

Held \_\_\_\_\_

July 24, 2007

**Special Meeting – July 24, 2007  
Work Session about Health Care Renewal and Regular Business from  
Police and Zoning**

Mr. Fiedeldey called the meeting to order at 5:06PM.

Mr. Fiedeldey said the purpose of the meeting is to discuss the health care benefits for the employees. He said that health care insurance costs have become very expensive. We are trying to be very transparent.

David Renderle and Fran Patterson with USI Midwest addressed the Board. Ms. Patterson said they have been studying this with several Township employees. The current plan has increased 29% or over \$300,000. They are now looking at other carriers and consumer-driven plans. Health savings account plan with United Health Care is a high deductible plan (\$2,000 single and \$4,000 family). She said there would be partial funding of the deductibles by the Township \$1,250/\$2,500. If the deductible money is not used, it rolls over to the next year. Using this, the Township would see a 6.31% increase or \$66,000, without the HSA component.

Mr. Renderle said that United Health Care does keep statistics about the plans usage. About 52% use less than \$500 in a calendar year. So, about half would use their dollars wisely and have some to roll over. But, if there is an employee or family illness, they are not being exposed to about the same risk as with traditional plans. This eliminates the reimbursement as there would be a debit card for payment.

Ms. Patterson said the premium dollars and the funding of the accounts are a part of the cost of the plan.

Mr. Corman asked about the debit card. Mr. Renderle said the plan acts like an individual bank account. The debit card would draw funds out of that account for eligible items.

Ms. Patterson said that the process is different for visiting a physician's office as the policy holder would be billed by the physician.

Mr. Fiedeldey asked if the bank account is the deductible. Ms. Patterson confirmed this.

Mr. Fiedeldey asked what happens when the deductible has been satisfied. Ms. Patterson said that the insurance company then pays everything in network.

Mr. Fiedeldey asked about the current employee contributions. Mr. Foglesong said the employees would still pay part of the premium, but the amount is changing with this renewal.

Mr. Foglesong discussed the impact of this on the employee. He said this has a maximum out of pocket expense.

Mr. Renderle explained the tax benefits for the account.

Mr. Foglesong said that employees would be excluded from the HSA if they are covered by other non-high deductible insurance, such as Medicare Part B

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Steve Fortunski with Fire Department said that the group that will manage the HSA is Exante. Mr. Foglesong said there is a local bank that offers HSAs, but we must look at the costs. Ms. Patterson said that we would also lose integration with the on-line systems.

Steve Karwish with Police Department asked if the Township stops with the savings account or we leave the employer, does the money stay with you. Ms. Patterson said that it does. He also asked if the Township funds the initial funds, does the employee immediately have to fund the rest. Ms. Patterson said that employees can have payroll deduction or make periodic deposits.

Steve Rader, Road Division, expressed concerns about funding the additional deductible. Will the Board fund the full \$2,500 right away or will it be split in half? Mr. Foglesong said there is a concern that if the Board fully funds it and an employee leaves, they can take the money with them.

Mr. Renderle said most employers contribute six months initially. Ms. Patterson said three communities are contributing the full amount, some are depositing staggered.

Mr. Rader said that the Board is asking employees to come up with an extra \$750. Mr. Foglesong said that we have costs now and we must take in consideration what we are currently paying, like glasses, prescriptions, co-pays, etc.

Mr. Corman asked if the money is used proportionally. Ms. Patterson said the Township money is used first.

Ms. Patterson said that once the deductible is met, there are no other out of pocket expenses.

Mr. Karwish asked about co-pays. Ms. Patterson said there are no co-payments; it's either applied to the deductible or paid in full.

Todd Bandy with Public Works asked about doctor visits. Ms. Patterson said you will see what their rates really are: the average is about \$60-80.

Phil Klug with the Fire Department said this is like a flexible spending account which does not terminate at the end of each year. He asked about the deductible. Ms. Patterson said the deductible for the family is for the whole family, not per person, but explained that each person on a multi-person plan is subject to the \$4,000 deductible as an individual, up to the maximum out of pocket expense of \$4,000 for the multi-person plan.

Mr. Ritter said to the union representatives that he hopes this process is more transparent. He likes the consumerism of this plan.

Mr. Corman said that the Board is in a position as mediators. They must be accountable to public and have a responsibility to employees. With costs escalating, we have no choice. The key element is to find the best plan with the least negative impact. This plan is great and he likes the debit card options. He is glad everyone is here together. He said it's not perfect, but we have to have some sort of buffer here.

Mr. Fiedeldej asked what might happen next year. Mr. Renderle said it's impossible to know the future. He said they have seen the average increase run about the same as traditional plans. The plans are experience rated.

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Mr. Foglesong discussed the Wellness Plan, which is up to a four percent with incentives reduction in premium.

Mr. Foglesong said that we have received a one-month extension at the higher premium, so the Board need not make a decision tonight.

**REGULAR BUSINESS**

**Police Department**

Chief Sarver requested the Board approve beginning the hiring process for an open patrol position. This would create an eligibility list and that when the levy is successful, then someone would be hired.

Mr. Fiedeldey asked how many officers we have now. Chief Sarver said we have 34 officers.

Mr. Fiedeldey asked about the NRO and detective in training positions. Why are we OK with the detective now? Chief Sarver said that we have sufficient officers, but we are lacking the ability to allow officers time off. We have three officers on the streets at all times.

Mr. Corman said this would allow for a buffer, in the case of an officer absence, without compromising citizen safety.

Mr. Fiedeldey said that the way the cost has grown dramatically, it appears there is an opportunity to reduce costs and not hurt the department.

Mr. Ritter motioned to begin the hiring process. Mr. Corman offered the second. No discussion and the roll was called:

- Mr. Corman. "Aye"
- Mr. Fiedeldey. "Aye"
- Mr. Ritter. "Aye"

**Zoning**

Mr. Reuter requested the Board set a date for the public hearing on 2007-03 Valvoline Oil, which is located near the Stone Creek area, at the Kubuto's Restaurant location. He said that at the first meeting in August, we also have public hearing on the Metal Working Group case, but he expects very little public comment on either case.

Mr. Ritter motioned to set the public hearing for case ZA2007-03 for August 14, 2007, at 8:30 PM. Mr. Corman offered the second. No discussion and the roll was called:

- Mr. Corman. "Aye"
- Mr. Fiedeldey. "Aye"
- Mr. Ritter. "Aye"

Mr. Reuter also requested the Board authorize Mr. Foglesong to approve two sanitary sewer plats. The sewers are for the benefit of MSD. They are on the 14 acres from Groesbeck Civic and near the 275 right of way. Mr. Ritter made such motion and Mr. Fiedeldey offered the second.

No discussion and the roll was called:

- Mr. Corman. "Aye"
- Mr. Fiedeldey. "Aye"
- Mr. Ritter. "Aye"

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ADJOURNMENT

With no further business to come before the Board, Mr. Ritter motioned for adjournment. Mr. Corman offered a second.

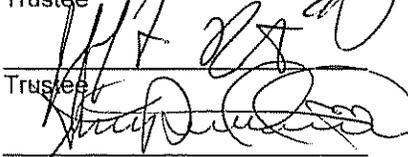
Mr. Corman "Aye"

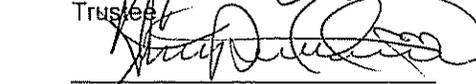
Mr. Fiedeldey "Aye"

Mr. Ritter "Aye"

  
Fiscal Officer

  
Trustee

  
Trustee

  
Trustee