

**SPECIAL MEETING OF THE
PERRY COUNTY BOARD OF COMMISSIONERS
NOVEMBER 10, 2021**

The Perry County Board of Commissioners met at 9:00 a.m. at the Perry County Courthouse as was duly advertised. Commissioners present were President Tom Hauser and Randy Kleaving.

There is only one thing on the agenda and that is the renewal of the health insurance for county employees. Auditor Pam Goffinet said the Trustees of the Perry County Health Insurance met on November 3, 2021 to go over the insurance benefits for county employees for 2022. Luke and Tom, Presidents of both boards could not make the meeting, so the Vice Presidents, Randy and David, attended along with Auditor Goffinet and Deputy Tasha Park. Our APEX brokers, Ron Maines and Bill Sylvester, also attended.

Auditor Goffinet went over the renewal packet with the Commissioners. The first one was:

1. Health Insurance: The renewal gives the current policy we are on now and different proposals received. We are currently with Great Midwest/Skyward Specialty. The firm quote with them is an increase of .3% with a maximum cost at \$1,667,187.
 - a. Proposal 1 - a decrease of 2.9% with a maximum cost at \$1,613,606. It is with Vista UW.
 - b. Proposal 2 - a decrease of .4% with a maximum cost at \$1,654,506. It is with Berkley.

There is one laser amount with all the proposals of \$275,000 except proposal 2 is at \$310,000. This amount is above the regular \$60,000 stop loss amount. The stop loss amounts are something to look at. Proposal 1 has the most reductions. It is recommended by the Trustees to go with Proposal 1 – Vista UW for 2022. Included in the rates are the Medicare Administration and Organ Transplant.

Also, for the lasers, contingencies and considerations, the Trustees recommend to go with Proposal 1 – Vista UW. Tom made the motion to go with Proposal 1 as Trustees recommended, seconded by Randy. Motion carried 2-0.

2. Medical Benefit & Cost Analysis: There were no changes made.
3. Dental Insurance: It is the recommendation of the Trustees to keep the policy the same with Paramount Dental and go with renewal for 1 or 2 years. It is an increase of 5% with a slight increase in rates for the employees. This is all employee share. The rates will stay the same for two years. (1-1-22 / 12-31-23)
 - a. Employee only - \$23.05 month
 - b. Employee plus 1 - \$55.25 month
 - c. Family - \$96.99 month
4. Vision Insurance: It is the recommendation of the Trustees to keep the policy the same and go with Negotiated Renewal ALT 1 with an increase of 1%. There is a slight increase in the rates. These rates will stay the same for four years. (1-1-22 / 12-31-25)
 - a. Employee only - \$17.18 month
 - b. Employee plus 1 - \$26.23 month
 - c. Family - \$47.03 month

Randy made the motion to stay with DH06 and renewal of 2 years, seconded by Tom. Motion carried 2-0.

5. Basic Life & AD & D Benefit – The County is currently with Symetra with a \$15,000 coverage on county employees while they are employed. It starts decreasing when you reach the age of 65. For the last couple of years, the Trustees have talked about increasing the policy amount. So there are proposals for the current \$15,000 or increasing the amount to \$50,000 coverage. The Trustees are recommending to go with the \$50,000 and with Proposal 2 – The Standard. It is an increase of \$10,000 for the overall costs.

This also includes \$50,000 for Line of Duty Benefit for Public Safety workers which include the correction officers.

For the past couple of years, the County has paid the life insurance amount for the employees. Auditor Goffinet asked the Commissioners if they want to keep that the same and the County pay for the life insurance portion only.

Randy made the motion to go with the \$50,000 with The Standard and at the County's expense. Tom seconded the motion. Motion carried 2-0.

6. Voluntary Life & AD & D Insurance: The Trustees are recommending to offer voluntary life insurance with APEX and not our other companies we currently have. This would be Proposal 2- The Standard so we can keep the company the same. Tom made the motion to approve this, seconded by Randy. Motion carried 2-0.

It was also stated the Commissioners need to make a motion to terminate the three Separate policies of life insurance that we currently have being deducted from payroll and one of them ends in June 2022. Tasha has called each company. All we have to do is send them a letter and they will bill the employees at home. Randy made the motion to approve the terminations, seconded by Tom. Motion carried 2-0.

7. Pretax – Section 125 with AFLAC: Auditor Goffinet said the Trustees have talked about this and Tasha and I have met with our AFLAC representative, Steve Parker. At first, we were deciding to only to Pretax on Health, Dental and Vision insurances. Tasha and I recommend to offer pretax on Health, Dental, Vision, Cancer, Intensive Care, and Accident/Disability insurances. Let it be the employee's choice if they want to pretax. It will be explained more to them of what it is. We also need for the Commissioners to remove Short Term Disability with AFLAC from the Pretax list. With this, when there is a payment made, you have to go through several extra steps for the taxes to be paid. Tom made the motion to revise the pretax policy, seconded by Randy. Motion carried 2-0.
8. Wellness Program: Auditor Goffinet said everything is pretty much the same as this year in the program. There are some point changes being made in some of the programs and activities. The total points needed to meet the credit deductible and drawing for the prizes has not changed for 2022. We are trying to do more things to get more employees involved. Tom made the motion to approve the wellness program, seconded by Randy. Motion carried 2-0.
9. Prepaid Legal: Along with the separate life insurances, we would also like to terminate the prepaid legal. We have less than 10 employees on this. We have not seen a representative in several years. Tasha has called them and they will bill at home. Randy made the motion to take off payroll, seconded by Tom. Motion carried 2-0.

Randy talked some about the stop loss policy.

Randy made the motion for no increase in rates for county employees on the Health Insurance. We are doing very well. Rates stay the same. Tom seconded the motion. Motion carried 2-0.

The meeting ended in open session at 9:25 a.m.

Minutes approved this 7th day of February, 2022.

Thomas J Hauser
President

Randy Kleaving

Gregg Jarboe

*Minutes prepared by:
Pamela L. Goffinet, Perry County Auditor*

