

**INSURANCE COMMITTEE MEETING  
NOVEMBER 10, 2022 2:00 P.M. ANNEX BUILDING**

**ATTENDANCE:** Chairman Justice Reggie Cullom; Justice Molly Jackson; Justice Cecil McDonald; Justice Harbans Mangat; Justice Betty Hepler; Justice Neil Burge; Justice Michael White; Justice Joe Lewis; Justice Tobbye McClanahan; Finance Kelli Jones; Lipscomb & Pitts Insurance Billie Ann Heugel; Tisha Dudley; NEA Town Courier Revis Blaylock.

1. Meeting was called to order by Justice Reggie Cullom. Meeting was turned over to Billie Ann Heugel. Benchmarking & Utilization were how many people met deductibles, out of pocket. Average monthly premium \$896.12, Family \$1,093.26. Deductibles and out of pocket affected premiums. The county had three large claims. Premiums paid in 2022 was \$1,499,321.00. Cigna had paid claims of \$1,502,285.00. Cigna had virtual care and was not being utilized.
2. Medical Renewal. Four options. Cigna, Cigna Dual Option, BCBS, BCBS dual option. Motion was made by Justice Betty Hepler to take BCBS dual option \$2,500.00 Base. Second was made by Justice Harbans Mangat. Motion passed. Conditional opt out provision for active employees & QC members with a monthly contribution toward other coverage. HRA that were offered had to be offered to all active employees. Taxable income. Other coverage had to be documented. Motion was made by Justice Molly Jackson to offer the conditional opt out to all employees. Second was made by Justice Cecil McDonald. Motion passed.
3. Air Evac could be done as a deduction on payroll. Resolution was in place to limit payroll deductions to Aflac. Resolution was needed to open up to Air Evac. Motion was made by Justice Molly Jackson to pay the \$60.00 for the employees for Air Evac membership. Second was made by Justice Cecil McDonald. Motion passed.
4. Property Insurance. 72 out of 75 counties utilized AAC to cover property. Contractors insurance was lost when the new courthouse opened. AAC insurance program was used. All property insurance had to be quoted next year. Justice Burge recommended to go with AAC. Motion was made by Justice Molly Jackson to go with AAC. Second was made by Justice Cecil McDonald. Motion passed.
5. Meeting adjourned.  
Minutes submitted by: Cindy George