

**Troy Township
Health Insurance Committee Meeting Minutes
Tuesday, May 6, 2025
5:30 p.m.**

Supervisor Baltz announced that he has another meeting at 6:15 p.m. and will be leaving the Committee meeting around 6:00 p.m.

Committee Chairman Trustee Brett Wheeler called the meeting to order at 5:32 p.m.

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

In Attendance:

Chairman Trustee Brett Wheeler	Vice-Chairman Trustee Johnnie Greenwood (Arrives at 5:39pm)
Supervisor Joseph D. Baltz	Clerk Larry Ryan
Collector Dawn Damiani	Administrator Jennifer Dylik (non-voting, acting as Secretary)

A quorum is established.

Also in attendance are Trustee Jerry Nudera, Trustee Bryan Kopman, employee Dan Gorog, and employee Cindy Stasell.

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

Supervisor Baltz asked the two employees in attendance for feedback on the current benefits offered. General comments included:

- Very pleased with the coverage offered, especially with the HRA and coverage with Blue Cross Blue Shield.
- Dental and vision are more like discount programs but are appreciated and better than not having any coverage.
- Some gaps in providers if insured is living out of state.

Chairman Wheeler announced that Erica Janicki, Senior Benefit Consultant, and Hayley Bramhill, Jr. Benefit Consultant, with OneDigital arrived at 5:34 p.m.

Committee member Trustee Johnnie Greenwood arrived at 5:39 p.m.

Motion made by Clerk Ryan; seconded by Supervisor Baltz to **approve the minutes from the April 30, 2024, Health Insurance Committee meeting.** Motion carried.

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 distributed her business card for those with specific issues or questions regarding their coverage/provider issues for follow at a later time.

Ms. Janicki presented OneDigital's team contact information, current plan offering of BCBS for medical, Delta Dental for Dental, EyeMed for vision, HRA with Benefits Administration, Identity Theft with LifeLock, and Cobra administered through Accrue. She then reviewed the current BCBS plan along with

the existing premium amounts and deductibles. Ms. Janicki reviewed the renewal offer from BCBS with an 11% increase in premium for coverage effective July 1, 2025, and 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 \$3,200 to \$3,300 and family coverage from \$9,600 to \$9,900. Ms. Janicki reviewed the difference between BCBS's Tier 1 and Tier 2 provider networks. She further noted that earlier in the year, BCBS renewals were coming in at 16%-18% increases.

Ms. Janicki summarized the Township's current HRA plan and contribution amounts which reimburse employees up to \$2,200 for individual, \$4,400 for a two-person plan, and \$6,600 for a family plan for deductible related expenditures with BCBS.

Ms. Janicki presented other renewal options with BCBS and with United Healthcare. Other plans offer some cost savings but come with higher deductible and out-of-pocket amounts and/or limited provider networks.

Supervisor Baltz left the meeting at approximately 6:03 p.m.

The Committee discussed all options. Chairman Wheeler feels United Healthcare is not advantageous and that renewing with the exiting BCBS plan is the best option. Trustee Kopman inquired if the 11% increase is what OneDigital is seeing across their client base. Ms. Janicki commented that the rate varies and reminded that our plan is rated on age and zip code. She has seen increases at the 5-6% rate and some between the 16-18% rate, noting the BCBS does not calculate rates by tiers/plans.

Motion made by Trustee Greenwood; seconded by Collector Damiani to **accept the BCBS renewal with an 11% increase** with the noted deductible increases for the current G5K1OPT plan. Motion carried.

Chairman Wheeler discussed the **current HRA offering** of \$2,200 for an individual plan, \$4,400 for a two-person plan, and \$6,600 for a family plan reminding everyone that at the July 1, 2024, renewal, the plan deductibles increased \$200 for an individual, \$400 for a two-person plan, and by \$600 for a family plan, all of which was covered by an increase in HRA funds provided by the Township. Chairman Wheeler commented that he does not believe any change to the existing HRA reimbursement amounts are needed but asked for any other comments or discussion. The committee discussed the current amounts, the 2024 increase in deductible that was covered by the Township, and the 2025 increase in deductible being covered by the employee. No further questions were raised.

Motion by Clerk Ryan; seconded by Collector Damiani **to leave the HRA deductible amount as-is at \$2,200 for an individual plan, \$4,400 for a two-person plan, and \$6,600 for a family plan.** Motion carried.

Ms. Janicki summarized the current **dental coverage with Delta Dental**. The renewal offer from Delta Dental was a 3% increase in premium with a two-year rate lock. BCBS offers dental coverage but is typically higher priced. If employees are pleased with Delta Dental, her recommendation would be to renew with Delta Dental. Chairman Wheeler reminded that Delta Dental offered a 0% increase for several years. The Committee briefly discussed options.

Motion made by Chairman Wheeler; seconded by Collector Damiani to **accept the renewal offer from Delta Dental at a 3% increase** in premium. Motion carried.

Ms. Janicki briefly reviewed the Township's **vision coverage with EyeMed**. The Committee discussed the plan with the employees who were present, commenting that they are pleased with the current offering from EyeMed. The current plan is in effect until July 31, 2027.

Motion made by Clerk Ryan; seconded by Collector Damiani **to leave the vision plan with EyeMed as-is**. Motion carried.

