

**MINUTES  
Notice of Public Meeting**

**RISK MANAGEMENT  
&  
INSURANCE COMMITTEE**

*Door County Government Center  
Chambers Room, 1st floor  
421 Nebraska Street, Sturgeon Bay, WI*

**Call Meeting to Order**

Chairman Virlee called the November 5, 2018 Risk Management and Insurance Committee meeting to order at 10:02 a.m. at the Door County Government Center.

**Establish a Quorum / Roll Call**

Members present: Richard Virlee, Joel Gunnlaugsson, Jon Koch, and Bob Bultman. David Enigl was absent.

Others present: Administrator Ken Pabich, CC Grant Thomas, Finance Director Mark Janiak, Incoming Finance Director Steve Wipperfurth, HR Director Kelly Hendee, Tim Deaton – Horton Group, Rae Anne Beaudry – Horton Group, and County Clerk Jill Lau.

"These minutes have **not** been reviewed by the oversight committee and are subject to approval at the next regular committee meeting."

**Adopt Properly Noticed Agenda**

Motion by Koch, seconded by Gunnlaugsson to adopt the agenda. Motion carried by unanimous voice vote.

**Correspondence**

No correspondence was presented.

**Public Participation**

None.

**Approve Minutes of August 7, 2018 Meeting**

Motion by Gunnlaugsson, seconded by Koch to approve the August 7, 2018 meeting minutes. Motion carried by unanimous voice vote.

**New Business – Discussion / Action**

**Go365 Wellness Program**

**Go365 Presentation at 10:00 a.m.**

Tim Deaton, Horton Group, refreshed the committee on the Go365 program which was presented at the August committee meeting. The program is personalized and individualistic. The program allows for the individual to choose how to participate and is all self-contained. Rewards and points are earned for activities. The Wellness Committee will now become Champions who will promote the program. Status levels reviewed which include Blue, Bronze, Silver, Gold, and Platinum. Kick-off meetings will be held in November. Help Labs will be held where the Champions will help employees with setting up the program and entering information, etc. The program is on an annual basis beginning December 1<sup>st</sup> and ending November 30<sup>th</sup>.

**2019 Insurance incentives**

Incentives for 2019 reviewed. For 2019 an employee (and spouse if applicable) must complete an HRA and have had a physical in 2018. Recommended premium contributions reviewed.

Motion by Gunnlaugsson, seconded by Koch to approve the 2019 insurance premium rates as presented. Motion carried by unanimous voice vote.

**2020 Insurance incentives**

Incentives for 2020 reviewed. Employee premium will be 15%. Recommendation for 2020 premium reductions: Blue Level – no reduction/no incentive in Go365 Mall, Bronze Level – 3% reduction/no incentive in Go365 Mall; Silver Level – 5% reduction/\$75 incentive to use in Go365 Mall; Gold Level – 7% reduction/\$150 incentive to use in Go365 Mall; Platinum Level – 9% reduction/\$250 incentive to use in Go365 Mall. The status of where the employee is at will be captured as of Friday, November 29, 2019. Spouse participation is tied to being enrolled in the county's insurance program.

Motion by Koch, seconded by Bultman to approve the 2020 Go365 incentives as presented with the employee level status captured on November 29, 2019 and with the understanding that both the employee and spouse must be enrolled under the Door County program. Motion carried by unanimous voice vote.

#### **Budgeted Go365 Kickoff incentive**

HR Director Hendee explained the program is built around having a fitness device. It is proposed an incentive for the Go365 Kickoff be a deposit of \$20 for single insurance into the Go365 Mall and for family insurance a deposit of \$40 into the Go365 Mall. This has been budgeted. Cost is approximately \$20,000.

Motion by Koch, seconded by Gunnlaugsson to approve the kickoff incentive as presented. Motion carried by unanimous voice vote.

#### **2018 HRA results transferred to Go365 - update**

HR Director Hendee reported the HRA's will be held over the next 2 weeks. The County is working with Aurora to get the employee/spouse results rolled into the Go365 program.

#### **Wellness Team updates and discussion on Team Members/2018 Activities, transition to Go365**

The activity reports were included in the meeting packet and were reviewed. The membership of the Wellness Team has dwindled to 2 persons. Those 2 persons will become Go365 Champions. The Wellness Team as it existed will no longer exist.

#### **2017 Group Health Profile (Results from HRA's)**

Rae Anne compared 2017 to the first three quarters of 2018. Items reviewed included – enrollee counts, health plan claims, average fixed and claims cost, cost distribution, coverage analysis, provider discounts, top 25 claim dollars by provider, top diagnosis by paid dollar amounts, members meeting deductible, cost allocation by paid range, cost allocation by gender and age, cost driver highlights, distribution of billed claims, and plan reduction and savings.

#### **Horton Group, Rae Anne Beaudry and Tim Deaton Review and approve 2019 Stop Loss Insurance renewal**

Tim Deaton distributed information. Stop Loss insurance is any claim over \$75,000. Aggregate Coverage protects the County's maximum liability. Tim reviewed stop loss marketing, 2019 budget updated with renewal, large claims reviewed, and 2018 reserve calculator. Horton Group recommends American Fidelity for the Stop Loss insurance carrier and incorporate plan language changes.

Motion by Gunnlaugsson, seconded by Koch to approve the recommendation to contract with American Fidelity for Stop Loss Insurance with the recommended language changes as presented. Motion carried by unanimous voice vote.

#### **2018 Health Plan Review (1<sup>st</sup> 3 quarters) Premium Holiday Consideration**

Horton recommends a premium holiday for December for half a month based on the County being over-reserved. The County would not put their portion of the premiums into the Health Insurance fund and the employees would not pay their premiums for one pay period. Horton doesn't recommend an increase or decrease in premium rates. If the committee recommends the premium holiday it would move forward as a resolution to County Board. With a premium holiday it allows the county to use their portion of the premiums for other purposes as it won't be paid in to the health fund. Once paid in to the health fund the monies cannot be taken out and used for other projects or expenses.

Motion by Gunnlaugsson, seconded by Koch to recommend approval of a premium holiday in December 2018 for the last pay cycle of the year and move on to the Finance Committee. Motion carried by unanimous voice vote.

#### **Review of 2019 Insurance Renewals**

Information included in the meeting packet was reviewed by Administrator Pabich and Finance Director Mark Janiak. Actual insurance premium quotes have been received. Insurance premiums for 2019 were estimated at the time of budget preparation. Estimated budgeted amounts will cover the 2019 insurance renewal rates and are within \$1,000 of actual premium costs.

Motion by Koch, seconded by Bultman to accept the 2019 insurance premium renewals as presented. Motion carried by unanimous voice vote.

**Matters to be Placed on a Future Agenda**

Nothing as of this meeting.

**Future Meeting Dates – At Call of Chair**

At call of chair.

**Meeting Per Diem Code**

115.

**Adjourn**

Motion by Gunnlaugsson, seconded by Koch to adjourn. Time: 11:57 a.m. Motion carried.

Respectfully submitted by Jill M. Lau, County Clerk