

Marshall County Fiscal Court
 October 3, 2013
 Special Called Meeting – County Employee Insurance for 2014

The Marshall County Fiscal Court met in a special called meeting on Thursday, October 3, 2013 in the Joe Williams Fiscal Courtroom, Marshall County Courthouse, Benton, Kentucky. All duly elected Commissioners: Bob Gold, Terry Anderson, & Misti Drew; and County Attorney Jeff Edwards were present. Mike Miller, County Judge/Executive presided.

Judge Miller called the meeting to order and welcomed Greg Carlton, Senior Vice President of Employee Benefits & Wellness, with Peel & Holland. Mr. Carlton informed that he requested quotes for health/rx plans and the only one that was competitive was the Kentucky Employee Health Plan (KEHP), which is a renewal plan that would begin January 1, 2014. He recommended that the county remain a part of the KEHP for 2014. The renewal plan is a 9.6% increase from the current plan for 2013. He also obtained quotes on dental, vision & group term life insurance.

The rates for 2014 are as follows:

2014 Kentucky Employees Health Plan (KEHP) Monthly Costs for NON-TOBACCO USERS				
	Living Well CDHP	Living Well PPO	Standard PPO	Standard CDHP
Employee	\$733.88	\$699.28	\$656.28	\$641.50
Employee + Spouse	\$1,603.94	\$1,528.34	\$1,434.36	\$1,402.06
Employee + Child(ren)	\$1,045.20	\$995.94	\$934.70	\$913.66
Family	\$1,785.16	\$1,701.04	\$1,596.42	\$1,560.48
Family Cross Reference	\$882.94	\$841.34	\$789.60	\$771.82
2014 Kentucky Employees Health Plan (KEHP) Monthly Costs for TOBACCO USERS				
	Living Well CDHP	Living Well PPO	Standard PPO	Standard CDHP
Employee	\$733.88	\$699.28	\$656.28	\$641.50
Employee + Spouse	\$1,603.94	\$1,528.34	\$1,434.36	\$1,402.06
Employee + Child(ren)	\$1,045.20	\$995.94	\$934.70	\$913.66
Family	\$1,785.16	\$1,701.04	\$1,596.42	\$1,560.48
Family Cross Reference	\$882.94	\$841.34	\$789.60	\$771.82

County Treasurer Emily Martin reminded the court that the county historically subsidizes health insurance rates at a higher rate than the state requires and outlined three options for 2014:

1. Standard CDHP – no subsidy – follows state rates, very few employees are expected to choose; Standard PPO – subsidy of \$30/month EE, \$40/month EC, \$50/month ES, \$60/month ESC, \$60/month ESC-CR; Living Well CDHP – subsidy of \$30/month EE, \$40/month EC, \$50/month ES; \$60/month ESC, \$60/month ESC-CR; Living Well PPO – subsidy of \$25/month EE, \$30/month EC, \$40/month ES, \$50/month ESC, \$50/month ESC-CR (smoker rates are non-smoker rates + \$40/month).
2. Standard CDHP – no subsidy – follows state rates, very few employees are expected to choose; Standard PPO – subsidy of \$30/month EE, \$40/month EC,

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3. \$50/month ES, \$60/month ESC-CR; Living Well CDHP – subsidy of \$30/month EE, \$40/month EC, \$50/month ES; \$60/month ESC, \$60/month ESC-CR; Living Well PPO – subsidy of \$25/month EE, \$30/month EC, \$40/month ES, \$50/month ESC, \$50/month ESC-CR (smoker rates are non-smoker rates + \$40/month).
4. No subsidy – follows state rates.

Following discussion, a motion was made by Com. Drew and seconded by Com. Anderson to adopt the state rate and take option #3 with a HRA tiered card with \$250 for employee, \$500 for employee & spouse, \$500 for employee & child, & \$750 for employee, spouse & child or family. All voted aye. Motion carried.

