

Human Resources / Insurance Committee Meeting

**Blount County Courthouse
January 19, 2016 at 5:00 pm
Agenda**

- A. Roll Call**
- B. Emergency Announcement**
- C. Input on Items on the Agenda**
- D. Approval of August 18, 2015 and August 27, 2015 Minutes**
- E. Monthly Revenue and Expenditures**
- F. 2016 Open Enrollment Update**
- G. Insurance Committee Discussion**
- H. Input on Items not on the Agenda**
- I. Adjournment**

Blount County Government
Human Resources/Insurance Committee Minutes

Tuesday August 18, 2015 5:00 PM
Room 430 Blount County Courthouse

Members Present: Mayor Ed Mitchell, Commissioners Mike Lewis, Tom Stinnett, Mike Caylor, Gary Farmer, Grady Caskey, Human Resource Insurance Committee Member David Murrell, Register of Deeds Phyllis Crisp, Highway Superintendent Bill Dunlap, Sheriff James Berrong

Members Absent: None

Others Present: Human Resources Director Jenny Morgan,
Benefits Coordinator Jodie King

Input on Items on the Agenda

Rebecca Dickenson, President of BECA spoke to the committee regarding a short survey that was submitted to the school employees regarding employee benefits.

Revenue and Expenditures regarding Benefits

Jenny Morgan discussed the spreadsheet of revenue and expenditures regarding benefits by each line item to the committee. The revenue for July 2014 to June 2015 was \$17,603,767.17 and the expenditures for July 2014 to June 2015 was \$19,644,850.52; showing a shortage of revenue by \$2,041,083.35 for the fiscal year 2014-2015. Bill Dunlap made the request to have presented to the committee each month the revenue and expenditures regarding the benefits. Gary Farmer would like to know why some months of the expenditures are much higher than other months. Jenny stated she would have this information available to the committee via email on a monthly basis going forward.

Benefit Plan Design and premium structure changes for 2016 plan year

Cole Harris with CBIZ recapped a summary of the carrier recommendations that will be presented to full commission on August 20, 2015 and discussed the recommended alternative to the 2016 plan design to the committee. Bill Dunlap had several questions that was shared to the committee and answered by Cole Harris and Jenny Morgan.

Mayor Mitchell made the motion to vote on the alternative plan design that was presented and seconded by Tom Stinnett. Grady Caskey made an amendment to the motion to change the out of pocket maximum from \$4,000 to \$2,500 and seconded by Tom Stinnett. Mayor Mitchell did state his motion did not include current retirees.

A roll call vote was taken on the amendment to change the out of pocket maximum from \$4,000 to \$2,500:

Stinnett-yes	Murrell-no	Farmer-no	Crisp-no
Caskey-yes	Caylor-no	Dunlap-yes	Berrong-no
Mitchell-no	Lewis-no		

Motion for the amendment failed 7 no and 3 yes.

Roll call vote was taken for the motion made by Mayor Mitchell to go to the alternative plan design

Stinnett-yes	Murrell-no	Farmer-no	Crisp-no
Caskey-yes	Caylor-no	Dunlap-no	Berrong-no
Mitchell-yes	Lewis-yes		

Original motion failed 3 yes and 7 no.

Sheriff Berrong made the motion to vote on the alternative plan design changing the out of pocket maximum to \$3,000 and seconded by Tom Stinnett. Gary Farmer made an amendment to the motion to change the employee contribution to \$75.00 monthly. Sheriff Berrong accepted the change to his motion and Tom Stinnett accepted the change as seconded as listed below:

- vote on the alternative plan design
- with an out of pocket maximum to \$3,000 and
- no tobacco surcharge and
- employee only contribution to \$75.00 monthly

Bill Dunlap then made an amendment to the motion to add back the tobacco surcharge and it was seconded by Tom Stinnett. This amendment to the previous motion was accepted by Sheriff Berrong and Commissioner Stinnett.

A roll call vote was taken on the amendment:

Stinnett-yes	Murrell-no	Farmer-no	Crisp-yes
Caskey-yes	Caylor-yes	Dunlap-yes	Berrong-yes
Mitchell-yes	Lewis-yes		

Motion for the amendment to add the tobacco surcharge passed 8 yes and 2 no.

Roll call vote was then taken for the motion originally made by Sheriff Berrong: and seconded by Tom Stinnett as listed below:

- vote on the alternative plan design
- with an out of pocket maximum to \$3,000 and
- employee only contribution to \$75.00 monthly

Stinnett-yes	Murrell-no	Farmer-no	Crisp-yes
Caskey-no	Caylor-yes	Dunlap-yes	Berrong-yes
Mitchell-yes	Lewis-yes		

Motion passed 7 yes and 3 no.

Bill Dunlap made a motion to accept the original proposal from CBIZ broker, Cole Harris containing the following:

- out of pocket maximum of \$4,000
- employee only contribution of \$85.00 monthly

A roll call vote was taken on the motion:

Stinnett-yes	Murrell-no	Farmer-no	Crisp-yes
Caskey-no	Caylor-yes	Dunlap-yes	Berrong-yes
Mitchell-yes	Lewis-yes		

Motion passed 7 yes and 3 no.

