

WESTFIELD TOWNSHIP BOARD OF TRUSTEES

Special Joint Meeting
WFRD & Trustees
May 21, 2014

Trustee Likley called the meeting to order at 7:30 pm.

Roll call: Thombs, Schmidt and Likley present.
Chief Fletcher and road supervisor Lee Evans also present.

This special meeting was called to order to review health insurance options and to proceed with approval of a policy plan for employees and General Business.

At our last meeting May, 19th Patrick Althof from HealthMarkets Agency proposed another option that might be available and was going to provide additional information this evening. We received an email from Mr. Althof this afternoon stating that recent changes in IRS rules would make this option a taxable benefit. (email attached)

Trustee Likley spoke with Sean Sprouse who is with Burnham and Flowers Insurance Group representing PEBA (Public Employees Benefit Association). This plan is the Medical Mutual Bronze 5000 HSA. Which has \$5,000 and \$10,000 deductibles, single/family respectfully. With premium total \$1672.00 and proposing that the township fully fund the deductible at this time. That would provide first dollar coverage for all services. The maximum out of pocket expenses for Lee would be \$6,350 and Chief would be \$12,700. So if the deductible is funded by the township their exposure would be \$1,350 and \$2,700 respectfully.

Supplemental insurance that was offered by Mr. Althof would still be available if they wanted to pursue on their own. This could provide dental and vision coverage if the employee chose a plan.

The HSA account will carry over from year to year and the township would not have to actually fund but appropriate as established. Further administration and understanding will be provided by the agent as we complete the application and established needed accounts.

The monthly premium for Chief Fletcher and his dependent is \$973.89, his 20% equals \$194.78. Lee Evans premium is \$698.17, his 20% equals \$139.63.

Questions about the offered Life and Short Term Disability insurance that was previously offered is not part of this plan. The present Life and STD is still in effect through Anthem and was not part of the Ohio Plan coverage.

The processes of how payments of deductibles and or services received will need to be further explain by the agent to employees, Fiscal Officer and Trustees.

It was discussed and decided that for the remainder of this year the township would cover the employee's deductible. That additional changes to the health care system might happen at 2015. That the townships portion of the deductible exposure could change, having the employees covering a portion of "first dollar out" within their own HSA account.

WESTFIELD TOWNSHIP BOARD OF TRUSTEES

With no other discussion;

Trustee Likley made the motion that Burnham and Flowers Insurance agency representing PEBA and the Medical Mutual Bronze HSA 5000 health insurance plan be the group plan offered to employees and elected officials within the guidelines of the Westfield Township employee handbook and ORC. That the Township and WFRD will fully fund the deductibles established for each employee respectfully.

Motion was seconded by Trustee Thombs.

Roll Call; Thombs; yes, Schmidt; yes, Likley; yes

Trustee Likley presented an invoice for a counter top purchase for the base cabinet at the front desk. The invoice is for 4B Wood Specialist in Seville for \$75.00 Trustee Schmidt made the motion to pay the submitted invoice of \$75.00. Trustee Thombs seconded. Roll Call; Thombs; yes, Likley; yes, Schmidt; yes.

With no other business before the Board Trustee Likley made a motion to adjourn at 8:10 pm, seconded by Trustee Thombs.

Roll call; unanimous.

Date approved 6-2-14

Attest Kathy Zweifel
Fiscal Officer Kathy Zweifel

Michael Schmidt
Michael Schmidt

William N Thombs
William Thombs

James R Likley
James Likley