

Insurance Meeting

October 24, 2023

The meeting was called to order at 1:00 pm.

Approved the agenda, previous meeting minutes and to pay monthly bills. Mr. Gerken reviewed the financial reports and presented his monthly Summary.

Renewals

MMO Admin – Mr. Gerken worked with Medical Mutual in offering a multi-year proposal. Medical Mutual offered no change for 2024 and 2025. All voted to renew for two years.

Dental – Dependents coverage for age differs from Ohio Law to Federal Law. Consider matching dental coverage for dependents to Federal law, coverage for dependents until age 26. All voted to approve.

EAP Admin Renewal – Mr. Gerken reported the EAP program has a slight increase for next year from \$1.66 to \$1.74. Brief discussion followed with group wanting feedback on usage, knowing the numbers will be low. Also discussed was keeping employees aware of this service will help increase usage. Mr. Gerken offered adding possibly doing a survey to monitor usage and customer satisfaction. All voted to renew the EAP.

Stop Loss- Mr. Gerken shared handouts and reported on the options for Stop Loss Carriers. The PCSIG's specific deductible meets benchmarks which assists in obtaining a Stop Loss Carrier at a better rate. All voted to accept option 4 HCC without the experience premium refund. All voted yes. Motion passed.

Notes:

Mr. Gerken reminded the group that the PPO MOOP follows the IRS index and for 2024 that increases to \$9,450 for Single and \$18,900 for Family coverage. Ms. Druckemiller will be notifying your treasurers of the 2024 rate.

Rx Protect effective date has not been announced yet.

Edison Healthcare effective date is 1/1/24.

Wellness Fund

There was 260 members that took advantage of the Ottawa Kiwanis Health Fair health screenings. The cost for the PCSIG was \$11,790. The Wellness Fund has \$1,095 remaining and will be used towards the cost to complete that fund.

Future Projects

Mr. Gerken discussed the current and future projects Huntington will be working to complete. This includes: monthly benefit resource newsletters, open enrollment prep and treasurers' meeting on October 20th.

Meeting adjourned at 1:49 pm. The next meeting is December 1st at 8:30 am at the Putnam County ESC.

Minutes taken by Ann Niese

Minutes reviewed by Kris Gerken and Dr. Jan Osborn