Mayor Mitchell made the motion to leave current retirees the same with no change but anyone who retires after July 1, 2016 the retiree will pay current premiums as the employees and the retiree spouse will only remain on the plan up to 10 years after the retiree has aged off or has deceased and seconded by Tom Stinnett. (The age is still 65 and children 26)

A roll call vote was taken on the motion:

Stinnett-yes	Murrell-no	Farmer-absent	Crisp-yes
Caskey-no	Caylor-yes	Dunlap-yes	Berrong-yes
Mitchell-yes	Lewis-yes		

Motion passed 7 yes and 2 no and 1 absent.

Cole Harris discussed the recommendation to have an audit completed of Humana's administration of claims payments for the past 2 years. Bill Dunlap made the motion for the audit to be completed and seconded the Mayor Mitchell.

A roll call vote was taken on the motion:

Stinnett-yes	Murrell-absent	Farmer-absent	Crisp-yes
Caskey-yes	Caylor-yes	Dunlap-yes	Berrong-yes
Mitchell-yes	Lewis-yes		

Motion passed 8 yes and 2 absent.

Input on items not on the Agenda

None

Motion was made to adjourn at 7:05 PM

Blount County Government
Human Resources/Insurance Committee Minutes

Thursday August 27, 2015 12:00 PM
Room 430 Blount County Courthouse

Members Present: Mayor Ed Mitchell, Commissioners Mike Lewis, Tom Stinnett, Mike Caylor, Gary Farmer, Human Resource Insurance Committee Member David Murrell, Register of Deeds Phyllis Crisp, Highway Superintendent Bill Dunlap, Sheriff James Berrong

Members Absent: Commissioner Grady Caskey

Others Present: Human Resources Director Jenny Morgan, Benefits Coordinator Jodie King

Input on Items on the Agenda

A citizen named Ken spoke to the committee regarding a employee benefits.

Benefit Plan Design and premium structure changes for 2016 plan year

Tom Stinnett made the motion to vote on the alternative plan design that was presented by CBIZ at the August 18, 2015 meeting and seconded by Mayor Mitchell. Sheriff Berrong made an amendment to the motion to remove the tobacco surcharge until a wellness plan is in place and seconded by Gary Farmer.

A roll call vote was taken on the amendment to remove the tobacco surcharge:

Stinnett-no	Murrell-yes	Farmer-yes	Crisp-yes
Caskey-absent	Caylor-yes	Dunlap-yes	Berrong-yes
Mitchell-no	Lewis-no		

Motion for the amendment passed 6 yes; 3 no; 1 absent.

Sheriff Berrong made a motion to include the retirees at the same premium structure as employees and seconded by Bill Dunlap.

Roll call vote was taken on the motion to include retirees at the same premium structure as employees:

Stinnett-yes	Murrell-yes	Farmer-yes	Crisp-yes
Caskey-absent	Caylor-yes	Dunlap-yes	Berrong-yes
Mitchell-yes	Lewis-yes		

Motion passed 9 yes and 1 absent.

Gary Farmer made a motion if both county employees are married and eligible for family coverage, the employee can elect to family premiums but for budget purposes each employee will be counted and seconded by Mike Caylor.

A roll call vote was taken on the motion:

Stinnett-yes	Murrell-yes	Farmer-yes	Crisp-yes
Caskey-absent	Caylor-yes	Dunlap-yes	Berrong-yes
Mitchell-yes	Lewis-yes		

Motion passed 9 yes and 1 absent.

A roll call vote was taken on the original motion of the alternative plan design as presented without tobacco surcharge, retirees same premium structure as employees and both county employees

Stinnett-yes	Murrell-no	Farmer-yes	Crisp-yes
Caskey-absent	Caylor-yes	Dunlap-yes	Berrong-yes
Mitchell-yes	Lewis-yes		

Original motion passed 8 yes and 1 no and 1 absent. To be presented to full Commission.

Motion was made to adjourn at 12:51 PM

Blount County
Employee Summary Report
Reporting Period: 07/01/15 thru 06/30/16

Membership

Month	Total	Members	Subscriber Coverage Types			
			EE Only	EE + SP	EE + CH	Family
07/31/2015	1,846	3,894	936	213	203	494
08/31/2015	1,847	3,886	943	211	201	492
09/30/2015	1,894	3,996	962	218	207	507
10/31/2015	1,895	4,010	958	220	209	508
11/30/2015	1,891	4,006	952	221	210	508
12/31/2015	1,887	3,993	954	219	206	508
01/31/2016						
02/28/2016						
03/31/2016						
04/30/2016						
05/31/2016						
06/30/2016						

