Insurance Committee
Meeting Minutes
June 12, 2009

Called to Order at 8:30 AM

Members Present: Almer, Iverson, Joyce, Dyer
Also Present: Duffy, Lucas, Derek Wright, Denise Kasper

No Claims

The committee discussed the continuing partnership with BAS as the third party administrator for the county's health insurance plan. Denise Kasper stated that she and County Administrator had met with BAS and were able to negotiate discounts on the administrative and stop loss costs. A motion was made by Iverson, seconded by Joyce to recommend to the County Board to accept Option 1 (Chubb Group Insurance) for the stop loss amount of $75,000.00. Motion carried.

The committee discussed the current prescription plan. A motion to institute a mandatory mail order for maintenance drug prescriptions was made by Joyce, seconded by Iverson. Motion carried.
A motion was made by Iverson, seconded by Dyer to recommend to the County Board to implement a third tier to the prescription program requiring a $30.00 co pay when participants choose a brand when generic is available. Motion carried.

For clarification, Ms. Kasper stated that new insurance cards will be distributed to include the preauthorization requirement/penalty.

A motion was made by Joyce, seconded by Iverson to recommend to the County Board the approval of the monthly county premium contribution increases for the 2009/2010 benefits renewal as presented.* Motion carried.

2009/2010	2008/2009
*Employee=$908.03	$ 840.01
Employee + 1=$1,592.41	$1,683.91
Family=$2,360.78	$1,862.99

A motion was made by Dyer, seconded by Joyce to recommend to the County Board the approval of the increases of the monthly employee contributions as presented. * Motion carried.

Non-Union-Health Screening Participants

2009/2010	2008/2009
*Employee= $42.29	$ 40.28
Employee + 1= $93.66	$ 89.20
Family= $129.49	$122.37

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Non-Union-*NOT* Participating in Health Screening

	2009/2010	2008/2009
Employee=	$ 72.36	$ 65.78
Employee +1+=	$160.03	$145.48
Family=	$222.64	$202.40

The committee discussed the options for the Health Screening including screening agents, dates for the screenings, deadline dates to have screenings done and number of dates offered to employees. A motion was made by Dyer, seconded by Iverson to change the screening agent to Lifetime Fitness. Motion carried.

A motion was made by Joyce, seconded by Iverson to offer two days of screenings in July, first to be July 21, capped at $100.00 per screening. Motion carried. (HR will be notifying employees of the second date)
There will be an off-site facility for those who cannot make attend the scheduled dates.
The employees that do not comply by August 1, 2009 will be charged the higher insurance premiums.

There will be a Benefits Fair held at the Administration building on July 21, 2009 for the employees to obtain information on IMRF, dental/vision coverage and life insurance.

Ms. Kasper introduced Derek Wright, Northern Insurance Service, LTD, to present comparisons of the county's current dental and vision carriers to the companies he represents. A lengthy discussion was held.
A motion was made by Joyce, seconded by Iverson to recommend to the County Board that the employees be offered the Delta Dental Plan through Northern Insurance Service, LTD. Motion carried. The premium amounts will be $31.02 for employee, $59.96 employee + 1 and $93.14 for family with a rate guarantee of two years. This plan has a $1500.00 annual maximum with a $50.00 deductible vs the current plan of $1000.00 annual maximum coverage.

A motion was made by Iverson, seconded by Joyce to recommend to the County Board that non-union employees be offered VSP Network through Northern Insurance Service, LTD for vision coverage. Motion carried.
A motion was made by Iverson, seconded by Joyce to recommend to the County Board that the county absorb the premium cost for **non-union single employee coverage**. Motion carried.*
***Cost for Family =11.97 per month.**
A motion was made by Iverson, seconded by Dyer to recommend to the County Board that the county offer all employees the Tru Assure Life Insurance plan through Northern Insurance Service LTD. Motion carried.

Ken Iverson stated that he would like to withdraw his request to change the age limit for health insurance coverage.

Dan Duffy sought approval from the committee to send out a request for

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Qualifications(RFQ) for the hiring of a county insurance consultant to help guide and advise the county with its self-insurance program. A motion was made by Iverson, seconded by Joyce to authorize Duffy to publish the RFQ. Motion carried.

A motion to enter into executive session to discuss personnel matters was made by Joyce, seconded by Dyer. Upon roll call, motion carried.

A motion to return to open session was made by Joyce, seconded by Dyer. Motion carried.

Motion to adjourn by Joyce, seconded by Dyer. Motion carried.

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