

RECORD OF PROCEEDINGS
German Township Board of Trustees
Regular Session
May 23, 2016

The German Township Trustees met in special session to discuss health insurance on Monday, May 23, 2016 at 7:30 a.m. a.m. at the German Township Office, 3940 Lawrenceville Dr., Springfield, Ohio. Mr. Clark called the meeting to order.

Roll Call: Mr. Clark– present; Mr. Metzger- absent; Mr. Kaffenbarger – present

Other Township Department Supervisors present: Angela Griest, Fiscal Officer; Mike Stitzel, Police Chief; Tim Holman, Fire Chief; Karina Emory, Secretary, and Mark Bevan, Road Supervisor, Other Employees: Dave Brown, Maintenance Department

Pledge of Allegiance

Mr. Kaffenbarger asked Mrs. Emory to call Mr. Metzger to see if he was coming to the meeting.

Mr. Clark stated this work session was called to discuss health insurance and possible adjustments that may need to be made due to budgetary restraints. Mr. Kaffenbarger stated that getting feedback from the employees who are affected was important.

Mr. Metzger arrived at 7:45 a.m.

Discussion highlights:

- We are under contract with our current provider through 2017. Would need to check with them to see the costs to break that contract, or see if there are any other insurance package options that we could get for 2017 without breaking the contract.
- How much did we save by eliminating the wellness funding plan? Approximately \$10,000 – \$12,000 a year, depending on how much was spent the previous year. Had to keep a percentage amount in the account.
- Some employees would be willing to pay a little more towards the insurance costs as a payroll deduct, but are not in favor of cutting it out completely and having to find it on their own.
- Suggestion to check with Michelle Noble at Clark County to see if the township could get back on the county group rate. Would have to write to the County Commissioners and request to be allowed back into the group.
- County rates are lower than our rates. County employees pay a percentage of the premium as a payroll deduct, and to help keep cost lower everyone has to do the wellness program
- Need to go to 2 or 3 other insurance carriers to see what kind of rates and plans they carry.
- Possible to offer several options of type of insurances packages and the employees pick which one they want. (i.e.. High deductible, low deductible)
- Other options include only paying for employee, employee pays all additional cost for adding spouse/kids. If spouse has insurance available they would have to take the coverage offered there. The problem with this idea for some is to pay the additional costs of the family plans through these companies would take their whole paycheck.
- Option to offset the costs by increasing wages to cover more costs of finding their own insurance. However, by doing this you increase the costs of Opers, Social Security, Medicare, workers compensation, and the amount of taxes a person would have to pay. Elected officials pay rates are set by the state and you cannot be paid additional salaries.
- Some employees who decline coverage, it ends up costing them more because they have to pay a penalty for not having insurance or they have to pay higher costs if they go online to the government plans.
- Can do away completely with all insurance. Everyone would have to get their own insurance. Would need to weigh the pros and cons of this.
- Mr. Bevan stated that if we did away with the township insurance, he would retire.
- Mr. Brown stated he would probably have to leave because he couldn't afford the insurance.
- Mr. Stitzel said it would benefit him by not having insurance because he could get a cheaper rate on the ACA government plans, and not have to pay a penalty for not having insurance.
- Mrs. Emory stated that the problem with the ACA government plans is that there are not many doctors who take that type of coverage. Currently there is only one place in Springfield to go with her kids to get well checks paid by her ACA government plan, and for them there is a six month wait to be seen. Other than that you have to go to the emergency room

- Mr. Metzger wants to do away with the insurance for all elected officials.
- Mr. Kaffenbarger stated he is not in favor of getting rid of the insurance for anyone.
- Chief Stitzel is in favor of getting rid of it completely.
- Mr. Metzger stated to either get rid of the insurance or get rid of services.
- It was asked if money saved by one department getting rid of services could be used to provide insurance for the police department. Mrs. Griest stated no. The only fund permitted to move money to a different fund is the General Fund.
- There was a brief discussion on what type of services could we get rid of and still be able to function properly, without putting anyone or our community at risk.
- Mr. Metzger stated Mad River Township elected officials receive no insurance.
- Option to keep current contract with the current employees with insurance as is till the contract runs out in 2017, but any new hires between now and the end of 2017 would not be eligible for insurance.
- Mrs. Emory stated that all the employees are here because it is a good place to work, and they are dedicated to their work. Mr. Clark and Mr., Kaffenbarger agreed with her statement.
- Can we reimburse employees for insurance? We had done it in the past for the police department. Mrs. Griest stated we can't reimburse for public officials due to the ACA regulations, and she presumes it will be the same for employees. Will need to check to be sure.

Need ask for our prosecutor opinion on the following:

- a. Are reimbursements for employees allowable?
- b. Due to the current insurance contract, can we keep those currently on the insurance as is through 2017, and require all new hires from now forward to only get single coverage for the employee only?
- c. Due to the current insurance contract, can we keep those who have insurance with this contract but offer no insurance to anyone hired from now on?
- d. Can we eliminate insurance for all elected officials but keep the insurance for the employees. (either now or after year 2017)?

Need to ask our current Insurance carrier:

(Mr. Metzger stated he would talk with Megan at our insurance company)

- a. What are the costs to get out of our current contract?
- b. What other plans are available under our contract other than what we have?
- c. What other options do we have with our current plans?

Other:

- a. Contact other insurance carriers to get quotes
- b. Write to the County Commissioners to see if we can get back onto the County plan.
- c. See if the general fund has any available funds to give to other departments to offset their insurance costs.

Motion to adjourn: Mr. Metzger Seconded: Mr. Kaffenbarger Ayes: All

Approved by:

Board of German Township Trustees:

Robert Clark, President

Recorded in the
Record of Proceedings
May 23, 2016

Charles Metzger, Vice President

Angela D. Griest, Fiscal Officer

Rodney Kaffenbarger, Member