

# CLAY TOWNSHIP

## Special Meeting

December 2, 2019

Trustee Woolf called the Special meeting to order at 4:06pm concerning healthcare benefits.

Trustee Winner and Trustee Woolf were present. Rollcall was taken:

Winner – present      Woolf – present      Vore – absent

The meeting was turnover to Burnham & Flower representative, Michelle Crocket, to present proposed HSA health insurance plans for 2020. Ms. Crocket indicated there was no changes in the plan (\$3,000/\$6,000 deductible) and the Township's current plan has a 7.2% increase (COSE MEWA). The Township information was given to other insurance carriers with a little difference price with the same deductibles. There was a proposal with an Anthem plan with higher deductible (\$5,000/\$10,000) resulting in a lower premium. All proposals for plans in the ACA were substantially higher.

Another COSE MEWA plan with higher deductible of \$4,000/\$8,000 (same coverage) had a premium about \$10,000 lower (lower than the 2019 premium cost). There was discussion on possibly utilizing the plan with a possible increase in the amount of HSA contribution made by the Township to the employee's HSA account. It was also noted that the current carrier does integrate with Medicare for any employee on Medicare and there was is reduce rate for that employee. Ms. Crocket indicated she did not have that individual premium with her.

There was general discussions by the Trustees concerning the amount of the Township's contribution and when the contributions would be deposited into the employees HSA account. After reviewing the options, Trustee Woolf moved to accept the higher COSE MEWA PPO HSA deductible plan (\$4,000/\$8,000 deductible) and to increase the amount the contribution to each employee's HSA account by \$500 family/\$250 single to \$5,300 family/\$2,650 single which would be deposited into the employee accounts the first of the year. Trustee Winner seconded the motion

Rollcall:

Winner – present      Woolf – present

The Trustees discussed that for any major changes in the future to medical benefits that those would need to be done mid-year and communicated to the employees so they prepare accordingly for the change. It was noted that there were not changes in the Life Insurance,

Dental, Vision and Healthiest You premiums for 2020. The Trustees requested to have Ms. Crocket to lead an employee meeting to go over health care benefits. After general discussion the Township will see if an employee meeting can be set up at 3:00pm on Monday December 16<sup>th</sup>.

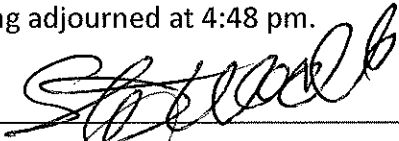
Trustee Winner moved to adjourn the meeting; Trustee Wolf seconded the motion.

Roll call:

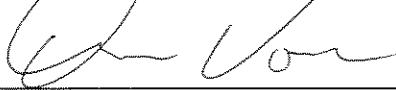
Winner – Yes

Wolf – Yes

Meeting adjourned at 4:48 pm.



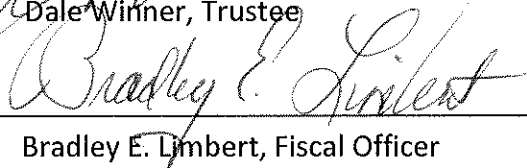
Steve Woolf, Trustee



Dave Vore, Trustee



Dale Winner, Trustee



Bradley E. Lambert, Fiscal Officer