

A special meeting of the Wheatfield Township Board of Supervisors was held in the township building on Wednesday, April 18, 2012 at 7:00 p.m. The meeting was advertised as required by law. Jim Fuller called the meeting to order at 7:00 p.m. The purpose of the meeting was to discuss the Township's Health Insurance Renewal Rates.

Those present were Jim Fuller, Barry Schrope, Annette Mullen, Vicki Jenkins, Brenton Horting, Dave Jenkins, Dexter Potter, Kent Johnson, Darlene Johnson, Bob Rhoades and Dianne Dahlin.

Darlene Johnson asked in addition to the rates could there also be an explanation of the coverage the employees have.

Brenton Horting of Hartman Employee Benefits went over the insurance coverage the employees currently have with Health America. Brenton stated the employees currently have a PPO with Health America with a \$20 office co-pay paid for by the employee and a \$40 specialist co-pay paid for by the employee and a one-time deductible of \$2500 per calendar year covered by the township's HRA plan. Brenton indicated this year's renewal rate showed an increase of 7.29% which increased the monthly premium by \$141.92. Brenton indicated they also received rates from Geisinger, Capital, Aetna, Highmark, United Healthcare and Gettysburg Health. Their rates ranged from a -27.76% decrease to a 65.61% increase. The rates received from the other insurance companies were all medically underwritten and illustrated rates only. To obtain firm rates paperwork must be completed by employees with health and prescription history. Brenton went over the coverage from each quote received, plan design and different ways to share the deductible cost to the township. Geisinger's illustrated rate was the best at a -27.76% decrease. Geisinger does not include Hershey Medical Center and when you compare providers for primary care and specialists there are some gaps in our area. Brenton indicated there is no cost to do the medical history paperwork and obtain a quote. Annette Mullen proposed shifting the responsibility of the deductible to the employees or a portion of the deductible as a way of saving money for the township. Jim Fuller states he hopes everyone can see that they have tried to be frugal with the premium and that the township has employees who do not abuse the health insurance.

Kent Johnson stated the plans the township is looking at are super premium plans. Kent stated last year he and his wife had to pay \$850 per month to Capital Blue Cross and has a \$1500 deductible. Brenton asked if he has an individual group or is he tied to a group plan. Kent stated they have an individual plan and it is difficult when he looks at plans like this where everything is paid for by the township taxpayers. Brenton indicated if the township would have stayed with the lower deductible plan and the township never implemented the HRA and had the flexibility to save money where the township did in the premium; the township would easily be looking at \$50,000 annual premiums to the township. Brenton stated as to the point of insurances getting more expensive, he understands that, but it is important to point out there has been very creative ways to defray potential premium costs and save the taxpayer money by going to the HRA arrangement.

Dianne Dahlin stated she does not have any problem with the deductible, what she has a problem with is her and her husband both have \$2,000 deductibles. Dianne states she has to pay for her deductible out of her pocket, she can't afford to pay someone else's deductible.

Dave Jenkins stated he would like to bring to the attention of the supervisors that these employees all live in the township and are also taxpayers. Dave stated it comes out of their pockets as well one way or the other. Dave stated you say you want good employees to be working for the township, but everyone keeps saying they pay this and I pay that. Dave stated each person chooses where they work and insurance is hard on everybody. Dave stated the employees who have insurance received a 1% raise because of the insurance benefit.

Barry Schrope asked when the questionnaire came back from the comprehensive plan survey, what was the average income for the residents. Barry stated at his work they had the option as to what they wanted to an extent. Barry states the Geisinger paper work could be filled out and when it comes back it could be compared with Health America. Barry stated he does not like the idea of the part time employees without benefits got a 2% raise and the employees with benefits got a 1% raise, so the 1% went towards their benefits and now you want them to pay more, making the employees go backwards. Barry stated he would like to look at this when the township has its organizational meeting and not in the middle of the year. Brenton stated the township could ask for a special exception and try to get the health, vision and dental renewal date moved to February instead of May.

Darlene Johnson asked if the \$2500 deductible is per person or the entire group. Brenton advised the \$2500 deductible is per household, not individuals.

Bob Rhoades stated the township has good benefits and with the vision and dental the township has an excellent program.

Barry Schrope stated as an employer he is not in favor of making the employee pay a portion of the deductible at this time, it should be looked at prior to the reorganizational meeting. Annette Mullen states if you look at comparable places to work around here, the township is right there and probably one of the higher paid with the benefit package. Annette stated nobody gets a pension plan and nobody gets a 100% healthcare and you are not traveling down the road. Barry stated when the renewal rates come in next year it can be looked at, but the pay rates were already set for this year. Annette stated the raise given would cover the cost of what she is proposing the employees pay.

Barry Schrope made a motion to stay with Health America for one month and have the employees fill out the medical questionnaire for Geisinger to obtain a final rate quote, Jim Fuller second the motion, with all in favor. Rates will be reviewed at May's meeting.

There being no further business Barry Schrope made a motion to adjourn the meeting, Jim Fuller second the motion, with all in favor. The meeting adjourned at 9:15 p.m.

Respectfully Submitted,

Vicki L. Jenkins
Twp. Secretary