

**Troy Township
Health Insurance Committee Meeting Notes
Tuesday, April 30, 2024
5:30 p.m.**

Committee Chairman Trustee Brett Wheeler called the meeting to order at 5:30 p.m.

The Pledge of Allegiance was recited, led by Supervisor Baltz.

In Attendance:

Chairman Trustee Brett Wheeler	Vice-Chairman Trustee Johnnie Greenwood
Supervisor Joseph D. Baltz	Clerk Larry Ryan (arrives at 5:48 p.m.)
Collector Dawn Damiani	Administrator Jennifer Dylik (non-voting, acting as Secretary)

A quorum is established.

Erica Janicki, Broker with OneDigital is in attendance.

Chairman Wheeler opened the meeting for guest and citizen comments. No citizens were present.

Chairman Wheeler opened the meeting for the **review and discussion of the Township's health insurance plan with Blue Cross Blue Shield and renewal options.**

Ms. Janicki presented the current BCBS plan to the Committee and reviewed the existing premium amounts and deductibles. Administrator Dylik reminded the group that the Township has a high deductible plan which is then supplemented with a Health Reimbursement Arrangement (HRA). Ms. Janicki then reviewed the renewal offer from BCBS with a 6.6% increase in premium for coverage effective July 1, 2024. Administrator Dylik reported that the Township budgeted for a potential 15% increase in premium for the plan year beginning July 1, 2024. Ms. Janicki informed the Committee that due to an IRS requirement, the Tier 1 deductibles and max out-of-pocket would be increasing slightly but there was no change in Tier 2 deductibles and max out-of-pocket. The individual Tier 1 deductible increases from \$3,000 to \$3,200 and family coverage from \$9,000 to \$9,600.

Ms. Janicki then reviewed other plans available with BCBS. While the cost is slightly lower, deductibles and max out-of-pocket amounts are higher and would then need adjustments to the HRA to keep the employees whole with regards to deductible and out-of-pocket costs. A BCBS traditional PPO plan was also highlighted but rates are 20.5% higher than what the township is currently paying.

Collector Damiani inquired if the coverage is the same regardless of the tier/network that the doctor is in. Ms. Janicki confirmed that yes, the coverage is the same, but the cost will vary.

Committee Chairman Wheeler asked for HRA usage estimates. The committee discussed that the HRA usage varies by year and an exact estimate is unknown.

Ms. Janicki reviewed plans offered by United Healthcare that are similar in structure. Those plans have higher deductibles and higher premiums with lesser benefits. The plans quoted are the best available to the Township.

Chairman Wheeler asked the Committee if it was worth considering a BCBS plan with a higher deductible for a lesser premium and adjust the amount offered in the HRA. Supervisor Baltz commented that he believes the employees prefer consistency especially after the significant change from Humana to BCBS in 2023.

Trustee Ryan arrived at 5:48 p.m.

Ms. Janicki explained to the group that the rates quoted by United Healthcare could change if the Township went with them for coverage. They would require a full employee census including any new employees who might be coming on the plan. All the rates offered by BCBS are fixed and will not change because they are our existing carrier.

Collector Damiani asked if there was a cap on any of the services covered by BCBS. Ms. Janicki responded that the max out-of-pocket amount is the maximum financial liability for the employee and that there could possibly be a chiropractic limit but that should be it.

After much discussion the collective opinion was to move forward with renewing the BCBS plan G5K1OPT at a 6.6% premium increase.

Chairman Wheeler opened the floor for the **review and discussion of the Health Reimbursement Arrangement (HRA) amounts** for employees. Administrator Dylik requested that the Committee increase the HRA reimbursement amounts to cover the increase in deductible because of the IRS Changes for Tier 1 benefits as follows:

	Current Deductible	Current HRA	New Deductible	New HRA
One Person	\$ 3,000.00	\$ 2,000.00	\$ 3,200.00	\$2,200.00
Two Persons	\$ 6,000.00	\$ 4,000.00	\$ 6,400.00	\$4,400.00
Three or More	\$ 9,000.00	\$ 6,000.00	\$ 9,600.00	\$6,600.00

Clerk Ryan asked if the deductible was tiered with BCBS. Dylik responded that the deductible must be paid before BCBS will start paying. For an individual who has a \$3,200 deductible, the Township will pay the first \$2,200, the employee pays the next \$1,000, then they have 100% coverage in tier one.

After a brief discussion, the consensus was to move forward with the increased HRA amounts.

Ms. Janicki reported that the Township is still in a rate guarantee on both **dental and vision** so there are no rate changes or plan changes for dental and vision coverage. Administrator Dylik directed the committee to the 2023 Benefit Enrollment Guide for plan information on dental and vision. Supervisor Baltz asked why rates for dental, and vision can be so stable. Ms. Janicki reported that dental and vision coverage is offered on a max that the provider will pay vs. a max of what the participant will pay.

Administrator Dylik reviewed the current **employee contribution rates**. Employees pay a percentage of the premium on a sliding scale basis based on the employee's wages. If an employee wishes to add dependent coverage they may do so and will pay 15% of the increased cost of the coverage. Coverage is offered on an a-la-cart basis. Administrator Dylik does not recommend a change to the structure at this time.

After discussion, the consensus was to move forward with no changes to the employee contribution rates.

Ms. Janicki provided details on supplemental employee paid insurance/benefits such as pet insurance, MetLife legal plan, and Norton LifeLock. These plans would all be paid for by the employee either direct or via a payroll deduction. Some plans require minimum participation.

Chairman Wheeler felt the offering was a positive one, especially because there is no cost to the employer. Administrator Dylik commented that in addition to the health, dental, and vision benefits discussed today, the Township already offers supplemental life insurance through NCPERS, a 457B plan with Voya, and supplemental coverages through Aflac. The addition of the plans highlighted by Ms. Janicki will help to round out the Township's full offering of benefits for employees.

After discussion, the consensus was to move forward with offering the supplemental employee paid plans.

Motion made by Trustee Greenwood; seconded by Collector Damiani to recommend to the Board that the Township renew the existing health insurance plan with Blue Cross Blue Shield with a 6.6% increase. Motion carried.

Motion made by Clerk Ryan; seconded by Trustee Greenwood to recommend to the Board that the Township increase the HRA individual reimbursement from \$2,000 to \$2,200, the two-person reimbursement from \$4,000 to \$4,400, and the three or more persons HRA reimbursement from \$6,000 to \$6,600 effective with the July 1st Blue Cross Blue Shield renewal. Motion carried.

Motion made by Clerk Ryan; seconded by Collector Damiani to recommend to the Board to make no changes to the current dental plan offering. Motion carried. [The dental plan has a rate guarantee until June 30, 2025.]

Motion made by Trustee Greenwood; seconded by Clerk Ryan to recommend to the Board to make no changes to the current vision plan offering. Motion carried. [The vision plan has a rate guarantee until July 31, 2027.]

Motion made by Clerk Ryan; seconded by Supervisor Baltz to recommend to the Board to make no changes to the current employee contribution rates. Motion carried.

Motion made by Supervisor Baltz; seconded by Collector Damiani to recommend the Board to move forward with offering supplement employee paid benefits. Motion carried.

Chairman Wheeler reported that no additional meetings need to be scheduled at this time.

Chairman Wheeler asked for any new business. No new business was presented.

Clerk Ryan motioned; seconded by Collector Damiani to adjourn the meeting at 6:22 p.m.

Motion carried. Meeting adjourned.



Jennifer Dylik, Secretary