



Administration Meeting

August 27, 2019

Time: 4:00 PM

Minutes

Call to Order at 4:03 PM

Present: Trustees Eric Stowell, Mark Bichler, Elizabeth Manian and

Guest RJ Lange of the Ansay Group

Absent, Tony Matera had other obligations

Review, Discussion comparing three Employee Insurance Plan Options between Humana Simplicity, etf and our current plan, United Health Care.

RJ Lange presented the information followed by questions from the Committee about the three plans on pages 3 & 4 of these minutes.

RJ Lange then presented of a letter of A.O.R. explaining that President Bob McDermott was required to review and sign giving approval to get things going to join the Humana Simplicity Plan with a deadline of submission on Friday, August 29th. The letter will then be given to the Members of the Village Board for approval to switch plans at the September 16th Board Meeting

However, this letter is not binding and we are still in a position to continue our research on the benefits of the etf program.

4. RJ Lange then presented of a letter of A.O.R. explaining that President Present Plan at the Village Board Meeting on September 16th for Board Approval in order to switch insurance carriers from UHC to Humana and must be in by September 20, 2019.
5. Set an Enrollment Meeting for the Employees on September 18, 3:30 PM
 - a. IF decision is made to go with Humana Simplicity, Deadline to sign up for enrollment needs to be completed by August 29, 2019.
6. Motion made by Eric Stowell to adjourn, Seconded by Mark Bichler,

All in Favor, Motion Carried

Adjournment at 4:52 PM

Notice is hereby given that a majority of the members of the Random Lake Village Board may attend this meeting to gather information about a subject over which they have decision-making responsibility.

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1. What about the Catastrophic Plans for Employees?
 - a. We will offer one SMP plan for all employees. This plan will provide good coverage for a catastrophic event.
2. Waivers for wages set w/ or w/o insurance?
 - a. I have sent the Waivers forms over Beth. If an employee does not take the coverage they should sign the waiver form. If benefits change the salary of the employee by waving an extra line must be added explaining that the extra pay is due to not taking the benefits and will be changed if benefits are elected to a set agreed upon amount.
3. What about service when we have issues?
 - a. Will work directly with Carrier Humana and if additional help is needed Acct Manager- Saqueda is available during all work hours to assist. RJ is also available to work directly with some limited access simply due to other meetings.
4. Are we have the flexibility to switch?
 - a. Yes. It is possible to change carrier on a monthly basis. However this almost never done. In most cases Benefits are reviewed 2-3 months before the effective date so changes can be made if needed.
5. What is the process - w/employees
 - a. RJ would do a presentation for Employees and answer any questions that they may have. After selecting benefits I will help them enroll in the plan. New or dropped employees after enrollment can be changed in the Humana Portal website which will be sent to you. Saqueda will be able to help provide simple step by step training on how this is done.

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6. Network?
 - a. Very broad, EX: Both Froetdert and Aurora. We have seen very few network issues with the HPN PPO network.

7. Is this a single plan that can have a choice, or not?
 - a. Correct the SMP plan is the **only plan** we are offering and **is the richest that we reviewed.**
8. Can All deductions be switched over?
 - a. Yes Humana will credit all deductibles the employees already hit UHC over the Humana. This also shouldn't be an issue since all payments are in Copay now with a \$0 Ded.
9. At Mtg on September 16th, Could we still do everything by the first of October?
 - a. Yes. It is my recommendation to submit ideally before the 20th. Having the effective 10/1 will save employees and the village money and provide them with a stronger benefit.