premiums for 2027 - S. WILCOX
		L.	Stop Loss Insurance with Voya Financial Advisors. Inc. - S. WILCOX
		M.	Authorize the Application and Acceptance of a Department of Justice Bulletproof Vest Grant in the Amount of \$8,180 - H. REASONS
	II.	<u>DISCUSSION</u>	
		A.	Street Rehabilitation Update - G. GUEBERT
	III.	<u>COMMENTS</u>	
		A.	Comments from the City Manager
		B.	Comments from the Board of Commissioners
	IV.	<u>EXECUTIVE SESSION</u>	

Agenda Action Form

Paducah City Commission

Meeting Date: October 27, 2026

Short Title: Declaration and Sale of Surplus Property 1938 Center Street - **C. GAULT**

Category: Municipal Order

Staff Work
By: Nancy
Upchurch
Presentation
By: Carol Gault

Background Information: The City acquired this property on February 21, 2022. The building on the property was demolished several years ago.

The applicant Twin Rivers Equity Group LLC submitted a proposal to construct a single-family (three-bedroom, two-bath) home using the Bellemeade design provided by the city. The proposed investment is \$155,000. They provided a letter confirming financial ability to complete the project from the Paducah Bank.

Does this Agenda Action Item align with a Commission Priority? No

If yes, please list the Commission Priority: Quality Housing-

Communications Plan:

Funds Available: Account Name:
Account Number:

Staff Recommendation: Staff recommends acceptance of the proposal submitted by Twin Rivers Equity Group LLC, to purchase the lot at 1938 Center Street and transfer the lot for \$100, subject to the inclusion of a clause stating that the property will revert to the City if the owner fails to comply with the submitted proposal to substantially complete the project within one year.

Attachments:

1. MO prop sale– 1938 Center Street
2. City Commission Staff Report 19358 Center St
3. 1938 Center Street Twin Rivers Equity Group

Agenda Action Form

Paducah City Commission

Meeting Date: October 27, 2026

Short Title: Use of Spending Credits for Eligible Employees Pursuant to the City's Group Health Plan for the 2027 Plan Year - **S. WILCOX**

Category: Municipal Order

Staff Work By: Stefanie Wilcox, Kristi Gray,
McKenzie Murphy
Presentation By: Stefanie Wilcox

Background Information: The City makes financial contributions to subsidize the cost of the premium charges in the approved health and wellness plan. Allocation of spending credits towards the purchase of certain benefits such as health, dental or vision pursuant to the City's group health insurance plan shall be \$10,470 per employee; this remains unchanged in 2027. Health Insurance Premiums for each plan are increasing by \$600 annually. This will be a \$25 per pay period increase for each employee taking the City's Health Insurance.

For those employees who opt out of the City's group health insurance, who were hired prior to January 1, 2014, and can show proof of coverage under another sponsored group health insurance plan are recommended to receive an employer contribution of \$2,850. New participants to the waiver credit, with a hire date after January 1, 2014, are subject to a \$500 maximum employer contribution.

In addition, any employee should be able to increase their allotment, at the minimum, by participating in the wellness program. This can be achieved through biometric readings (\$1,000), completing an annual physical (\$250), not using nicotine (\$250), getting a physical and turning in lab work (\$250) and participating in six events (\$750) such as walking a 5k.

There will be another increase in the deductible on the Investor Plan in 2027, to comply IRS regulations. The individual will go to \$3,500 per individual, and \$6,600 per family. The out-of-pocket maximum will remain the same for the Investor Plan. The Elite Plan will not have any deductible increases and will add Office Visit copays of \$40 for Primary Care Physician and \$80 for Specialist. See attachment for details.

Does this Agenda Action Item align with a Commission Priority? No

If yes, please list the Commission Priority: [Commission Priorities List](#)

Communications Plan:

Funds Available: Account Name:
Account Number:

Staff Recommendation: Approve the use of spending credits for eligible employees pursuant to the City's group health insurance plan for the 2027 plan year.