2014 Kentucky Employees Health Plan (KEHP) Monthly Costs for NON-TOBACCO USERS									
		Living Well CDHP		Living Well PPO		Standard PPO		Standard CDHP	
Employee	\$733.88		\$699.28		\$656.28		\$641.50		
	County	Employee	County	Employee	County	Employee	County	Employee	
	\$685.90	\$47.98	\$619.30	\$79.98	\$608.30	\$47.98	\$628.52	\$12.98	
Employee + Spouse	\$1,603.94		\$1,528.34		\$1,434.36		\$1,402.06		
	County	Employee	County	Employee	County	Employee	County	Employee	
	\$1,315.96	\$287.98	\$1,015.36	\$512.98	\$1,146.38	\$287.98	\$1,139.08	\$262.98	
Employee + Child(ren)	\$1,045.20		\$995.94		\$934.70		\$913.66		
	County	Employee	County	Employee	County	Employee	County	Employee	
	\$922.22	\$122.98	\$767.96	\$227.98	\$811.72	\$122.98	\$840.68	\$72.98	
Family	\$1,785.16		\$1,701.04		\$1,596.42		\$1,560.48		
	County	Employee	County	Employee	County	Employee	County	Employee	
	\$1,447.18	\$337.98	\$1,058.06	\$642.98	\$1,258.44	\$337.98	\$1,247.50	\$312.98	
Family Cross Reference	\$882.94		\$841.34		\$789.60		\$771.82		
	County	Employee	County	Employee	County	Employee	County	Employee	
	\$804.96	\$77.98	\$688.36	\$152.98	\$711.62	\$77.98	\$738.84	\$32.98	
2014 Kentucky Employees Health Plan (KEHP) Monthly Costs for TOBACCO USERS									
		Living Well CDHP		Living Well PPO		Standard PPO		Standard CDHP	
Employee	\$733.88		\$699.28		\$656.28		\$641.50		
	County	Employee	County	Employee	County	Employee	County	Employee	
	\$645.90	\$87.98	\$579.30	\$119.98	\$568.30	\$87.98	\$588.52	\$52.98	
Employee + Spouse	\$1,603.94		\$1,528.34		\$1,434.36		\$1,402.06		
	County	Employee	County	Employee	County	Employee	County	Employee	
	\$1,235.96	\$367.98	\$935.36	\$592.98	\$1,066.38	\$367.98	\$1,059.08	\$342.98	
Employee + Child(ren)	\$1,045.20		\$995.94		\$934.70		\$913.66		
	County	Employee	County	Employee	County	Employee	County	Employee	
	\$842.22	\$202.98	\$687.96	\$307.98	\$731.72	\$202.98	\$760.68	\$152.98	
Family	\$1,785.16		\$1,701.04		\$1,596.42		\$1,560.48		
	County	Employee	County	Employee	County	Employee	County	Employee	
	\$1,367.18	\$417.98	\$978.06	\$722.98	\$1,178.44	\$417.98	\$1,167.50	\$392.98	
Family Cross Reference	\$882.94		\$841.34		\$789.60		\$771.82		
	County	Employee	County	Employee	County	Employee	County	Employee	
	\$764.96	\$117.98	\$648.36	\$192.98	\$671.62	\$117.98	\$698.84	\$72.98	
INTEGRATED HRA CREDIT FOR EMPLOYEES TAKING COVERAGE (PER YEAR)									
Employee		Employee + Spouse		Employee + Child(ren)		Family		Family Cross Reference (1 County Employee Only)	
County	Employee	County	Employee	County	Employee	County	Employee	County	Employee
\$ 250.00	\$ -	\$ 500.00	\$ -	\$ 500.00	\$ -	\$ 750.00	\$ -	\$ 750.00	\$ -
HRA CREDIT FOR WAIVERS (\$175.00 PER MONTH)									

Mrs. Martin asked for the Court's consideration of making a change to the Wellness Benefits Program. For the employees signed up for the program in the past, receiving the top benefit of \$300 was not too difficult and required attending training sessions. For 2014, she recommended that the requirements to obtain both levels of benefit be quite a bit more difficult and greatly based off of biometrics. She also encouraged a raise in both benefit levels to a \$200 and a \$400 level. Also in the past, the Court had provided \$600 to purchase t-shirts for the Wellness participants and she asked that the Court increase that amount to \$2,000 to increase the incentive for employees to participate. A motion was made by Com. Drew & seconded by Com. Gold to approve Mrs. Martin's recommendations. All voted aye. Motion carried.

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Dennis Lovett, one of the Animal Control Officers presented four quotes on vehicles for use by Animal Control:

1. Teddy Wynn - \$9,600 for a 2005 Tahoe.
2. Bennett's Auto Outlet - \$9,500 for a 2004 Yukon.
3. Bennett Motors - \$13,600 for a 2005 Suburban.
4. Big H Auto Mart - \$13,000 for a 2006 Hummer H3
5. McCully's Automotive - \$9,400 for a 2001 Tahoe

A motion was made by Com. Drew and seconded by Com. Anderson to allow Mr. Lovett to purchase a vehicle. All voted aye. Motion carried. (Mr. Lovett purchased the 2004 Yukon from Bennett's Auto Outlet for a total cost of \$9,250.)

A motion was made by Com. Gold and seconded by Com. Anderson to adjourn. All voted aye. Motion carried.

Respectfully submitted by:

Melonie Chambers
Fiscal Court Clerk