

**MINUTES
ENGLEWOOD WATER DISTRICT
EMPLOYEE BENEFITS COMMITTEE
201 SELMA AVE, ENGLEWOOD, FL 34223
WEDNESDAY, APRIL 5, 2023 – 8:30 AM
BOARD ROOM**

Committee:

Taylor Meals, Board Member
Ray Burroughs, Administrator
Heather Bagshaw, Human Resource Manager
Lisa Hawkins, Finance Director
Dakota Johnson, Distribution Maintenance Technical
Keith R. Ledford, Jr., P.E., Technical Support Manager
Austin Moriarty, Chemist
Amy Reif, Utility Billing

1. ROLL CALL – All present
2. PUBLIC INPUT – None
3. MEETING MINUTES – Heather called for approval of the meeting minutes dated March 22, 2023. Amy moved, **“to approve,”** seconded by Ray.

Unanimous

4. DISCUSSION - change in discussion item order, c. Public Risk Management of Florida Information update was given first.
 - a. Public Risk Management of Florida Information update – Heather reviewed the updated information she had received since the last meeting. Several groups had been contacted who are part of PRM and all had very favorable remarks as members of this group. All were happy with being part of a larger group which helped keep the dollar amount of increases down. All used varying levels of options as part of PRM, but overall they were very appreciative of joining the group and have been with them for a very long time. If the committee wants to pursue this option, a decision will need to be made before the beginning of June to be included in their renewal on 10/1.

Discussion ensued to include:

- The stop loss being per diagnosis not per member or per organization;
- PRM offers 11 plans through Florida Blue so local doctors and the hospital would be included, most groups offer 3-5 plans;
- Dental and vision could also be provided through Florida Blue or our current providers could still be used;

- Disqualifying conditions and what they look at for becoming a member;
- How long the process to get accepted will take if the committee wants to move forward with PRM and how long it will take to get the rates;
- Groups with membership on the board;
- The fact that if we decide to join PRM the bid process will not be necessary but if a new broker is sought, the bid process will need to be followed;
- The cost to join the group (\$0);
- The unknown amount of savings if EWD joins this group and how the premium is determined, base rate plus a percentage based on the previous year's claims;
- How to end our relationship with our current broker should it come to that;
- The need for the committee members to meet again to decide where to go with the pay additive once a decision is reached;
- How long EWD would need to stay with PRM if it wasn't a good fit for us.

At conclusion of the discussion, Keith moved, **“we as a group decide to proceed with PRM to put in our application or apply, however it is, or at least make the recommendation to our board that that’s how this group wants to proceed at least for this first step,”** seconded by Lisa.

Unanimous

b. Benefit Comparison – no discussion for this item took place.

c. Employee Benefit Cost – Lisa began the discussion. Taylor requested the actual cost of insurance to EWD at last month’s meeting. EWD gives everyone \$646.61 per pay check and they decide how it is used, EWD’s only cost is the pay additive. If what an employee chooses is above the pay additive, they pay out of pocket, if it’s less it goes into their 401K. Annually, EWD pays \$1.3M in health insurance costs which is the pay additive. Of the \$1.3M, \$772,444 is the base coverage, upgrades are \$120K and \$435K goes to 401Ks. \$52K comes out of employees’ pockets. During research it was found that most companies cover the employee 100% and pay different percentages of families. Most places similar to EWD must use the money for health insurance, EWD is the only company that puts it in it 401Ks. Of the \$1.3M that is paid by EWD only \$892K is going toward insurance.

Discussion ensued to include:

- How happy employees are with the health insurance (most are) but employees feel the cost of the insurance is too high;
- If the plan that was set up 20 years ago is still a good plan today with the dramatic increases to healthcare;
- If EWD is providing the best coverage to take care of the employees with the opportunity to grow from a single to a family with the District;
- If there is a need to go back to just providing healthcare at a lower cost to employees but possibly still doing something for the employees who are insured elsewhere;

- The idea of covering employees and families 100% was suggested and what the cost would be to the District was discussed;
- The possibility of a 401K match was touched on and employee's ability to borrow from their 401K was mentioned;
- Equal pay for equal work was the intent but now it is not equal benefits with families paying out of pocket and singles contributing to their 401Ks;
- EWD's mandatory participation in FRS essentially is the employee's retirement benefit;
- The difference between Health Saving Plans and Flexible Spending Accounts was explained.

At conclusion of discussion the committee agreed that after the cost of joining PRM is known, further discussion of the pay additive would take place.

d. Continuation of Committee Meetings – a meeting date will be announced when all the information from PRM is received.

EWD participating in some sort of wellness incentive was also suggested.

5. ADJOURNED @ 9:56 am



Heather Bagshaw, Committee Chair