Troy Township
Health Insurance Committee Meeting Minutes
Monday, June 16, 2025
5:30 p.m.

Call to Order & Pledge of Allegiance

The meeting was called to order at **5:32 p.m.** by Chairman Trustee Brett Wheeler.
The **Pledge of Allegiance** was led by Trustee Greenwood.

Roll Call

In Attendance:

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

Quorum established.

Also Present: Trustee Nudera, Assessor Anderson, Trustee Kopman, and staff members: Dan Gorog, Cindy Niederer Stasell, Richard Nogavich, Bonnie Ketter, Alyssa Enix, and Rhianna Korst.

Public Comments

Chairman Wheeler called for guest or citizen comments three times; none were made.

Approval of Previous Minutes

Motion by Supervisor Baltz, seconded by Trustee Greenwood, to approve the minutes of the **May 6, 2025 Health Insurance Committee Meeting**.
Motion carried.

Discussion: Benefit Contribution Rates

Chairman Wheeler opened discussion on **employee and elected official benefit contribution rates**.

Administrator Dylik's Report:

- Presented a summary of current contribution rates and participation levels.

- Explained eligibility, selection process (a la carte), and contribution percentages for both individual and dependent coverage.
- Reviewed premiums for health, dental, and vision across all coverage tiers (individual, individual + spouse, individual + child, family) with corresponding wage tiers.
- Stressed importance of considering **total compensation** when evaluating contribution percentages.
- Shared 2022 **TOI salary survey**: average full-time township salary: $51,187 (statewide); Troy Township (as of June 1, 2025): $51,056.
- Provided analysis on savings from increasing dependent contribution: each 1% increase above 15% = **$865.71 annual savings** (Town $511.69 / R&B $111.48 / Assessor $242.53).

Chairman Wheeler's Comments & Observations

- 2024: 6.6% premium increase.
- 2024: IRS increased deductibles by $200/person; Township matched HRA contributions.
- 2025: BCBS premiums increased **11%**.
- Small group size limits alternative insurance options.
- Current dependent contribution (15%) is low compared to other organizations.
- Tiered system remains fair: lower wages = lower percentage contribution.
- Anticipates continued premium increases; recommends participants share slightly more of dependent costs.
- Would like to see a slight increase in the dependent contribution percentage.

Committee & Staff Discussion

Key discussion points:

- **Employee Concerns:**
  - Increase targets employees with dependents.
  - Wage increases are modest and already lag behind other entities.
  - Premium hikes already raise employee contributions; further increases negate wage gains.
  - Benefits are the main incentive for staying at the Township; higher costs could harm morale and retention.
- **Official Comments:**
  - **Assessor Anderson:** Reported $2,600 loss due to past premium hikes; opposes additional increases without wage adjustments.
  - **Collector Damiani:** Believes wage and benefits must be considered together; minor savings do not justify hardship.
  - **Trustee Kopman:** Would like to see figures showing the percentage of savings based off of actual premiums amounts not comparted to total funds budgeted.
  - **Trustee Greenwood:** Increasing contributions could severely impact lower-wage employees; benefits help attract and retain staff despite low pay.
  - **Trustee Nudera:** Believes the Township has an obligation to have happy employees. The amount proposed for the increase is minuscule, funds have already been budgeted, and contribution amounts should not change.

    - **Clerk Ryan:** Believes it is difficult to compare Troy Township to other local governmental entities because they may not manage their budgets as effectively as Troy Township does
    - **Supervisor Baltz:** Discussion alone has created anxiety among employees, as shown by high attendance.
- **General Consensus:**
    - Employees are already underpaid relative to municipal and county staff.
    - Raising dependent contributions could reduce morale, retention, and service quality.
    - Alternatives like joining an insurance pool should be explored.

Additional Points:

- HRA usage (2024): **60%** (deductible-related only; cannot be used for dental/vision).
- Tier structure review suggested: higher individual contribution tiers (16.5% and 19%) still pay only 15% for dependents.
- Discussion that any benefit contribution increase should align with wage adjustments.

Action Taken

- **Motion:** Leave dependent contribution rate at **15%**.
- **Moved by:** Trustee Greenwood | **Seconded by:** Clerk Ryan.
  Motion carried unanimously.

No further meetings scheduled at this time.

Adjournment

Motion to adjourn by Trustee Greenwood, seconded by Collector Damiani.
Meeting adjourned at **6:40 p.m.**

Jennifer Dylik, Secretary