

**INSURANCE COMMITTEE MEETING
NOVEMBER 3, 2021 1:30 ANNEX BUILDING**

ATTENDANCE: Chairman Justice Aaron Fleeman, Justice Cecil McDonald; Justice Reggie Cullom; Justice Tobye McClanahan; Justice Rick Ash; Stephens Tom Kane, Claire Rhodes; AFLAC Keith Ford, Amy Teague; Globe Life Leigh Blythe; Colonial Life Deron Huerkamp, Misty Hitchcock; Finance Kelli Jones; Treasurer Peggy Meatte.

1. Meeting was called to order by Justice Aaron Fleeman. Renewal numbers for County Insurance. Meeting was turned over to Clair Rhodes and Tom Kane. Numbers concerned were the rolling 12 and Cigna 2021 YTD. Rolling 12 for the previous 12 months thru September. Premiums paid in \$2,108,002. Claims \$1,619,984.00. 76.8% loss ratio. Cigna. Premium paid \$1,450,817.00. Claims paid \$950,938.00. 65.5% loss ratio. Rate hold for 2022. Not recommended to reduce options at the time. Accept the rate pass and keep benefits as they are. Plan included \$10,000,00 health improvement fund. See enclosed plans. Delta Dental, Superior Vision and Voluntary Life remained the same. Long term and short-term disability options. Voluntary LTD Plan 1. Employees paid for the plan. Protected 60% of income up to \$5,000.00 per month. 90 day waiting period. Maximum Benefit Period to Social Security Normal Retirement age. Plan 2 county paid premiums, \$4,000.00 a month. Justice Cullom asked about the 90 day waiting period and where to find in network providers. Cigna network could be called or on the website. County only paid 30 days and the employee was left with 60 days at risk. The County had AFLAC that offered short term. 60% income covered. Justice Cullom would like the County to pay premiums if possible. Employers normally picked up the long term disability. Benchmark information. See attached. Justice Ash recommended keeping the same insurance and benefits the same and look at the disability. Motion was made by Justice Reggie Cullom to go with the current insurance. Second was made by Justice Cecil McDonald. Motion passed and will go to Quorum Court. More information was asked for the short and long term disability. Justice Fleeman stated there was a Resolution that did not allow another company to contact a county employee on county time.

2. Keith Ford and Amy Teague local servicing agents for Aflac. Aflac had been with the County since 1969. Wellness benefits were provided. Never had a rate increase. Keith Ford stated AFLAC offered short term disability. Current offerings: short term disability, accident advantage, cancer assurance, critical care, hospital choice, life insurance, coverage for COVID quaranen. New policy offerings. Guaranteed issue life, value add service, Aflac plus rider. Packet attached. Accident began 1st day off work, illness 7th day. Up to two years. Paid disability up to age 75. Payments not taxable. Mr. Ford had been with AFLAC in Mississippi County since 1995. Long history of rate stability with decades of services provided even before the Section 125 pretax plan was put in place. Wellness benefits available in 2020 were over \$5,000.00 (cancer & accident). Over \$650,000.00 has been paid out to the employees of Mississippi County since 2008, not including any death benefits. Benefit building riders in place on cancer policies. Traditional Policies are owned by the policy holder as everyone's needs are different and the policies are 100% transportable and can continue their coverage upon retiring).

3. Globe Life. Leigh Blythe and Cathy Richardson. Liberty National part of Globe Life. Introductory No-cost offer on behalf of employer. \$3,000.00 accidental death for employee \$1,000.00 for each dependent child or grandchild good for one year. There was an account with Mississippi County since 2010. Coverage can be taken when employee left at the same rate. Modified life. Person had a pre-existing condition, children with special needs qualify for coverage. Pre taxable. Group term to 100, group term paid up at 65. Policies. Cancer endurance, intensive care coverage, accident, accident protector max, career life plus, will kit, critical illness insurance, 10 year renewable and convertible worksite term life insurance, cash cancer, discount drug card. Funeral \$15,000.00 to \$30,000.00. Packet included.

4. Colonial Life. Deron Huerkamp, Misty Hitchcock. Misty Hitchcock was the local representative for the area. Benefit communication company. Can enroll all policies offered. Offered voluntary insurance programs. Business since 1939. Justice Cullom asked if Colonial Life offered medical, short-term, long term disability. Policies offered: accident, cancer, critical illness, disability, life insurance, dental. Can be taken with the employee. Prices were included in the packet. Misty presented the long -term disability plan. Brought home 60% of paycheck. 30 hours per week. Employer paid. Elimination period 90 days for two years. \$0.67 per \$100 of monthly payroll. Monthly premium \$3,659.42. Annual premium \$49,910.04. Maximum monthly benefit \$5,000.00. Packet included.

5. Meeting adjourned.

Minutes submitted by: Cindy George