Chairman Wheeler then reviewed the current structure for **employee contribution rates**. Administrator Dylik reviewed the current tiered structure with wage bands, what percentage the employee pays in each tier, and noted that if adding dependents the employee pays 15% of the increased cost of coverage. Chairman Wheeler asked Ms. Janicki what she sees from other companies. Ms. Janicki reported they typically see more of an 80%/20% (employer/employee) split but also see situations where employees are paying more than 20% of the premium. Chairman Wheeler commented that he is pleased with the Township's current tiered structure for the employee only portion but feels that the percentage paid by employees to add dependents is too low at 15% and should be evaluated. Ms. Janicki often sees spousal carve-outs and surcharges with some of her clients. Chairman Wheeler and Administrator Dylik gave a brief history of the Township's prior employee contribution structure that was in place before the current policy was adopted July 1, 2021. Chairman Wheeler commented that he does not believe the Township can continue to absorb the increases in premium costs while employees and elected officials only pay 15% for dependent coverage. Chairman Wheeler tabled this topic and moved to the next section of supplemental coverages.

Ms. Janicki reviewed the 2024 **supplement coverage options** that were offered of pet insurance, supplemental life insurance, and identity theft coverage commenting that employees only took advantage of the identity theft coverage through LifeLock. Therefore for 2025, OneDigital is only presenting LifeLock who has offered a renewal with a 0% increase. Administrator Dylik commented that in addition to the LifeLock coverage, all employees who are enrolled in IMRF are offered voluntary additional life insurance through NCPERS for \$16/month. The Township also offers supplemental coverages through Aflac with Brown & Brown Insurance. All supplement coverage (LifeLock, Aflac, and NCPERS) are 100% employee paid.

Motion made by Trustee Greenwood; seconded by Clerk Ryan to **not make any changes to the supplemental benefit offerings**. Motion carried.

Ms. Janicki and Ms. Bramhill left the meeting at 6:07 p.m.

Chairman Wheeler resumed the Committee discussion regarding **employee contribution rates** reiterating that the 15% contribution rate needs to be modified as he believes it is an extremely beneficial benefit package for employees at that percentage. He wants the 15% rate to be increased fairly and equitably. He further reminded all in attendance that the employee contribution rate was considered for adjustment in 2024 but was not adjusted due to the fact that the election officials' contribution rates could not be adjusted at that time (due to their current compensation resolution) and any adjustment made needs to be for both elected officials and staff. Clerk Ryan requested clarification of how the 15% is calculated. Administrator Dylik reviewed the current premium election form noting that if employees add dependents, they pay 15% of the increased premium amounts (chart shown on following page).

Step 2: Add Dependent Coverage to Your Coverage

Circle the bi-weekly contribution amount of the coverage you wish to elect. You will pay 15% of the increase in premium cost.

If this is the first time you are electing coverage for your spouse or dependent(s), additional enrollment forms will be provided by the Township Administrator upon return of your benefit selection form. You MUST elect individual coverage in order to elect spouse and/or dependent coverage in that same coverage category. Example: you can not add your spouse for vision coverage if you have not elected vision for yourself.

EyeMed Vision	Monthly Premium	Individual Premium	Subject to 15%	Bi-Weekly Contribution
Add Spouse Only	\$ 12.36	\$ (6.50)	\$ 5.86	\$ 0.41
Add One Child Only	\$ 13.00	\$ (6.50)	\$ 6.50	\$ 0.45
Add Family	\$ 19.11	\$ (6.50)	\$ 12.36	\$ 0.86
BCBS Health - PPO w/ HRA	Monthly Premium	Individual Premium	Subject to 15%	Bi-Weekly Contribution
Add Spouse Only	\$ 1,851.70	\$ (925.85)	\$ 925.85	\$ 64.10
Add One Child Only	\$ 1,712.82	\$ (925.85)	\$ 786.97	\$ 54.48
Add Family	\$ 2,638.67	\$ (925.85)	\$ 1,712.82	\$ 118.58
Delta Dental	Monthly Premium	Individual Premium	Subject to 15%	Bi-Weekly Contribution
Add One Dependent (spouse or child)	\$ 93.06	\$ (45.14)	\$ 47.92	\$ 3.32
Family	\$ 150.42	\$ (45.14)	\$ 105.28	\$ 7.29



Chairman Wheeler commented again that he wants a discussion about increasing the 15%.

Administrator Dylik reminded the Committee that the Township can change contribution rates at any point in time and the percentage an employee pays for their coverage is in no way tied to our policy renewals. She then recommended the following:

- Leave contribution rates as-is for now.
- Schedule another Health Insurance Committee Meeting to review contribution rates using the new July 1, 2025, premium amounts and show dependent coverage costs at 15% contribution, 16%, 17%, 20%, etc.
- Consider adding tier 7 to the wage chart.

Clerk Ryan reminded that the employee is absorbing the increase in the deductible for the July 1, 2025, renewal but would like to see how the numbers work at various contribution levels. Collector Damiani is in support of Administrator Dylik's suggestions.

Administrator Dylik suggested the Health Insurance Committee meet again at 5:30 p.m. before the June 16, 2025, Board meeting.

Motion made by Chairman Wheeler; seconded by Clerk Ryan to **not make any changes today to employee contribution rates.** Motion carried.

The Committee established their next meeting date as June 16, 2025, at 5:30 p.m. to review employee contribution rates.

Chairman Wheeler asked for any other new business. No other new business was brought forward.

Clerk Ryan motioned, seconded by Collector Damiani, to adjourn the meeting at 6:46 p.m.

Motion carried. Meeting adjourned.

Jennifer Dylik, Secretary