Attachments:

1. MO - ins policy spending credits 2027
2. COP WELLNESS MANUAL (1)

Agenda Action Form

Paducah City Commission

Meeting Date: October 27, 2026

Short Title: Approve Strategic Health Risk Advisor & Strategic Benefit Placement Services with HUB – S. WILCOX

Category: Municipal Order

Staff Work By: McKenzie Murphy, Stefanie Wilcox, Kristi Gray
Presentation By: Stefanie Wilcox

Background Information: The City has utilized the Health Risk Advisor services with HUB (formerly Peel & Holland) since July 1999 pertaining to issues regarding the administration, renewal, claim resolution, cost containment and bidding process of the City's health insurance plan. In 2026, Staff completed a review of other Benefit Consultants and it is recommended to enter into a contract with HUB to continue these services for calendar year 2027. This is a 1-year contract with HUB that includes a decrease of \$20,000 in 2027. This fee is payable on four equal installments of \$15,475 to be billed quarterly. Authorize the Mayor to execute a contract between the City of Paducah and HUB pertaining to the administration of the City's health insurance.

Does this Agenda Action Item align with a Commission Priority? No

If yes, please list the Commission Priority: [Commission Priorities List](#)

Communications Plan:

Funds Available: Account Name:
Account Number:

Staff Recommendation: Approve and sign the one-year agreement with HUB for Employee Benefit Services.

Attachments:

1. MO - contract – HUB (formerly Peel & Holland) Health Risk Advisor & Benefit Placement Services 2027
2. Signed_2027_City_of_Paducah__Employee_Benefits_Service_Agreement

Agenda Action Form

Paducah City Commission

Meeting Date: October 27, 2026

Short Title: Administrative Services Only (ASO) Agreement with Anthem Blue Cross Blue Shield - S.
WILCOX

Category: Municipal Order

Staff Work By: Stefanie Wilcox, Kristi Gray,
McKenzie Murphy
Presentation By: Stefanie Wilcox

Background Information: DJ Story of HUB recommends that the city continue with Anthem Blue Cross Blue Shield for the 2027 plan year, effective January 1, 2027, as the City's Third-Party Administrator (TPA) to provide claims administrative services related to the City's health insurance plan. Remaining with Anthem offers the best overall option for quality of plans, administrative services and competitive discount rates and factors. A summary of Anthem's administrative fees, rates and factors is attached.

Does this Agenda Action Item align with a Commission Priority? No

If yes, please list the Commission Priority: [Commission Priorities List](#)

Communications Plan:

Funds Available: Account Name:
Account Number:

Staff Recommendation: Authorize the Mayor to execute ASO agreement and other required documents with Anthem Blue Cross Blue Shield for administrative services only.

Attachments:

1. City of Paducah- 2027 Anthem Signature Binder
2. Medicare_Sec Payer_ER_Status_Form (Rev 1 07)
3. MO - administrative services - Anthem 2027

Agenda Action Form

Paducah City Commission

Meeting Date: October 27, 2026

Short Title: Health, Vision, and Dental Benefit Plan Premiums for 2027 - **S. WILCOX**

Category: Municipal Order

Staff Work By:
Presentation By:

Background Information: Premiums, by plan, for the 2027 calendar year are listed below. These rates, as presented by DJ Story, of HUB, are a twenty-five dollar per pay period increase for all plans from last year for the City of Paducah. The health plan's claims have steadily increased over the last few years with both severity and frequency being high in 2025 and 2026. This increase will allow us to maintain an acceptable escrow levels to and bring the plan back up to cover expected claims and plan costs in 2027. As a note, the City's health insurance premiums increased last year for the first time since 2013.

Health Insurance:

Investor Plan	2026 Emp Annual	2027 Emp Annual	2027 Monthly	Bi-Weekly Amt	Annual EE Increase
EE Only	\$774.00	\$1,374.00	\$114.50	\$ 57.25	\$600.00
EE + SP	\$3,480.00	\$4,080.00	\$340.00	\$170.00	\$600.00
EE + CH	\$1,410.00	\$2,010.00	\$167.50	\$ 83.75	\$600.00
Family	\$5,628.00	\$6,228.00	\$519.00	\$ 259.50	\$600.00

Elite Plan	2026 Emp Annual	2027 Emp Annual	2027 Monthly	Bi-Weekly Amt	Annual EE Increase
EE Only	\$1,854.00	\$2,454.00	\$204.50	\$102.25	\$600.00
EE + SP	\$5,928.00	\$6,531.00	\$544.25	\$272.00	\$600.00
EE + CH	\$3,552.00	\$4,155.00	\$346.25	\$173.00	\$600.00
Family	\$8,520.00	\$9,123.00	\$760.25	\$380.00	\$600.00

Vision Premiums -

The following will reflect the monthly Vision Premium rates for the 2027 calendar year. The renewal rates will not increase from last year.