C.C. Object	Account Title	Estimated Revenue	Jul-15	Aug-15	Sep-15	Oct-15	Nov-15	Dec-15	Jan-16	Feb-16	Mar-16	Apr-16	May-16	Jun-16	Fiscal Year to Date
43101	SELF-INSURANCE PREMIUMS	\$ 10,007,073.00	\$ 375,813.77	\$ 543,737.50	\$ 742,331.72	\$ 742,562.50	\$ 747,762.50	\$ 746,000.00							\$ 3,898,207.99
43102	OTHER EMPLOYEE BENEFITS	\$ 9,747,768.00	\$ 569,963.11	\$ 469,107.41	\$ 650,133.63	\$ 616,108.34	\$ 647,345.67	\$ 646,441.50							\$ 3,599,099.66
44110	INTEREST EARNED	\$ 10,000.00	\$ -	\$ 784.46	\$ 734.80	\$ 698.59	\$ 353.91	\$ 356.56							\$ 2,928.32
44160	RETIRES INSURANCE PMTS	\$ 1,676,711.00	\$ (107,452.13)	\$ 176,849.29	\$ 132,921.70	\$ 136,757.50	\$ 128,675.00	\$ 133,254.00							\$ 601,005.36
44161	COBRA INSURANCE PAYMENTS	\$ 40,000.00	\$ 1,809.00	\$ 4,204.17	\$ 4,590.00	\$ 7,065.24	\$ 7,904.67	\$ 459.00							\$ 26,032.08
44990	OTHER LOCAL REVENUES - LOA					\$ 10,000.00	\$ -	\$ -							\$ 10,000.00
48990	OTHER-NET ASSETS UNRESTRICTED														
	TOTAL	\$ 21,481,552.00	\$ 840,133.75	\$ 1,194,682.83	\$ 1,530,711.85	\$ 1,513,192.17	\$ 1,532,041.75	\$ 1,526,511.06							\$ 8,137,273.41

C.C. Object	Account Title	Explanation of Account Title
43101	SELF-INSURANCE PREMIUMS	Employee Only Medical Premiums and Employer for Employee Only Medical Premiums (\$25.00 and \$425.00 monthly; eff. 1/1/16 \$85 and \$425 monthly)
43102	OTHER EMPLOYEE BENEFITS	Employee Dependent Medical Premiums and Employer for Dependent Medical Premiums (\$150, \$100, \$125 and \$550 monthly; eff. 1/1/16 \$200, \$175, \$225 & \$550 monthly)
44110	INTEREST EARNED	Interest Earned
44160	RETIRES INSURANCE PMTS	Retiree Premiums
44161	COBRA INSURANCE PAYMENTS	Cobra Premiums
44990	OTHER LOCAL REVENUES - LOA	Received from CIGNA to assist with costs of transitioning to new vendor
48990	OTHER-NET ASSETS UNRESTRICTED	Fund Balance

C.C. Object	Account Title	Estimated Expenditures	Jul-15	Aug-15	Sep-15	Oct-15	Nov-15	Dec-15	Jan-16	Feb-16	Mar-16	Apr-16	May-16	Jun-16	Fiscal Year to Date
500207	EMPLOYEE INSURANCE - HEALTH	\$ 862,000.00	\$ 95,027.61	\$ 47,292.62	\$ 48,399.38	\$ 44,802.55	\$ 48,496.77	\$ -							\$ 284,018.93
500312	CONTRACTS W/PRIVATE AGCY	\$ 340,000.00	\$ 26,626.00	\$ 25,830.34	\$ 26,841.00	\$ 27,051.00	\$ 30,582.00	\$ 23,385.00							\$ 160,315.34
500325	FISCAL AGENT CHARGES	\$ 699,316.00	\$ 83,623.86	\$ 37,406.54	\$ 53,531.04	\$ 51,304.94	\$ 52,239.48	\$ 275,097.00							\$ 553,202.86
500507	MEDICAL CLAIMS	\$ 19,330,236.00	\$ 1,320,516.84	\$ 1,382,244.11	\$ 1,826,967.83	\$ 1,470,598.95	\$ 1,645,120.62	\$ 1,588,020.41							\$ 9,233,468.76
500530	FINES, ASSESSMENTS, AND PENALTIES	\$ 250,000.00	\$ -	\$ -	\$ 104.72	\$ -	\$ 41,758.50	\$ -							\$ 41,863.22
	TOTAL	\$ 21,481,552.00	\$ 1,525,794.31	\$ 1,492,773.61	\$ 1,955,843.97	\$ 1,593,757.44	\$ 1,818,197.37	\$ 1,886,502.41							\$ 10,272,869.11

C.C. Object	Account Title	Explanation of Account Titles
500207	EMPLOYEE INSURANCE - HEALTH	Stoploss Carrier Premiums
500312	CONTRACTS W/PRIVATE AGCY	ETMG Clinic and CONCERN EAP (BMH)
500325	FISCAL AGENT CHARGES	HUMANA Admin Fees and Open Enrollment System
500507	MEDICAL CLAIMS	Medical Claims and Pharmacy Claims
500530	FINES, ASSESSMENTS, AND PENALTIES	ACA Fees and PCORI Fees (IRS)