

**INSURANCE COMMITTEE MEETING
AUGUST 4, 2023 1:30 ANNEX BUILDING**

ATTENDANCE: Chairman Justice Reggie Cullom; Justice Betty Hepler; Justice Michael White; Justice Harbans Mangat; Justice Drake Brown; Justice Rick Ash; Justice Neil Burge; Justice Melinda Martin; Tobye McClanahan; Finance Kelli Jones; Major Rob Rounsavall; Captain David Gladden; Billie Ann Heugel; NEA Town Courier Revis Blaylock.

1. Meeting was called to order by Justice Reggie Cullom. Justice Cullom turned the meeting over to Billie Ann Heugel. Billie Ann had spoken with Blue Cross Blue Shield about renewals for the coming year. Renewals were expected in September. Disability coverage was discussed. Delta Dental was a premiere network and dental coverage would not be moved. Better prices were given when bought in bulk. Vision plan analysis. Mutual of Omaha came in at 14% below Superior Vision and would be the leader when disability was priced. County had a \$20,000.00 life benefit. Mutual of Omaha had a line of duty rider that could be provided for the uniformed officers. Voluntary life could only be signed up for was when a new employee or changing to a new company.

2. Short Term Disability. The county doesn't offer a short - long term disability policy. Most employers offered a short- term disability as voluntary. 60% up to \$1,000.00 weekly benefit. Paid after seven days until 12 weeks. Short - term and long-term disability were post tax. Long-term Disability had the ability to receive benefits to social security age. Cost \$28,000.00 to \$30,000.00 to the county. New benefit policy would be subject to pre- existing conditions.

3. January 1 thru June 2023. Medical \$177,063.00, RX paid \$146,051.00. Total paid \$323,114.00. Insurance companies received rebates for specialty prescription from drug companies. Plan had paid \$547,585.00 in claims to \$815,059.00 in premiums.

4. Meeting adjourned.

Minutes submitted by: Cindy George