Blue View Vision Monthly Premium

Employee - \$6.97

Employee/Spouse - \$12.20

Employee / Child(ren) - \$13.26

Family - \$20.24

Dental Premiums -

The following will reflect the recommended monthly Delta Dental Plan Premiums for the 2027 Calendar year. The premium renewal percentage rate is a 3% increase from last year.

Delta Dental of KY Monthly Premium

Employee - \$28.08

Employee/Spouse - \$57.30

Employee / Child(ren) - \$59.93

Family - \$97.50

Does this Agenda Action Item align with a Commission Priority? No

If yes, please list the Commission Priority: [Commission Priorities List](#)

Communications Plan:

Funds Available: Account Name:
Account Number:

Staff Recommendation:

Attachments:

1. MO - Health Vision & Dental Premiums 2027
2. City of Paducah - Dental Renewal 2027 UPDATED 3%
3. City of Paducah- 2027 Anthem Signature Binder
4. City_of_Paducah_REN_030807_ASO_exec
5. Medicare_Sec Payer_ER_Status_Form (Rev 1 07)

Agenda Action Form

Paducah City Commission

Meeting Date: October 27, 2026

Short Title: Stop Loss Insurance with Voya Financial Advisors. Inc. - **S. WILCOX**

Category: Municipal Order

Staff Work
By: Stefanie
Wilcox
Presentation
By: Stefanie
Wilcox

Background Information: Since January 1, 2023, the City of Paducah has purchased stop loss insurance with Voya to protect the City's health insurance plan in the event of a catastrophic claim(s). It is recommended, for the 2027 plan year beginning on January 1, 2027, the Commission renew the agreement with Voya Financial Advisors, Inc. to purchase stop loss insurance which is set at a \$175,000 maximum city liability per person (individual stop loss), Voya assumes liability for all claims in excess of this amount, and \$4,401,466 maximum city liability of total claims combined (aggregate stop loss limit), Voya assumes liability for all claims in excess of the aggregate total up to \$1,000,000. Premium rates are \$210.55 per member per month for individual stop loss insurance; and \$6.80 per member per month for aggregate stop loss insurance. This is a total of 50% increase from last year. The Gene Therapy Stop-loss (GTS) coverage \$3.90 per member per month to assist with high prescription drug costs related to gene therapy, is a 4% decrease from the previous year. The producer/agent of record where monthly premium payments will be made is Strategic Benefit Resources.

Does this Agenda Action Item align with a Commission Priority? No

If yes, please list the Commission Priority: [Commission Priorities List](#)

Communications Plan:

Funds Available: Account Name:
Account Number:

Staff Recommendation: Authorize the Mayor to execute a Stop Loss Agreement and any other documents related to such with Voya Financial Services, Inc. for stop loss, GTS, and aggregate insurance coverage.

Attachments:

1. MO - health ins-stop loss coverage – Voya- 2027
2. Proposal_City of Paducah-01-01-2027-Renewal

Agenda Action Form

Paducah City Commission

Meeting Date: October 27, 2026

Short Title: Authorize the Application and Acceptance of a Department of Justice Bulletproof Vest Grant in the Amount of \$8,180 - **H. REASONS**

Category: Municipal Order

Staff Work By: Hope
Reasons, Mary Farrell
Presentation By: Brian
Laird

Background Information: The U.S. Department of Justice (DOJ) Bulletproof Vest Partnership (BVP) Grant Program, an online application, provides a maximum 50-percent reimbursement for the purchase of body armor for police. The National Institute of Justice, the research, development and evaluation agency of the United States Department of Justice, sets the only nationally accepted standards for body armor worn by law enforcement officers. NIJ recognizes an industry standard of a five-year life span on body armor. The Department of Justice BVP also recognizes a five-year life span on body armor. In light of these industry standards and endorsements by the preeminent law enforcement agencies, the Paducah Police Department follows a five-year replacement plan for body armor worn by law enforcement officers. The Police Department is requesting funding for 20 body armor vests for a total cost of \$16,360. The cost per vest on the state contract price is \$818. This grant requires a 50-percent match; therefore, the Police Department will request \$8,180 from the BVP program and provide \$8,180 from FY27 operating funds.

Does this Agenda Action Item align with a Commission Priority? No

If yes, please list the Commission Priority: [Commission Priorities List](#)

Communications Plan:

Funds Available: Account Name: Field Operating Supplies

Account Number: 1000-1602-535130

Staff Recommendation: Approve the application and acceptance of the Department of Justice Bulletproof Grant and authorize the Mayor to sign all documentation related to same.

Attachments:

1. MO - app & award – DOJ – Bulletproof Vest Grant 2026