

**Benefits Focus Group Minutes
(9-11-13)**

Note: BFG members who attended are listed; non-members may attend but are not always listed.

<u>Regular Members</u>	<u>Alternate Members</u>	<u>Staff Advisors</u>	<u>Recorder</u>
Al Woodle		Stacie Mason	PJ Hahn
Janice Cox		April Bryan	
John Glanden			
Bill Culver			
Susan Blake			
Dolly Gamble			
Peggy Sawyer			
Kathy King			
Stacey Monroe			
Tony Becich			
Cindy Maszak			
			Members and Advisors Present = 13

Call to Order – Chairperson

Al Woodle called the meeting to order at 1:00 pm, Wednesday, September 11, 2013.

Approval of Minutes from 6/13/13

Al Woodle called for and received approval of the minutes from the previous meeting on 6/13/13.

RFP for Medical, Dental and Other Insurance Update – Stacie Mason

- RFP generated three national carriers Aetna, CIGNA and Blue Cross, two dental and one stop loss proposals.
 - RFP Committee voted to retain CIGNA with a 5 year contract who had the most cost effective responses and for continuity.
 - Contract will contain clause to terminate contract.
 - Same \$30,000 in wellness funds will be available.
 - On-site CIGNA rep, Gail Nowacky, will be full-time starting October 1, 2013.
 - Administrative Services Only (ASO) guaranteed for 5 years with 2014 and 2015 benefit years 0% increase. Subsequent years increase 2%, 3% and 3%.
 - The contract costs increased about \$19,000 based on flat administrative fee increase and a 5% increase in stop loss fees.
 - The CIGNA contract is similar to last year and the first draft is being prepared by the Gehring Group.

- Contract should be received Friday and scheduled on the City Commission's first meeting in October.
- Slight changes in the plan design.
 - Gold and Teal Plans same structure and premium costs with co-pays applied to maximum out of pocket (MOOP) required by the new Affordable Care Act (ACA).
 - Medical and Dental Plans will be offered separately with no increase in cost to enrollees. The ACA does not include Dental. Dental will have the same structure and premium costs as last year.
 - A third plan election is now in draft to framework a high deductible plan.
 - ❖ \$2,000 per individual deductible
 - ❖ \$6,000 MOOP per individual
 - ❖ Insurance will be 70/30% and a few co-pays on doctor appointments and prescriptions.
 - ❖ Premiums will be lower because participant would pay more when using the plan.
 - ❖ Retirees will be offered this election too.
- The wellness buy-down program should be disseminated next week similar to last year. The 6 targets will have more generous target limits.
 - Screening performed at the health center between September 17, 2013 and November 30, 2013 will be automatically recorded and forwarded to Human Resource collectively. Screenings prior to this date range, the participant will need to make arrangements for their results to be included in the report to the City.
 - Premium buy-downs would be eliminated.
 - An Health Reimbursement Account (HRA) will be funded by the city and achieved targets would pay as follows:
 - **Single Coverage:**
 - \$100 each, capped at \$500 to be deposited into HRA
 - \$200 each, capped at \$1,000 to be deposited into HRA for those participating in the High Deductible Plan
 - **Employees with Covered Dependent:**
 - \$100 each, capped at \$1,000 to be deposited into HRA
 - \$200 each, capped at \$2,000 to be depositing into HRA for those in the High Deductible
 - Participants can use their target dollars to pay medical, dental and pharmacy out of pocket expenses. This fund would be in addition to a flex spending account some participants fund.
 - Funds remaining at plan year end will not roll over into next plan year.
 - Group discussed elimination of the premium buy-down and stated to offer this choice again. Stacie Mason stated Human Resources would consider including this option again.

2013 Wellness Calendar – April Bryan

- Health Fair is October 24, 2013 and health fair bus will provide screening day before and day of the fair. Link for scheduling will be provided and previously screened participants are not welcome.
- Exercise class had poor attendance.
- Massage therapist will be scheduled again end of October or first week of November.
- Healthy eating class planned for end of December.

- We welcome your ideas on wellness.

Other Business

- Al Woodle stated that many retirees are not aware there is designated parking at the health center. Possibly a sign could be placed on the door with a map depicting slots or flyer included in open enrollment packet.
- Longboat may be starting their pre-employment physicals at our health center in December or January. They will incur a fee for admin, supplies and performing the physicals.
- Jim McCord requested Al Woodle inquire if Human Resources would attend the next firefighters' meeting and present how the health center reduces the overall cost for our premiums.
- Stacey Monroe said the health center would not dispense a 6 months' supply of prescriptions because no direction had been given. Human Resources would review this.
- Al Woodle stated during RFP interviews, one of the vendors had a very in depth wellness program. We may want to look into their program after open enrollment.
- CIGNA is assigning us a wellness coordinator who will review utilization and claim data to build wellness on.
- Cindy Maszak is retiring and will inquire about a replacement representative from or the Police.

Adjournment and Next Meeting

Al Woodle adjourned the meeting at 2:02 p.m. The next BFG meeting is scheduled for December 12, 2013, although we may meet sooner if necessary.