

Insurance Committee

Meeting Minutes

December 9, 2021 – 6:00 P.M. – Trowsdale County Courthouse – 2nd Floor

Present: Mary Ann Baker, Richard Harsh, Dwight Jewell, Stephen Chambers and Vickie Howard.

Absent: Rick Davis, T. Bubba Gregory and Lonnie Taylor

Secretary Mary Ann Baker filling in for Chairman T. Bubba Gregory called the meeting to order at 6:00 P.M.

Approval of Minutes

Richard Harsh made a motion to approve the minutes of the September 23, 2021 meeting. Seconded by Dwight Jewell
MOTION CARRIED

Officer Elections

Chairman – Richard Harsh made a motion to elect **T. Bubba Gregory** as Chairman. Seconded by Dwight Jewell. No other nominations.
MOTION CARRIED

Vice Chairman – Dwight Jewell made a motion to elect **Lonnie Taylor** as Vice Chairman. Seconded by Richard Harsh. No other nominations.
MOTION CARRIED

Secretary – Richard Harsh made a motion to elect **Mary Ann Baker** as Secretary. Seconded by Dwight Jewell. No other nominations.
MOTION CARRIED

Insurance Broker Recommendation

Mayor Chambers advised that during the compensation study it was noted that insurance benefits for the employees were a little behind and perhaps needed review and RFQ's had been received from (3) groups who were present answer any questions committee members might have.

- A. Five Points Benefits Solutions – Wes Dozier advised that Five Points is an employee benefits broker and help companies shop for benefits for their employees for the best cost. He stated that they are the largest public sector broker in the state and work with 120 separate school, county and city governments. Their goal is to work along side current HR departments and have an attorney on staff. They try to educate employees on existing benefits and they have a technology platform (My Benefits Channel) that aids with online w-2's, online paystubs, etc.
When asked how the company gets compensated Mr. Dozier advised that they get the industry standard commissions from the insurance products sold. When individual(s) choose products, the company receives the commission from that product. The (My Benefits Channel) is a flat \$99.00 per year. Compliance training is also included in their package.
When asked about the State Health plan and compensation, Mr. Dozier advised that if the State Health plan is found to be the best plan for a customer, then the company will ask that they be the only broker for dental and vision, accident, cancer, life and disability insurance policies.
Mr. Dozier advised that if chosen they would shop the market get bids and compare what is currently offered for the employer and bring back to the mayor's office or the insurance committee to make the final decision. Although employees will be able to talk to an enrollment person annually to help them choose.
- B. Benefits Blueprint – Tim Herndon advised that employee benefit providers have had to become Human Resources Consultants over the years and they do that for their customers. If you want to make a financial impact on your budget the best place to do it would be to take your group out of the state major medical plan if appropriate. Benefits Blueprint has a track record of successfully doing that for cities and counties while improving benefits, customer service. As shown in previous presentations they believe they could save the county money. Mr. Herndon advised that they get the industry standard commissions as well.

- C. Sequoia Group – Xander Helton advised that Sequoia Group does have the endorsement from the Association of County Mayors and the Association of County Governments and asked if anyone had any questions. Mayor Chambers asked to go into more detail about their SGI connect? Mr. Helton advised that the SGI Connect is their benefit administration program where they can create spreadsheets and run reports and employees can look at their benefits at any time directly. The financial dashboard actually ruins all of the claim's data from our county and projects renewals from their and will let you know if it would be beneficial to remove from the state insurance plan. He advised that there is no charge for their service and they do ACA reporting as well as HR professional on staff full time available to employers at any time.

Committee members then discussed action, Mayor Chambers asked that if no action was taken tonight to keep in mind that Budget time was approaching and it would be helpful to get something in place fairly quickly. Due to (3) of the members not being present and their input being needed a meeting was scheduled for January 6, 2022 at 6:00 P.M.

Other Discussion – Mayor Chambers asked about the meeting time and was advised that Chairman Gregory would be asked to clarify. However, he would schedule from 6 – 8 PM at this time.

Note: On Friday, December 10, T. Bubba Gregory requested the January 6 meeting to begin at 7pm.

Public Comment - None

Adjourn

Dwight Jewell made a motion to adjourn, seconded by Richard Harsh and the meeting was adjourned.