

**PERRY COUNTY BOARD OF COMMISSIONERS
MINUTES - DECEMBER 6, 2017**

The Perry County Board of Commissioners convened at 4:00 p.m. as was duly advertised. Commissioners in attendance were President Larry R. James and Randy K. leaving. Bill Amos was absent. A media representative from the Perry County News was present along with County Administrator, Teresa Kanneberg. County Attorney, Chris Goffinet was also absent.

The meeting opened with the Pledge of Allegiance.

HEALTH INSURANCE-APEX BENEFITS

Bill Sylvester and Eric Dreyfus of Apex Benefits out of Indianapolis came before the Commissioners to present final and firm numbers for the County's 2018 Health Insurance. They presented all the Commissioners with a Benefit Analysis Report. They went over the report of what we currently have and what is new. They said there is no change to the design of our current benefit plan.

Eric said first off there were several companies that were inquired for administrator/TPA. There were three that quoted: Anthem, GPA (Cigna), and UMR (United Health Care). The other companies either declined or were not competitive. As far as the fees of these three, the differences in the quotes were because of the difference in fixed costs. UMR and GPA offered a Prescription Drug Pharmacy Rebate Credit (refund) where it gives the County immediate employee credit starting in January 2018 where now we receive credits quarterly from Encore. Eric said that UMR is 9.6% over our current amount or \$5,397.00 more and GPA is 3.4% over our current amount or \$1,919.00 more.

Next is the Reinsurance Renewal. Our current specific amount is \$60,000.00 with \$375,000.00 in additional lasers for medical and RX. The proposed renewal is to stay with a \$60,000.00 specific amount with one laser at additional \$65,000.00. This would change the contract to a 15/12 contract verses a 12/12 contract we currently have. There is a risk with the premium and a liability standpoint.

Finally, they talked about the Total Medical Plan Cost. The total max self-funded plan cost for 2017 of \$1,721,606 increased to \$1,899,813 for 2018. It was explained this amount is from having a better contract with no surprises. This is the worst case scenario amount and is a firm quote for January 1, 2018.

Eric went on to talk about other policies such as: Transplant Policy- it will cover any transplant done now with no waiting period. Dental Insurance - stay the same with same rates locked in for two years until December 31, 2019. Vision Insurance - stay the same, decrease in rates of 8.2% locked in for two years until December 31, 2019. Life Insurance/Symetra - renew at current rates for two years until December 31, 2019. As far as the hospital, there are talks going forward with Brian Herwig, CEO of Hospital, working with the labs and clinic. As of now, continue going to Liberty Labs to get lab work done. For the employees, the plan was mirrored with no changes.

Both said that things should level out in future years when going to a 15/12 contract verses a 12/12 contract.

Eric's recommendation to the Commissioners is to move the TPA (Third Party Administrator) to GPA (Group Pension Administrator) and PPO to Cigna for year 2018. We have more flexibility and because of the fixed costs we talked about.

Larry commented that the Trustees have met and that this is a higher increase than we thought but by going with a 15/12 contract, it will help us out with the claims. Randy said it was worse this year. We don't know if this is a fix or not. Wellness down the road is a big key. He said with Cigna we will have more of a discount and more doctors in network. Randy said they are looking at the services. He thanked Pete Franzman and Cathy Dunn for their past service they have given to the County.

Larry made the motion to go with the recommendation of Apex to use Cigna for TPA. Also to stay with Dental and Vision Insurance as presented. Randy seconded the motion. Motion carried 2-0.

Randy also made a motion to keep the employee insurance rates the same, coverages, and deductibles the same as in 2017, Larry seconded the motion. Motion carried 2-0.

Teresa announced that the next meeting of the Board of Commissioners will be held on Tuesday, December 19, 2017 at 8:00 a.m.

The meeting ended in open session at 4:50 p.m.

Minutes approved this 5th day of February, 2018.

Larry R. James
President

Randy Kleaving

Bill Amos

*Minutes prepared by:
Pamela L Goffinet, Perry County Auditor*