

**Troy Township
Health Insurance Committee Meeting
Tuesday, May 15, 2012
5:15pm**

Supervisor Joseph D. Baltz called the committee meeting to order at approximately 5:50pm.

The Pledge of Allegiance was led by Brett Wheeler.

In attendance were:

Supervisor Joseph D. Baltz	Trustee Brett Wheeler (Chairman)
Assessor Kim Anderson	Collector Kristin Ethridge
Administrator Jennifer Dylik (acting as Secretary)	

Supervisor Baltz introduced Steve Orlando from the Candos Agency to review the 2012 Health Insurance renewal options.

Mr. Orlando apologized for his late arrival and then reviewed options for the 2012 renewal including the renewal offered by Blue Cross Blue Shield (BCBS) which reflected a reduction in premium of approximately 6.56%.

Mr. Orlando presented quotes from United Healthcare and Humana. Both came back with pre-screened, underwritten rates that are lower than the renewal offered from BCBS. Humana's quote is 38.4% lower than current BCBS rates and 34.1% lower than the renewal offered by BCBS.

Mr. Orlando reviewed a Health Reimbursement Arrangement (HRA) option to be considered effective January 1, 2013 where there would be a higher \$3,000 deductible the Township would reimburse an employee \$2,000 of that \$3,000 deductible.

Supervisor Baltz asked that, due to being short on time, the committee table the conversation about the HRA until the fall and to review today the renewal options for the July 1, 2012 renewal.

Collector Ethridge asked for some referrals and feedback on the Humana plans before the committee makes a recommendation to the Board for the July 1, 2012 renewal.

Motion made by Wheeler; seconded by Anderson to have the next committee meeting on Monday, May 21, 2012 at 6:30pm to review the referrals and feedback on Humana and make a recommendation to the Board. Motion carried.

Motion to adjourn at 6:06pm made by Ethridge; seconded by Wheeler. Motion carried.

Submitted by:
Jennifer Dylik
Secretary

