

## THORNAPPLE TOWNSHIP BOARD

### Special Meeting, Wednesday, August 28, 2019

1. The meeting was called to order by Supervisor Bremer at 9:30 a.m. at the Township Hall, followed by the Invocation and Pledge of Allegiance to the Flag by those present.
2. Present: Mike Bremer, Deb Buckowing, Curt Campbell, Ross DeMaagd, Jake Jelsema, Sandy Rairigh, and Cindy Willshire. Also present: Chief Randy Eaton and Catherine Getty
3. **MOTION** by Buckowing, support by Willshire to approve the Printed Agenda as Printed. **MOTION APPROVED** with 7 yes voice votes.

#### First Public Comment

4. None.

#### New Business

5. Job descriptions: The Board discussed each job description that was provided. The compensation will be discussed at a later date.
6. Health Insurance Benefits: The Board had a few questions to be answered before making any decisions. Clerk Willshire will contact our rep, Tom Armintrout, for answers. Below are the questions and answers that were submitted. Further discussion will continue at a later date.

In our current HMO, the Out-of-Pocket Max and the Employee Max. Ann. Cost are \$999,999 each. A catastrophic health event would bankrupt most of us. **Question 1:** Can the current plan be modified to lower/eliminate that million-dollar risk? In the proposed PH HMO Gold \$500 the Employee Coinsurance is shown at 20%. **Question 2:** Does that mean that the Township would cover 80% of the premium and the employee would be responsible for the remaining 20%? (i.e. – The monthly premium for Family coverage under proposed HMO Gold is \$1,640.28; 80% - \$1,312.22 by Township and 20% - \$328.06 by employee.) **Question 3:** Is the 20% a negotiable number?

**Question 1:** The medical plans that are non-ACA compliant in most cases do not have a maximum out of pocket. Since your current plan is 100% for in network expenses after the deductible the only additional expenses an employee would have would be the office visit, emergency room and prescription drug copays. The current plan can't be modified or changed otherwise it will have to be changed to ACA compliant.

**Question 2:** Yes, the Township would cover 80% of the premium cost and the Employee would be responsible for 20%

**Question 3:** Yes, many of the townships when initiating an employee contribution phase in the premium payment cost share. For example, 5 or 10% to begin with then possibly 10%, then 15% or 20% over the next couple of years. Since the Township wouldn't be following the 80/20 or hard cap the Board would need to vote to opt out.

**SECOND PUBLIC COMMENT PERIOD**

7. None.

**Next Quarterly Meeting:** Monday, September 23, 2019 @ 7:30 AM.

**MOTION** by Buckowing, support by Jelsema to adjourn the meeting. **MOTION APPROVED** with 7 yes voice votes.

Adjournment of meeting by Supervisor at 12:15 p.m.

---

Cindy A. Willshire, Clerk

Approved\_\_\_\_\_