

MINUTES OF NOVEMBER 19, 2009 AGENDA MEETING

Commissioner Sneary opened the meeting at 2:00 p.m. on the 19th day of November, 2009 with the following members present: Commissioner Greg Sneary, Commissioner W. Dan Reiff, Commissioner Sam Bassitt, Clerk of the Board Kelli Singhaus and Assistant Clerk Nicole Ward.

Pat Smith led the Pledge of Allegiance.

Greg Sneary stated that this meeting was being held to act on the recommendation of the Health Insurance Committee.

Steve Kayatin thanked the advisory group and the executive committee. He stated that the committee worked out what they thought to be a fair alternative compared to other counties.

Dan Reiff stated that they looked at the competitive policy types available but the end result came down to CEBCO. The services and history of CEBCO has been good compared to alternatives. The county was faced with a 10.3% increase for 2010.

Same Bassitt stated that after the committee started the process, they found it was going up 10.3%. The county had a battle and the goal was an additional half million but was only able to save overall a little over \$600,000 in premiums and possible additional savings that can't be forecast to the general fund. The advisory group was made aware the day of presenting information to the Board of Commissioners that in order to do a cafeteria plan it was going to cost the employee an additional 2%. Opted to stick with Plan A for 2010.

Dan Reiff stated that the savings enabled us to not get an increase in the premium. Even though employees are not benefited directly, the premiums being paid are within pennies of this year even with the increase and changes to the policy for 2010.

Steve Kayatin stated that the premiums are a little bit less. In order to keep premiums the same, there is less coverage. The committee has a dynamic process approach in the next 2-3 years by keeping their eyes on coverage from month to month. Long term strategies.

Sam Bassitt stated that they are here to act on the recommendation of the committee and take into account all elements within stat. Although they strived not to increase premium costs, it did indeed reduce benefits the healthcare plan does provide. Even though an employee won't recognize this change through premium they will when they use it. There will be higher out of pocket costs for users of the plan over the next year. Secondly, the Board is looking at whether the current percentage is appropriate – 80/20. The Board may be looking at 75/25 or 70/30. This will be examined further as they go through the budget process.

Steve Kayatin stated that if they are looking at going to a different percentage, please let the committee know as they might be able to assist in reducing costs further without making an additional percentage cut.

Greg Sneary stated that this is a viable issue and with time constraints, the committee needs to continue on as have been.

Tim Hamman stated that is the employee contribution is increased; it would be a hardship on employees with reductions and furloughs. Basically it would be hard to the average employee.

Brenda Kidd questioned the percentages – 80/20.

Sam Bassitt explained that the 80% is the employer share of the premium and 20% is the employee share of the premium. The Board will have to review further to see if the county can sustain the levels they are at.

Rhonda Eddy stated that Steve Kayatin did a wonderful job as chairman. He spent a lot of time on this project. Ms. Eddy and Mr. Kayatin decided that the time spent by the committee was worthwhile. By having the RFP's and the review, the committee now has actual data before them.

Judge Matt Staley asked that if the contribution rate is changed, what terms of the policy can be changed? Shouldn't the percentage be looked at prior to policy implementation?

Steve Kayatin stated that due to timeline changes, no changes to policy can be made. He meant the committee could look into the future, possibly 2011.

Dan Reiff stated that the premium has not changed, just the amount of coverage, deductible and co-pay. When you use it, there will be an additional expense. The committee was trying to offset the 10.3% increase by CEBCO.

Action Items:

Resolution #845-09. *Approve the renewal of a Participation Agreement with County Employee Benefit Consortium of Ohio, Inc. (CEBCO).*

Said agreement shall be effective January 1, 2010 through December 31, 2012.

Commissioner Reiff moved to adopt the Resolution. Commissioner Bassitt seconded the motion. The roll was called and the Resolution was approved unanimously.

Resolution #846-09. *Approval of medical and prescription drug coverage for county employees.*

Per the recommendation of the Health Wellness and Safety Advisory Committee, the Commissioners selected Blue Access PPO Medical Plan 2a and the CEBCO Caremark Prescription Benefit Plan 2a.

Commissioner Sneary moved to adopt the Resolution. Commissioner Bassitt seconded the motion. The roll was called and the Resolution was approved unanimously.

Resolution #847-09. *Authorize the Allen County Health Insurance rates for 2010.*

The rates are as follows:

New Rates – All Groups except Met Park, Mental Health, County Engineer, Children Services and Health Department

	<u>Employee</u>	<u>Employer</u>	<u>Total</u>
Single	\$ 99.93	\$ 399.71	\$ 499.64
2-Party	\$ 199.26	\$ 797.03	\$ 996.29
Family	\$ 293.99	\$1,175.97	\$1,469.96

***New Rates – Met Park and Mental Health ***

	<u>Employee</u>	<u>Employer</u>	<u>Total</u>
Single	\$ 0.00	\$ 499.64	\$ 499.64
2-Party	\$ 0.00	\$ 996.29	\$ 996.29
Family	\$ 0.00	\$1,469.96	\$1,469.96

Commissioner Bassitt moved to adopt the Resolution. Commissioner Sneary seconded the motion. The roll was called and the Resolution was approved unanimously.

Resolution #848-09. Adopt a Health Insurance Opt-Out Policy for county employees.

Commissioner Reiff moved to table the resolution per the advice of legal counsel in order to gather additional information. Commissioner Sneary seconded the motion. The roll was called and the Resolution was tabled unanimously.

Greg Sneary explained that under this opt-out policy, if someone has additional insurance they could enroll under, the county would pay the employee to opt out as follows:

Single - \$1,000
2-Party - \$2,000
Family - \$3,000

It was estimated under the family plan that it could be a potential savings of \$12,000 per employee.

Announcements, Proclamations, Recognition and Commendations – None

With no further business to come before the Board, Commissioner Sneary moved to adjourn. Commissioner Reiff seconded the motion. Meeting was adjourned.

Submitted by:

Approved by:

Kelli A. Singhaus
Clerk of the Board

Greg Sneary

W. Dan Reiff

Sam Bassitt