

**Troy Township
Health Insurance Committee Meeting Notes
Monday, February 23, 2015
6:30 p.m.**

Supervisor Joseph D. Baltz called the meeting to order at 6:35 p.m.

The Pledge of Allegiance was led by Clerk Kristin Dawn Cross.

In attendance:

Supervisor Joseph D. Baltz
Collector Kristin Dawn Cross

Assessor Kim Anderson
Administrator Jennifer Dylik (acting as Secretary)

Absent: Chairman Brett Wheeler – Excused Absence (Arrived at approximately 6:50 p.m.)
Trustee Larry Ryan - Absent

Quorum is established.

Supervisor Baltz opened the meeting for citizen comments. No citizen comments.

Supervisor Baltz introduced guest Steve Orlando of the Candos Agency.

Administrator Dylik presented "Rules for Persons Addressing the Troy Township Health Insurance Committee". Motion by Assessor Anderson; seconded by Clerk Cross to adopt the rules as presented. Motion carried.

Administrator Dylik explained that it was recently discovered that the benefit levels with the Blue Cross Blue Shield dental insurance dropped significantly at the July 1, 2014 renewal without the Township's knowledge. Mr. Orlando explained that due to the Affordable Care Act changes, BCBS mapped exiting plans to new plans that they felt best fit.

Mr. Orlando presented the group with quotes and plan options from other carriers including BCBS, Delta Dental, MetLife and Guardian. The Gold and Platinum plans from Delta Dental offered the best coverage levels for the best price. Mr. Orlando reviewed in detail the benefit levels with Delta Dental and how Delta Dental pays benefits off of the 85th percentile of cost vs. BCBS who pays at the 50th percentile.

Mr. Orlando confirmed for Clerk Cross that there are no waiting periods for coverage or services because the Township has had existing coverage in place.

Clerk Cross reported that she has experience with Delta Dental and is very pleased with them. She further reported that it is important that the Township deliver the benefit levels to employees that they, and the Township, thought they had.

Clerk Cross asked Mr. Orlando to bring information to the committee to review for health insurance coverage with Land of Lincoln.

Mr. Orlando confirmed for Supervisor Baltz that the Township could choose to allow employees to use the funds pledged via the HRA for dental expenses as well.

Mr. Orlando recommended the Township change from BCBS to Delta Dental's Platinum or Gold effective March 1, 2015.

Administrator Dylik reported that a change to Delta Dental's Gold plan (with \$1,500 ortho) would cost a total of \$246.90 more per month and a change to Delta Dental's Platinum plan (with \$1,500 ortho) would cost a total of \$291.30 more per month. Dylik further reported that two employees pay to have coverage for their dependents so they will each have an increase in premium contribution. The increase breaks down as follows:

		Gold	Platinum
		\$ 663.75	\$ 708.15
BCBS Current Costs		\$ 416.85	\$ 416.85
Difference		\$ 246.90	\$ 291.30
Less cost paid by EE's		\$ 56.72	\$ 65.52
Net Increase/Month		\$ 190.18	\$ 225.78
	Assessor	\$ 34.38	\$ 40.38
	Town	\$ 121.42	\$ 145.02
	R&B	\$ 34.38	\$ 40.38
	Total	\$ 190.18	\$ 225.78

Administrator Dylik asked if there was a way to have the renewal date of the dental insurance coincide with the health insurance renewal date of July 1st. Mr. Orlando will request a 16 month rate lock so that the dental policy will then renew at the same time as the health insurance policy starting in 2016.

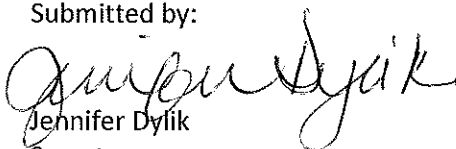
Trustee Wheeler arrives at approximately 6:50 p.m.

Motion made by Clerk Cross; seconded by Assessor Anderson for the committee to recommend to the full Board that the Township switch to Delta Dental, Platinum plan with \$1,500 ortho coverage effective March 1, 2015. Motion carried.

Supervisor Baltz asked for any other new business. No other new business was presented.

Motion made by Chairman Wheeler; seconded by Assessor Anderson to adjourn at 6:58 p.m. Motion carried.

Submitted by:


Jennifer Dylak
Secretary