

Troy Township
Health Insurance Committee Meeting Notes
Tuesday, April 28, 2015
6:15 p.m.

Chairman Wheeler called the meeting to order at 6:15 p.m.

The Pledge of Allegiance was led by Mr. Steve Orlando

In attendance:

Chairman Brett Wheeler

Assessor Kim Anderson

Administrator Jennifer Dylik (acting as Secretary)

Supervisor Joseph D. Baltz

Collector Kristin Dawn Cross

Absent: Trustee Larry Ryan - Absent (Arrives at approximately 6:19 p.m.)

Quorum is established.

Chairman Wheeler opened the meeting for citizen comments. No guests or citizens were present.

Chairman Wheeler introduced guest Mr. Steve Orlando of the Candos Agency.

Mr. Orlando distributed the renewal rate offered by Humana Health Insurance for the Township's July 1, 2015 renewal. The rates as presented were an approximate 16.81% increase. Rates are increasing as follows:

- Single Coverage from \$385.73 to \$450.56
- Employee + Spouse Coverage from \$848.60 to \$991.22
- Employee + Child from \$732.89 to \$856.06
- Family Coverage from \$1,195.77 to \$1,396.73

Mr. Orlando reminded the committee that the current Humana plan is a pre Affordable Care Act plan and not subject to the community rating standards.

Trustee Ryan arrives at 6:19 p.m.

Mr. Orlando will contact Humana to seek rate relief and see if the renewal price can be negotiated down. Mr. Orlando will report back at the next committee meeting.

Mr. Orlando reviewed other plans offered by Humana and other carriers like Blue Cross Blue Shield, United Healthcare, Aetna, and Land of Lincoln Health. Land of Lincoln Health is a State of Illinois Health Insurance Cooperative. Cooperatives were made possible via language in the Affordable Care Act. The Committee and Mr. Orlando discussed these various plans and options. The proposal from BCBS was not a comparable plan. The pricing from United Healthcare and Aetna was over \$8,000 per month. Land of Lincoln Health offers a comparable plan at a reasonable price.

After discussion the plans were narrowed to the current Humana plan and a plan offered by Land of Lincoln Health. The current monthly Humana premium is \$5,593.09. The renewal offered by Humana has a monthly premium of \$6,533.08. The quote offered by Land of Lincoln Health is \$5,049.74. Concerns were raised by the committee about Land of Lincoln Health and their start-up status, unlimited

out of pocket expenses for out-of-network doctor visits, internal administration issues within Land of Lincoln Health, and if their network included employee's current doctors.

Mr. Orlando confirmed that if the Township changes the health insurance carrier mid-year the employee will get full credit for any deductible that they have already satisfied with the current carrier.

Mr. Orlando explained that the plan offered by Land of Lincoln Health is an ACA compliant plan and therefore the rates are all age banded. The Blue Cross Blue Shield, United Healthcare, and Aetna plans are all age banded as well.

Clerk Cross asked if Mr. Orlando could estimate what a renewal offer from Land of Lincoln Health would look like after one year. Mr. Orland had no way of making that estimation.

Mr. Orlando reviewed the specifics of the Land of Lincoln Health Preferred PPO Gold Plan vs. the Humana plan (see attached chart). Mr. Orlando also reminded the committee that once the Township leaves the current plan with Humana there is no going back to that plan. The current Humana plan is grandfathered in until 2017 and once a company opts out of the plan they cannot go back to that specific plan.

Administrator Dyluk confirmed with Mr. Orlando that the Township can change health insurance carriers at any time so if a change is made to Land of Lincoln Health and it does not go well the Township can seek coverage elsewhere at any time.

Supervisor Baltz motioned; seconded by Clerk Cross that Mr. Orlando, Administrator Dyluk and Supervisor Baltz survey the Township employees to see if their doctors are in the Land of Lincoln Health provider network and that once that information is collected another Health Insurance Committee meeting will be scheduled. Motion carried.

Mr. Orlando presented a vision insurance renewal offered by EyeMed. Rates increased slightly and the offer is for a four year term. The EyeMed premiums increased as follows:

- Single coverage from \$6.31 to \$6.50
- Employee + Spouse Coverage from \$12.00 to \$12.36
- Employee + Child from \$12.62 to \$13.00
- Family Coverage from \$18.55 to \$19.11

The renewal offer totals \$120.41 per month. Mr. Orlando presented another quote from VSP with an estimated monthly premium of \$156.20.

Motion made by Assessor Anderson; seconded by Clerk Cross to recommend to the full Board to renew the EyeMed vision insurance for the four year period. Motion carried.

Motion made by Assessor Anderson; seconded by Clerk Cross to adjourn at 6:57 p.m. Motion carried.

