

Insurance Committee
Meeting Minutes
June 8, 2012

The meeting was called to order at 8:00 AM

Members Present: Tom Poole, Eric Rasmusson, Dick Steele, David Welter

Member Absent: Jeremy Ly

Also Present: Ron Severson, Shawn Hamilton, Sandy Pommier, Denise Kasper, Susan Bates, Derek Wright

Media: Terry Christensen

A motion to approve the minutes from the April 5, 2012 meeting was made by Rasmusson, seconded by Steele. Motion carried.

No Public Comment.

HR Director Denise Kasper presented the cash flow chart for the Health Insurance Fund reflecting a balance of \$2.7 million.

Claims presented and approved:

Administration-\$53,835.97

Premiums-\$205,113.59

Dental-\$196.82

Vision-\$513.27

Life-\$732.10

Motion by Steele, seconded by Rasmusson to approve the claims as presented. Motion carried.

Insurance Plan Renewal:

Kasper presented the Health Insurance Comparison for the August 1, 2012 renewal. The premium quotes from BAS and Blue Cross Blue Shield (BCBS) reflected an 8.8% decrease from BCBS; BAS quoted a 19% increase.

Derek Wright, Northern Insurance Group, presented a renewal overview and points that the committee should consider in a change to BCBS. A motion was made by Rasmusson, seconded by Welter to recommend to the County Board to be placed on file the approval of Blue Cross/Blue Shield for stop loss provider and third party administrator with premium monthly rates as follows:

Employee-\$850.00 (employee pays 5%)

EE + 1 -\$1,604.00 (employee pays 8%)

Family-\$2,126.25 (employee pays 10%)

Motion carried.

A motion was also made by Welter, seconded by Rasmusson to recommend to the County Board to be placed on file the approval of Blue Cross/Blue Shield three tier RX plan (\$30.00 non-formulary, \$5.00 generic, \$10.00 formulary). Motion carried.

Kasper asked if the committee wished to continue the incentive to employees that waive the insurance benefits. She stated that 44 employees take advantage of the incentive; however 10 are board members who will no longer be eligible after December 1, 2012. Rasmusson questioned whether the expenditure was well received by the employees; Kasper assured him that it was. Welter added that if the incentive was working that he was in favor of continuing it. Wright further added that one claim made would most likely exceed the total amount paid in incentives. A motion was made by Welter, seconded by Steele. Motion carried.

Hamilton provided spread sheets containing premium history data for the committee's review and discussion.

Lifetime Agreement:

Kasper stated that the fees for the health screening from Lifetime had not changed and asked if the committee wished to offer the screening to all eligible employees and participating spouses, as was done last year. A motion was made by Rasmusson, seconded by Welter to offer the screening as last year. Motion carried.

No executive session needed.

Old Business:

Kasper told the committee that she had notified all employees in regards to the increases in the insurance plan.

Welter suggested that a lunch be served on the day of the Health Benefits Fair; the committee agreed and considered asking the fair participants to help fund the event.

A motion to adjourn was made by Steele, seconded by Rasmusson. Motion carried.