

**Benefits Focus Group Minutes
(8-14-14)**

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>
Susan Blake		Stacie Mason	PJ Hahn
Janice Cox		April Bryan	
John Glanden		Gail Nowacky	
Dolly Gamble			
Peggy Sawyer			
Tony Becich			
Ken Hoydic			
Sue Martin			
Stacey Monroe			
Ed Whitehead			
			Members and Advisors Present = 13

Call to Order – Chairperson

Stacie Mason called the meeting to order at 1:00 pm, Thursday, August 14, 2014.

Approval of Minutes from 5/15/14

Stacie Mason called for and received approval of the minutes from the previous meeting on 5/15/14.

Monthly Costs Updates

- Group Medical and Dental for Active Employees:
 - Many catastrophic claims this year.
 - Last year claims were at \$3.6 million compared to \$6.3 million this time of the year requiring two budget amendments for approval by the City Commission.
 - Fund balance stated at \$3.4 million and currently at \$1.6 million.

- OPEB Trust Fund for Retirees:
 - Claims running about same as last year \$5.1 million compared to \$5.5 million in claims this year.
 - Fund balance projected to be \$36 million; currently at \$38.6 million.

- Earnings and investments information on OPEB was requested by and will be provided at the next meeting.

Overview of Changes for 2015

- Stacie Mason presented plan design changes for next year that were formulated with our benefits consultant the Gering Group:
 - Currently there are three plans for the City changing to two plans OAP (Open Access Plan and Consumer Driven Health Plan):
 - OAP Plan for 2015:
 - ❖ Individual deductible \$750 in network
 - ❖ Emergency Room = \$250
 - ❖ Urgent Care = \$75
 - ❖ X-rays/Lab Work = \$10
 - ❖ Advanced Imaging Copay = \$250
 - ❖ Out of Pocket Maximum in network will include medical, pharmacy and copays will count toward OPM.
 - ✓ individual OPM to \$6,600 (\$2,500 medical/\$4,100 pharmacy)
 - ❖ Out of Pocket Maximum out of network \$90,000 that will have a huge impact on savings of about \$650,000 yearly.
 - ❖ Specialist copays to \$35 for CCN (CIGNA Care Designation) and \$50 if does not.
 - ❖ Medicare retirees may have a separate plan option if determined by Commission.
- Premiums may increase, but not over 25% contingent upon current 2 union negotiations. Retirees' premiums will be determined by Commission direction.
- Project open enrollment to begin at the end of October.
- Health Risk Assessment may reduce to a maximum of \$250. Dental may not be included because many administrative challenges that incurred this year.

Other Business

- It was reported that CIGNA stopped paying on chiropractor visits when they contacted the provider and it was determined that the participant was not getting better. Gail Nowacky will check on this issue for this one member.
- Discussed changing the group to focusing on wellness and health as the initial concept of the group was completed.
 - A member stated he felt the group lost focus on why it was formed and was not interested in being a member of a wellness group.
- The departure of Dr. Roberts from the health center has created a negative impact.
 - Human Resources will request Carehere to disseminate a survey before the next meeting to aid in ending the negativity.
 - Carehere will be invited to the next group meeting in September.

Adjournment and Next Meeting

The next meeting will be in September with the date to be determined. Stacie Mason adjourned the meeting at 2:23 p.m.