

Special Meeting of the Village of Pecatonica
Board of Trustees
March 29, 2010 Village Hall

1. Call to Order: Village President Shawn Connors called the meeting to order at 7:00 p.m. on Monday, March 29, 2010.
2. Silent moment observed.
3. The Pledge to the American Flag was recited.
4. Roll Call was taken: Trustees present: Elizabeth Doty, John Moyer, and Kristina Tarbert. Trustees Steve Sager, Stephen Eytalis and Derek Howard were absent. Quorum established.

Others present: Clerk Ginger Binger and Village Treasurer Nola Markel.
5. A quorum was established.
6. Approval of Agenda: A motion was made and seconded to approve the agenda for March 29, 2010 as presented: Doty/Moyer. A roll call was taken. Trustees Doty, Moyer and Tarbert voted yes. Trustees Sager, Eytalis and Howard were absent. Motion carried: Yes 3, No 0, Absent 3.

Agenda

Health, Dental and Life Insurance

1. A motion was made and seconded to waive the rules concerning the first reading: Tarbert/Doty. A roll call was taken. Trustees Doty, Moyer and Tarbert voted yes. Trustees Sager, Eytalis and Howard were absent. Motion carried: Yes 3, No 0, Absent 3.
2. **A motion was made and seconded to approve a Multiple Plan Option for Health Insurance for the Employees for the fiscal year 2010-2011 to include Blue Cross/Blue Shield HSA Plan E2EC3805 with an optional PPO Plan E2PC3436 and the current Plan BAE 92423 which is not an option at this time but could be put on as a third option: Tarbert/Doty.**
3. Current Insurance Plans
 - a. Current Blue Cross/Blue Shield Plan has rate increases and plan changes.
 - b. Current Delta Dental Plan is in its second year of a two year rate guarantee so will not change.
 - c. Current Fort Dearborn Life Insurance Plan is in its second year of a two year guarantee so will not change.
4. Proposed Blue Cross/Blue Shield Plan HSA E2EC3805
 - a. This plans premium will be \$433.92 per month per employee.
 - b. This plan has an increased deductible from \$1500 to \$2500.

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- c. Total premium cost including the Dental and Life will be \$18,077.34 for Fiscal Year 2011 which is an increase of \$4,672.59 from last year (a 34% increase over Fiscal Year 2010).
 - d. If the Village were to stay with the current plan the total would be \$25,498.86 for Fiscal Year 2011 which is an increase of \$12,094.11 from last year (a 68% increase over Fiscal Year 2010).
 - e. The HSA Plan would be no cost to the employee for premiums.
 - f. The HSA Plan is a Medical Savings Plan whereby you pay into a savings account which would roll over from year to year.
 - g. This money can be used not only for what is covered in the plan but for over the counter medicines, etc. and would count toward the deductible.
 - h. Key Points:
 - 1. The Village would charge the employee the difference in the premium rate to stay in the PPO Plan.
 - 2. The Village will fund the HSA Plan with \$750 up front.
 - 3. The Village will continue to reimburse \$750 on the deductible under the PPO Plan.
 - 4. Blue Cross/Blue Shield has been asked for an exception and to put in the new plans effective 4/1/10. If this is not possible the Plan changes will go into effect on May 1.
 - 5. Miller, Buettner and Parrott (MBP) will meet with the employees and explain the options so the employees know which plan works best for them. Meeting is to be set up through Ginger for a time that works for Ginger, Ron and MBP.
5. Proposed Optional PPO Plan E2PC3436
- a. This plans premium will be \$574.87 per month per employee.
 - b. This plan has an increased deductible from \$1500 to \$2500.
 - c. Total premium cost including the Dental and Life will be \$22,869.64 for Fiscal Year 2011 which is an increase of \$9,464.89 from last year.
 - d. This plan is a difference of \$140.95 per month for each employee which they would have to pay.
 - e. The employee's payments toward the premium would keep the Village's portion down to the increase of \$4,672.59 same as the HSA Plan.
6. Current PPO Plan BAE 92423 with New Rates
- a. This plans premium will be \$652.20 per month per employee.
 - b. This plans deductible stays the same at \$1500.
 - c. Total premium cost including the Dental and Life will be \$25,498.86 for Fiscal Year 2011 which is an increase of \$12,094.11 from last year.
 - d. This plan is a difference of \$218.28 per month for each employee which they would have to pay.

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- e. The employee's payments toward the premium would keep the Village's portion down to the increase of \$4,672.59 same as the HSA Plan and the Optional PPO Plan.
7. We could go back and look at the insurance again when our third employee becomes eligible for insurance.
8. The employees need to meet with MBP within the next 10 days to make a decision on what plan they would like to participate in.
9. Discussed the plan from John Harezlak.
10. Discussed Miller, Buettner and Parrott Firm.
11. **A roll call vote was taken on the motion under #2. Trustees Doty, Moyer, and Tarbert voted yes. Trustees Sager, Eytalis and Howard were absent. Motion carried: Yes 3, No 0, Absent 3.**

A motion was made and seconded to adjourn the meeting at 7:26 p.m.

Respectfully Submitted,

Ginger Binger, Village Clerk
Approved: April 6, 2010