

INSURANCE COMMITTEE MINUTES
October 18, 2021
5:00 P.M.

CALL TO ORDER

Chairman Kelly called the meeting to order at 5:00 p.m. in the Board Room of the Palatine Township Center.

ROLL CALL

Chairman Terry Kelly, Vice Chair Christine Severson, Supervisor Andy-John Kalkounas, Administrator Lopez, Roland Sachs, Insurance Broker Dennis Manganello

PUBLIC COMMENT

- None

REVIEW OF 2021 HEALTH INSURANCE

- Broker Manganello reported no issues with current coverage
- Roland Sachs discussed issues when “crossing over” periods in the deductible reimbursement plan

CURRENT MARKET CONDITIONS

- Broker Manganello stated three options for “municipality coverage”
 1. BCBS—current provider
 2. Humana
 3. United Healthcare
- Humana not considered as would be \$70,000+higher in renewal premiums
- UHC not considered as minimal savings of \$126, but could have different networks
- Committee consensus was to pursue BCBS

2022 HEALTH INSURANCE PROPOSAL/RECOMMENDATIONS

- Broker Manganello presented renewal numbers for January 1, 2022 renewal
- Keeping same plan is a 1.3% increase in health insurance premiums
- The option discussed is to keep employee coverage same, Township to pick up slight increase in premiums and deductibles
- Exposure to Township is minimally increased if Township assumes the higher deductible amounts
- Through the Township HRA deductible reimbursement program approximately 56% of the funds, over the last three+ years, has been utilized
- If any extra funds available after HRA reimbursements additional funds be transferred to the Employee Health and Welfare Fund

COMMITTEE RECOMMENDATIONS

- Motion by Chairman Kelly to continue current coverages with employee premiums/payments to remain the same—Township to pay any additional costs; seconded by Administrator Lopez
 - *Motion passed unanimously*

(continued)

ADJOURNMENT

- Motion by Chair Kelly, seconded by Vice Chair Severson to Adjourn
- Committee meeting adjourned at 6:00 PM

submitted,

_____ *Terry Kelly* _____

Terry Kelly
Chair, Insurance Committee