Submitted by:



Jennifer Dyluk
Secretary

7/11/2015

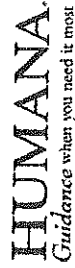
Troy Township

Carrier	HUMANA <i>Guidance when you need it most</i>	BlueCross BlueShield of Illinois	UnitedHealthcare	Aetna	LAND OF LINCOLN HEALTH
Plan	ChoicePOS	G512PPO	71-W	OAMC 2600 H.S.A.	Preferred PPO Gold
Coinsurance	100/70%	90/70%	100/80%	100/50%	80/50%
Individual Deductible	\$3000/9000	\$2600/5200	\$2600/5000	\$2600/5200	\$1350/5000
Family Deductible	\$6000/18,000	\$6000/12,000	\$5200/10,000	\$5200/10,400	\$2700/10,000
Out of Pocket Limit**	\$3000/13,000	\$3500/7000	\$4000/10,000	\$5000/10,000	\$2550/unlimited
Family Out of Pocket	\$6000/26,000	\$10,500/21,000	\$8000/30,000	\$10,000/20,000	\$5100/unlimited
Doctor Co-Pay	Ded, then 100%	Ded, then 90%	Ded, then 100%	Ded, then 100%	Ded, then 80%
Well Care Co-Pay	100% In Network	100%, In Network	100%, In Network	100%, In Network	100%, In Network
Prescription Drug	\$15/30/50	Ded, then 90%	Ded, then \$15/40/70	Ded, then \$3/10/50/100/50%	Ded, then 80%
Lifetime Maximum	No Lifetime Max	No Lifetime Max	No Lifetime Max	No Lifetime Max	No Lifetime Max
Network	ChoicePOS	BC/BS	Choice Plus	Open Access Managed Choice	PPO
Web Address	www.humana.com	www.bcbsil.com	www.myuhc.com	www.aetna.com	www.landoflincolnhealth.org
**Includes Deductible					
Medical Rate:	Current	Quoted Rate	Quoted Rate	Quoted Rate	Quoted Rate
Joseph	\$848.60	\$1,615.54	\$1,955.58	\$2,009.90	\$1,182.12
Kim	\$1,195.77	\$1,605.48	\$1,943.94	\$1,997.93	\$1,291.43
John	\$732.89	\$573.63	\$694.56	\$713.85	\$433.63
Janee	\$385.73	\$433.40	\$524.77	\$539.34	\$345.76
Ric	\$648.60	\$770.62	\$933.09	\$959.01	\$564.04
Julie	\$385.73	\$317.68	\$384.66	\$395.34	\$232.52
Tom	\$1,195.77	\$1,366.59	\$1,654.69	\$1,700.66	\$1,000.24
Total	\$5,593.09	\$6,682.94	\$8,091.29	\$8,316.03	\$5,049.74
Current	\$5,593.09				
Renewal	\$6,533.08				
Difference	16.81%	\$6,682.94	\$8,091.29	\$8,316.03	\$5,049.74

Coverage highlights are provided for easy-to-follow comparative purposes only and should not be relied on as absolute. For details of coverage provisions, limitations, conditions and exclusions, please refer to the health carriers plan design or your policy.

7/1/2015

Troy Township



Carrier	Plan	ChoicePOS	CPOS 14 Coins Opt 1	CPOS 14 Coins Opt 2	AGHDP 14 CPOS Opt 3	EHDHP
	Coinsurance	100/70%	80/50%	70/50%	80/50%	80/50%
	Individual Deductible	\$3000/9000	\$2000/6000	\$1500/4500	\$1500/4500	\$4000/12,000
	Family Deductible	\$6000/18,000	\$4000/12,000	\$3000/9000	\$3000/9000	\$8000/24,000
	Out of Pocket Limit**	\$3000/13,000	\$5000/15,000	\$5000/15,000	\$6350/19,050	\$6350/19,050
	Family Out of Pocket	\$6000/26,000	\$10,000/30,000	\$10,000/30,000	\$12,700/38,100	\$12,700/38,100
	Doctor Co-Pay	Ded, then 100%	Ded, then 80%	Ded, then 70%	Ded, then 80%	Ded, then 80%
	Well Care Co-Pay	100% in Network	100% in Network	100% in Network	100% in Network	100% in Network
	Prescription Drug	\$15/30/50	\$10/40/60	\$15/40/60	Ded, then 80%	Ded, then 80%
	Lifetime Maximum	No Lifetime Max	No Lifetime Max	No Lifetime Max	No Lifetime Max	No Lifetime Max
	Network	ChoicePOS	ChoicePOS	ChoicePOS	ChoicePOS	ChoicePOS
	Web Address	www.humana.com	www.humana.com	www.humana.com	www.humana.com	www.humana.com
	**Includes Deductible					
	Medical Rate:	Current	Renewal	Quoted Rate	Quoted Rate	Quoted Rate
	Joseph ✓	\$848.60	\$991.22	\$1,265.75	\$1,219.86	\$926.50
	Kim ✓	\$1,195.77	\$1,396.73	\$1,783.55	\$1,718.89	\$1,305.53
	John ✓	\$732.89	\$856.06	\$1,093.14	\$1,053.51	\$800.16
	Jane ✓	\$385.73	\$450.56	\$575.34	\$554.48	\$421.14
	Ric ✓	\$848.60	\$991.22	\$1,265.75	\$1,219.86	\$926.50
	Julie ✓	\$385.73	\$450.56	\$575.34	\$554.48	\$421.14
	Tom ✓	\$1,195.77	\$1,396.73	\$1,783.55	\$1,718.89	\$1,305.53
	Total	\$5,593.09	\$6,533.08	\$8,342.42	\$8,039.97	\$6,106.50
	Current	\$5,593.09	\$6,533.08			
	Renewal			\$8,342.42	\$8,039.97	\$6,106.50
	Difference		16.81%	49.16%	43.75%	9.18%

Coverage highlights are provided for easy-to-follow comparative purposes only and should not be relied on as absolute. For details of coverage provisions, limitations, conditions and exclusions, please refer to the health carriers plan design or your policy.