

MILLE LACS COUNTY EMPLOYEE BENEFITS COMMITTEE  
MEETING MINUTES  
October 17, 2018

Members Present: Jason LaSart, Joni Windhauser, Karen Mathison, Kevin Schultz, Michele McPherson, Paul Prokosch, Sheri Renner, Sue Koosman  
Members Absent: Brad Barnes, Cmsr Peterson, Deb Heying, Gene Ablard, Heather Griesert, John Henderson, Kent Larson, Mellissa Griswold, Shawn Steinbrecher, Sherene Warner  
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.

The committee reviewed the 2019 medical and dental rates distributed. The county received a 3% overall increase in premiums for the 2019 plan year. Bargaining units without a settled contract will follow the non-union rates for 2019, as was the case in 2018, since the previous contracts still in effect do not have any verbiage establishing the county contributions with PEIP.

Karly noted that there will be an improvement in dental coverage for 2019, that adult orthodontics will be covered at the same rate as dependent orthodontics. Currently, there is no coverage for adult orthodontics. Karly has asked the Delta Dental representative to stress this change to employees at the upcoming Employee Benefits Fair.

Pat said the county had gone out for quotes for life insurance, short-term disability, and long-term disability. The providers for these benefits will not be changing for 2019, but the county plans to resolicit bids in 2019 for the 2020 plan year. The information obtained this year provided valuable information about what changes the county may want to see to the plan setups as much as the rates. Pat said the county is continuing to research providers to make these benefits more affordable for employees.

Karly reminded the committee that the Employee Benefits Fair is scheduled for 10/19/18, with Open Enrollment to follow from 10/22/18-11/2/18. She said the enrollment period (and thus the fair) needed to be moved up a little this year to comply with PEIP deadlines, and while it is unfortunate that the Benefits Fair date would be over MEA weekend, she said the presentations from the fair will be recorded for employees who are unable to attend to view. She is working with Technology Services to have the presentations recorded and to see how the information can be made available to employees after they are recorded. She also reminded the committee that flu shots are being administered by CVS prior to the Benefits Fair this year, and that there will be a CO monitor and blood pressure screening available to employees during the fair. Karly will be providing two training sessions for employees regarding the online enrollment process during the two-week Open Enrollment period, in case anyone has trouble completing their selections.

Pat said that Karly is also working with Bernick's (the company with Mille Lacs County's vending machines) to see if there is an option for vending machines that may supplement or replace the Snack Stations. Karly is reviewing their machine and product options to see if they have some meal or healthy options that may supplement the current vending machine options. Karly said that the Snack Stations currently take a large employee commitment to maintain and restock, with the primary issue being the restock dates and options of Walmart. Walmart restocks items on Thursdays, so if the stations are restocked on a Monday-Wednesday options are often picked over or even empty, while restocking on Thursdays mean items in some locations may sit over the weekend with no one working to purchase them. She reviewed other places the committee had tried to keep the stations stocked and why they had not been the best options. She will be working with Bernicks to give a site tour of the current stations and vending machines to see how they can work together to get the best options for employees.

Dave Oberfeld joined the meeting at 1:35 p.m. and reviewed the 3% increase the county will see for 2019 from PEIP, as well as how the PEIP tier system works to determine group rates. Utilization rates are viewed initially to determine in what tier a county should be placed, but are not reviewed on an annual basis after that.

Several members of the committee expressed interest in exploring the 1+1 option again for health insurance coverage, due to the cost of family coverage. The coverage would offer an option for individuals who only need to cover one other dependent. This option was not added for 2018 since this option needs to pass unanimously with the unions and was voted down in the past. The express concerned when it was voted down as that the benefit of having 1+1 coverage for some employees did not outweigh the amount the premium would increase for family coverage. The committee suggested administering a survey, to see how many people would be interested in or benefit from a 1+1 option vs. how many currently elect family coverage. This way, unions could see how many employees would benefit from each option when voting on this idea in the future. Pat said the committee will continue to try for a 1+1 option to be added to the health insurance plan, and considered that perhaps it could be a benefit if even just one of the three plans had the 1+1 option (if PEIP would allow this option).

The committee discussed coverage for individuals with coinsurance, and that employees entering the workforce who are still covered on their parents insurance are not particularly interested in electing county insurance. Karen also asked if Karly could look into the temperature on the Hydration Station in the Historic Courthouse, since the water from the station since its installation was quite warm. Karly said she would look into this station and check with the other buildings to see if their water temperature needed adjusting.

The meeting was adjourned at 2:00 p.m.