

COMMITTEE: HEALTH INSURANCE TRUSTEES COMMITTEE
CHAIRMAN: James Jansen
MEMBERS PRESENT: George Bornemann, Richard Hurlbert, James Jansen, Robin Stowe and Gary Olsen.
MEMBERS ABSENT: None
OTHERS PRESENT: Dan Bauknecht, Chris Berry, Ann Meyer, Sandy Fischer, Kathy Jacob, and Phyllis Meyer.

The meeting was called to order by Chairman Jim Jansen at 11:45 p.m., on September 20, 2011, in the County Board Room of the Safety Building.

Approve the minutes of the previous meeting on July 7, 2011: Motion by Bornemann, second by Hurlbert to approve the minutes of the previous meeting held on July 7, 2011, all ayes, and motion carried.

Discuss Langlade County retiree coverage on an active Langlade County spouse's plan and their eligibility or right to enroll in "retiree coverage" after their spouse terminates active employment with the County: Robin Stowe explained that some questions have been brought to the County's attention by the actuarial regarding the County's health insurance plan. The actuarial is completing an other post employment benefits (OPEB) study for the County's audit. Stowe explained that in situations where a retiree opts not to elect "retiree" coverage since they are already covered under Langlade County Group Health Plan as the spouse of an active County employee; there exists a question as to whether the loss of coverage by the spouse (who does not qualify for retire coverage) at the end of their employment would be considered a special enrollment event given the current wording used in the plan. The Committee decided that special enrollment rights do not apply to the retirees on the County's health insurance plan. Motion by Bornemann, second by Hurlbert to clarify the language in the County's health insurance plan to state that special enrollment rights do not apply to retirees, all ayes, motion carried.

Discuss Langlade County retiree's right and/or eligibility to add dependents or spouse after retirement from Langlade County: Robin Stowe explained that a retiree is entitled to the same coverage as an active employee under "retiree coverage" (with the exception that they pay the full premium and coverage ends at age 65). Therefore, the Committee needs to clarify in the Plan if a retiree who is receiving single coverage can change to family coverage in order to add dependents to the plan. This issue was addressed with the Committee's action regarding special enrollment rights not applying to retirees; therefore action was not needed again on this issue.

Discuss the extension and/or eligibility for "Retiree Health Insurance" requirements for Langlade County elected officials. It was explained to the Committee that the question regarding how to calculate years of service for health insurance eligibility for elected officials needs to be clarified. The questions arise when an elected official was an employee. Motion by Hurlbert, second by Bornemann to allow the calculation of years of service to be for all time worked for the County. This would include time worked as an elected employee and regular employee. All ayes, motion carried.

Discuss extension of benefits to employees of the Community Development Corporation: Robin Stowe explained that as of January 1, 2011, no authorization exists for the positions of Director and Assistant Director for the Economic Development Corporation (EDC) (formerly Community Development Corporation) to be recognized as "employees" of Langlade County. However, these

individuals holding these positions continue to remain on the County's Plan. The County does currently charge the Corporation for the cost of the insurance premiums for these two positions. A MOU has been drafted, which will clarify that health insurance is being provided (in lieu of additional funding) as an "in kind" benefit to the EDC. The Plan does not currently address the possibility of extending coverage to non-employees. Chris Berry explained that the EDC was looking at the possibility of switching insurance carriers, and moving off the County's health plan. The Committee agreed that it would be best if the EDC would be able to find another insurance carrier, but they did understand why it would be important to allow these two positions to stay on the insurance, if other insurance could not be found. Motion by Bornemann, second by Hurlbert to change the County's health plan to allow only the Director and Assistant Director of the Economic Development Corporation, who are not County employees, to continue on the County's health plan, all ayes, motion carried.

Discuss continuation of health insurance benefits for retirees after 12/31/2012: Gary Olsen and Robin Stowe discussed with the Committee the health insurance benefits for retirees. With the OPEB study that is currently being conducted, the Committee needed to look at the retiree benefits, to see if any changes would be made. Currently each of the union contracts allow for retirees to continue on the health insurance plan after retirement, if the employee meets the eligibility requirements. This benefit has been reviewed in the past, when looking at current and future costs of health insurance. The Committee discussed the fact that health insurance laws have changed pertaining to pre-existing conditions has allowed people the flexibility to switch insurance carriers without the worry of being denied. Do to this fact, the Committee had a lengthy discussion regarding changing the retiree benefits for health insurance coverage. The Committee noted that any changes made would not be effective for the Law Enforcement Union members. The County would need to negotiate this change with that union. Motion by Bornemann, second by Hurlbert to not allow employees who retire with the County after 12/31/12 to be eligible for "retiree" coverage by paying the insurance premium. All employees who leave employment after 12/31/12 will be subject to COBRA benefits only (18 months of insurance coverage with premium payments), with the exception of the Law Enforcement Union members, and employees who have an existing severance agreement, all ayes, motion carried.

Discuss allowing employees and their spouses on the Langlade County health plan to participate in the annual Health Risk Assessment (HRA) with payment for the HRA to be paid from the Health Insurance Fund instead of the Wellness Grant. Gary Olsen explained that the County has utilized the HRA from Langlade Hospital for the employees. This service offers the cholesterol, lipid, and glucose laboratory tests at a discount rate of \$49/person during the HRA, vs. an average of \$165.70/person billed to the insurance for these same tests during a physical exam. The labs plus the HRA survey is \$62/person. Now that the County requires physicals, it was suggested that the County utilize this service for both the employee and the employee's spouse. Motion by Bornemann, second by Hurlbert to all employees and their spouses who are on the County's health plan to participate in the annual Health Risk Assessment with payment coming from the Health Insurance Fund, all ayes, motion carried.

Adjourn the meeting: At 12:30 a.m. Hurlbert made a motion to adjourn the meeting, second by Bornemann, all ayes, and motion carried.

Respectfully submitted,
Gary D. Olsen, Recording Secretary