

Westfield Fire and Rescue District

WFRD
May 19, 2014

Likley opens the meeting at 6:30 PM.

Roll call: Thombs- aye, Likley- aye, Schmidt- aye.

Likley swears in Dianna Kemp as a new employee of the WFRD.

No comments from the floor.

Fiscal Officer

Bills and Warrants in the amount of \$7,623.77.

Fund Status in the amount of \$86,848.70

KL Graphics is for labeling and David Brinzious was the Fire Magician for the upcoming Fire Safety Open House.

Tri C- \$2000.00 was paid for the First Responder's class for 4 members at \$500.00 each.

Generation LLC was paid in the amount of \$239.00 for a quarterly consultants' fee for code messaging on the pagers.

Likley makes a motion to pay the bills as submitted; seconded by Schmidt.

Roll call: Schmidt- aye, Thombs- aye, Likley- aye. The motion passes.

Medical Insurance

Patrick Althof scheduled to meet with Chief Fletcher and Road Supervisor Evans regarding their Health Insurance choices. Both looked at Medical Mutual with a secondary covering dental, vision and life insurance.

- Fletcher's Bronze Medical Mutual health policy will cost \$1,185.87 with a \$6,000/ \$12,000 deductible. The Supplemental will help cover the large deductible as well as the additional insurance.
- Evan's Bronze Medical Mutual Health policy will cost \$566.19 with a \$6,000 deductible.
- The supplemental insurance if used the reimbursement will be paid directly to the employee.
- Coverage is available on June 1, 2014

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- This plan does not have a co-pay or prescription coverage which is a concern with the Trustees.
- Patrick Althof explained to the trustees and employees the different ways out of pocket would apply and when the supplemental insurance will write the employees a check. For example: ER- depends if the employee is admitted or what diagnostics are being performed. (\$500.00 for x-ray, \$100 per occurrence for physical therapy. All out of pocket would apply to the deductible.)
- Preventative is covered 100% before any deductible such as mammograms or colonoscopy at 50 years old (new preventative care law).
- The trustees discussed having a Health Saving Account for the employees that would not be taxed if the money came directly from the employees' paycheck and into their account. This HSA account would help to pay expenses that aren't covered by the supplemental coverage. The trustees were concerned with the out of pocket expenses and discussed the Gold and Silver policies that would have a lower deductible but in many cases they would have an 80/20 split.
- Evans felt the Gold or Silver policy would not benefit his since it's all out of pocket anyways.
- If the township increased the employee's salary to pay for their health insurance then OPERS would have to be increased according to their salary. This would be a 24% of their salary. (\$12,000 additional would be approximately \$2,880.00 towards OPERS.)

Likley makes a motion to purchase the Gold \$2,000/ \$4,000 for \$2,590.52 per month; seconded by Schmidt.

Discussion: The deductible will still be \$3,500/\$7,000 out of pocket whereas the Bronze is \$6,000/ \$12,000. Between the co-insurance and the 80%/20% deductible the savings may not be as great as originally thought. The trustees wanted to find a temporary fit until January 2015 when new laws may apply.

If a Health Reimbursement Account was opened then the reimbursement would not count as a salary increase. Purchasing the Bronze with the supplemental may be the best option.

Likley would like to contact legal counsel regarding an HRA and the administrative costs would be minimal for the annual fee.

Roll call: Likley- No, Thombs- No, Schmidt- No. The motion does not pass.

- The trustees decided they would keep the salary separate from the insurance due to inflated contributions to the pension for the employees.

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- Zweifels' reimbursement would be \$395.00.

Likley tables the decision until an additional Joint Special Meeting on Wednesday, May 21, 2014 at 7:30 to discuss health insurance and general business.

Patrick Althof will send information of HRA amounts to the trustees and the administrative costs. He will also include Short Term Disability.

Fire Department Open House

May 31, 2014 at 10:30 AM until 1:00 PM.

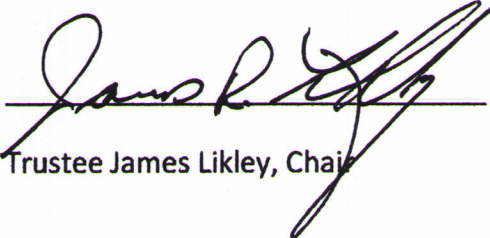
Old Business

OTARMA- All forms have been signed for Liability Insurance. Contractual language between the Village and Township was specified. Fire contract lease has been submitted to the Village. Waiting to hear back from the Village.

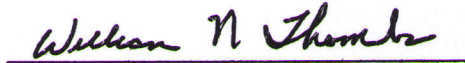
Thombs makes a motion to adjourn at 8:30 PM; seconded by Schmidt. Roll call: Schmidt- aye, Likley- aye, Thombs- aye. The motion passes.

Respectfully Submitted By:

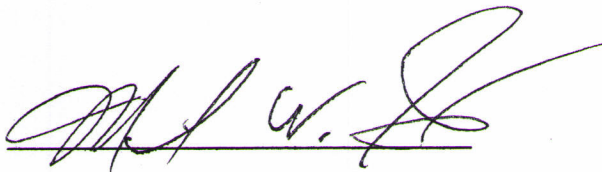
Cheryl A. Porter, Zoning Secretary



Trustee James Likley, Chair



Trustee William Thombs



Trustee Michael Schmidt