

MILLE LACS COUNTY EMPLOYEE BENEFITS COMMITTEE  
MEETING MINUTES  
June 20, 2018

Members Present: Sue Koosman, Karen Mathison, Deb Heying, Michele McPherson, Kent Larson, Paul Prokosch, Mellissa Griswold  
Members Absent: Gene Ablard, Shawn Steinbrecher, Joni Windhauser, Jason LaSart, Cmsr Peterson, Cmsr Oslin, Heather Griesert, Brad Barnes, Sheri Renner  
Ex-Officio Members Present: Pat Oman, Karly Fetters, David Oberfeld

Pat called the meeting to order at 1:05 p.m.

Introductions were made around the table.

Pat explained that utilization rates are no longer available for the committee to review, since they are no longer a factor with PEIP used in determining rates. The committee discussed various feedback received regarding the new PEIP health insurance plan in place since 1/1/18. One employee raised a question regarding pricing of a maintenance medication, which was given to Karly to research and follow up. Committee members inquired as to the rates for 2019, and if those amounts had been determined. Dave said it is possible that the rates may even go down for 2019, since utilization rates will not be a factor used in determining those rates. The committee hopes to have these numbers sometime in September.

Karly said the Employee Benefits Fair will be scheduled for 10/19/18. Open Enrollment will follow, and will be the last two weeks in October. The committee will meet in October, prior to the Employee Benefits Fair and Open Enrollment.

Overall the feedback received regarding the new vision insurance in 2018 was very positive. There are some issues regarding communication between Davis Vision and BCBS, but employees present or who had received feedback said the savings with the vision plan were significant. The overall consensus was that it could be a bit of work to find where the savings would apply to make purchases, but that employees could save a significant amount of money with the proper preparation prior to an appointment/purchase.

The overall feedback regarding prescription coverage was also positive. A few employees received multiple copies of their prescription cards in January, but that issue seemed to affect only a handful of employees and resolved itself rather quickly. Some employees reported not receiving their prescription cards at all. Karly sent an email at the beginning of 2018 with temporary cards to be used while employees waited for their prescription cards, which also contained contact information to order replacement health/prescription insurance cards. Employees must contact their insurance companies directly to order these cards; Karly can no longer order insurance cards on behalf of employees as was previously the case with BCBS.

Karly will be sending out an employee survey to gather more feedback regarding the health insurance and vision insurance changes for 2018.

Karly reviewed changes in funding affecting the Wellness Committee in 2018. Since Mille Lacs County is no longer a part of the Resource Training & Solutions insurance pool, the outside funding source previously used for wellness initiatives is no longer available. There is still funding available for wellness initiatives, it will just not be the same source previously supplied. With the previous funding, there were very specific restrictions about events that needed to be completed and what specific items the money could purchase. This is no longer the case. Karly explained that rather than focusing on sporadic events with low employee engagement, the Wellness Committee would like to focus on longer-term goals and site changes to improve the workplace for Mille Lacs County employees on an everyday basis. Karly will still be applying for SHIP grants as they are available, as previously used for some of these site changes (such as the Hydration

Stations, snack station fridge in the Sheriff's Office, and bikes). Employees with suggestions/feedback are encouraged to reach out to members of the Wellness Committee, or to submit the information anonymously using the Suggestion Boxes in each break room, if preferred. She also noted that, per employee requests, more picnic tables are now located on campus. There are now more picnic tables for employees to use on their breaks, if they so choose. Two of the tables are located off to each side of the Historic Courthouse, to provide a shaded area for employees to enjoy their breaks. One more table was added on the lawn on the south side of the Sheriff's Office.

Pat said the committee should continue to try for a 1+1 option to be added to our health insurance plan. In the past, the option has not been added since the addition of a 1+1 option increased the premium for family coverage. The option needed to pass unanimously with the unions, and was voted down in the past. The concern expressed by the unions was that, while it would be beneficial to have a 1+1 option available for employees whose children have grown or just need coverage for themselves/their spouse or themselves/one child, that benefit did not outweigh the amount the premium would increase for family coverage.

Pat also mentioned that the county is looking into the cost of a new long-term disability provider, to see if it would be an option for a partially employer-sponsored plan sometime down the road. Mellissa requested that, if the county gets a new provider for short-term disability along with long-term, that the short-term disability cover dependent care since our current option does not.

Dave Oberfeld said the IRS maximum for HSA contributions will increase slightly for 2019. Dave had been getting questions about what outside insurance options were available for employees or their dependents, and Dave said the options for Mille Lacs County residents are very limited since insurance options are determined by location, and there are not many options for the location of Mille Lacs County. He also said that there would not be an individual mandate for 2019, meaning individuals will not be penalized for not having insurance in 2019.

The committee will meet in the first part of October, prior to the Employee Benefits Fair.

The meeting was adjourned at 1:56 p.m.