

Buffalo County Minutes

Committee/Board: Human Resources Committee
Date of Meeting: Wednesday, September 12, 2018
Electronic and Hard Copy Filing Date: Friday, September 14, 2018

Mr. Larry Grisen called the meeting to order at 8:30 a.m.

Board Members Present: Mr. Larry Grisen, Mr. Michael Taylor, and Mr. Donald Hillert. Mr. Bernard Brunkow and Mr. Nathan Nelson were excused.

Others Present for All or Parts of the Meeting: Ms. Sonya Hansen, Ms. Roxann Halverson, Ms. Brenda Creighton, Mr. Jacob Syndergaard, Ms. Rachael Paterson, Ms. Holly Duelly, Mr. Mario Racanelli, Mr. Patrick Myres, Ms. Janice Wavra, Ms. Kim Hurtz, Ms. Lisa Rasmussen, Mr. Chase Ambrosia, Ms. Kaari Frondal, Mr. Jerry DenBoer, and Mr. Don Cronin.

Public Comments Regarding Posted Agenda Items: None.

Review/Discussion/Action regarding Health Insurance Presentations:

Cottingham & Butler: Mr. Syndergaard and Ms. Paterson explained the history of Cottingham & Butler and reviewed services they offer. Our current coverage was reviewed and the proposal for a WEA Trust policy. Other companies were researched but pricing was not competitive with our current policy. If deductibles were raised to \$3,000/\$6,000 there is an estimated savings of \$161,100.00 and this quote was a firm quote. Anthem was quoted as a savings of \$526,356.00 but this is not a firm quote and could come back after review with higher rates. If WEA Trust was selected as the insurance company employees would no longer need to manually request HRA reimbursement. This would all be handled through WEA Trust and Benefit Plan Administrators. Dental, vision, life, and disability insurance were all reviewed.

Midwest Select: Mr. Racanelli, Ms. Duelly, and Mr. Myres presented quotes from WEA Trust. WEA Trust is a nonprofit insurance company that is only available for the public sector (schools, municipalities, or counties). There are two options for coverage. The Trust Preferred plan would cover the entire state and the Mayo plan would only cover Mayo affiliated clinics. The Trust Preferred plan would be an increase of 2% above our current rates and the Mayo plan would be a savings of 4% from our current rate. Increasing the deductible would show a savings on both plans. Ancillary benefits were discussed (dental, vision, life, and disability).

The Insurance Center: Ms. Wavra and Ms. Hurtz presented proposals for WCA. This is our current health insurance plan. The proposal for 2019 is no increase of premium costs. Alternatives to WCA were reviewed. Ms. Wavra reviewed ancillary benefits and gave recommendations on which companies she would choose.

A short lunch break was taken.

OneDigital: Ms. Rasmussen, Mr. Ambrosia, and Ms. Frondal gave the presentation on their company. They are the largest employee benefits only consultant firm. They gave examples of tools that can be used to streamline the benefit process. OneDigital has an employee advocate division where employees can call to get answers instead of going to our HR Department. The retainer fee for OneDigital is \$25,000.00. Health Partners quoted a matching plan to ours for a 9% increase. If the deductible were changed to \$2,700/\$5,400 the premium would decrease by 4%. Self-funding was also discussed and ways to make that work for the county. Dental, life, disability, and identity theft coverage was also discussed.

Benefit Advisors: Mr. DenBoer, Mr. Cronin, and Mr. Myers presented the insurance quote for Benefit Advisors. The Vitality program was reviewed. This allows employees to choose healthy things to do to earn points towards gift cards. Vision, dental, disability and HRA/HSA/Cobra coverage was also discussed.

Ms. Hansen and Ms. Creighton will work on putting some numbers together and review the different policy coverages. This will then be presented at a special HR meeting on September 19th at 11:00 a.m.

Public Comments: None.

Adjournment: Mr. Grisen made a motion to adjourn at 4:10 p.m., seconded by Mr. Hillert. Carried.

Respectfully Submitted,

Roxann M. Halverson
Buffalo County Clerk