

Insurance Committee

Meeting Minutes

June 10, 2011

The meeting was called to order at 8:30 AM

Members Present: Tom Poole, David Welter, Jeremy Ly, Dick Steele

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

A motion was made by Steele, seconded by Welter to approve the minutes from the May 6, 2011 meeting. Motion carried.

HR Director Denise Kasper presented and reviewed the Cash Flow Chart for the Insurance Health Fund and presented the claims as follows:

Administration Fee: \$40,595.20

Premiums: \$171,307.04

Life Insurance-\$625.49

Vision Insurance-\$496.56

Dental Insurance (retirees)-\$210.90

A motion to approve the claims was made by Ly, seconded by Welter. Motion carried.

Derek Wright, Northern Illinois Insurance, presented the 2011 Health Insurance Renewal Analysis.

Medical: Self Funded vs. Fully Funded: Blue Cross/Blue Shield was the only company that provided a quote which reflected a savings of \$639,386.00. Wright explained that considering the terminal liability, the possibility of higher renewals and no control over plan decisions his recommendation would be to make no changes. A motion was made by Ly, seconded by Steele to recommend to the County Board the renewal of BAS as the TPA, Cigna as Network and SunLife as stop loss. Motion carried.

The committee agreed to plan a workshop prior to taking action on the renewal in order to give the members a chance to review all options.

Dental: Current company, Delta Dental, quoted same rates as last year with the rate guaranteed for two years. A motion was made by Ly, seconded by Welter to recommend to the County Board the renewal of Delta Dental. Motion carried. Orthodontia services were quoted, but not recommended. The county does not contribute to the dental plan.

Vision: Current company, VSP Network, quoted same rates as last year with the rate guaranteed for two years. A motion was made by Steele, seconded by Ly to recommend to the County Board the renewal of VSP Network. Motion carried. The county does not contribute to the vision plan.

Life: Current company, TruAssure, quoted a 10% rate increase. SunLife, stop loss carrier, quoted the same, however offered the county a 2% decrease in stop loss renewal if the county used them for the Life Insurance. A motion to recommend SunLife to the County Board as the Life Insurance carrier was made by Welter, seconded by Ly. Motion carried.

Poole questioned the reason for Board Member Health Insurance Benefits being placed on the agenda. Kasper replied that the Personnel Committee had requested the matter be reconsidered due to the full time employee requirement and had asked her to look into the option of board members paying higher premiums than participating county employees. Ly made a motion to table the matter, seconded by Welter. Motion carried.

Kasper updated the committee on the Open Enrollment dates being during the Health Fair scheduled for July 14 at the Administration Building and on July 19 at the Sheriff's Department. Also scheduled is the Violence in the Workplace seminar on June 14, 2011. Further detailed information on the health screenings will be distributed by HR.

Under New Business, the committee briefly discussed the recent Civil Union Law in which health plans are being amended to allow for benefits. Ly added his comments in support of the decision.

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