

MINUTES
ENGLEWOOD WATER DISTRICT
EMPLOYEE BENEFITS COMMITTEE
201 SELMA AVE, ENGLEWOOD, FL 34223
WEDNESDAY, JUNE 7, 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 – Amy was absent.
2. PUBLIC INPUT – None
3. MEETING MINUTES – Heather called for approval of the meeting minutes dated April 5, 2023. Lisa moved, **“to accept the minutes of the last meeting,”** seconded by Taylor.

Unanimous

4. DISCUSSION
 - a. Benefit Comparison – Heather opened the discussion outlining each of the 3 pages. Page 1 was a side-by-side comparison of current plans and comparable plans offered by PRM, page 2 was all plans offered and page 3 was a comparison of vision and dental plans.

Discussion ensued to include:

- The advantages and disadvantages of an HMO vs. a PPO;
- The advantages and disadvantages of a HSA, how it works and what it can be used for;
- How contracted rates, co-pays and deductibles are applied for HSAs and PPOs;
- How much time EWD has until we commit to PRM, (Dave Wampler from Wampler/Varner still wanted to submit numbers to compete with PRM);

Lengthy discussion continued of the timeline needed to either continue moving forward with PRM or waiting for Wampler/Varner Insurance to submit numbers that would not be available until the July 13th board meeting. Waiting would delay the budget because true

insurance costs and the pay additive discussion would be postponed. It was noted that with the PRM plans the insurance costs are decreased by 30+%.

Additional discussion included;

- PRM's ability to receive renewal rates quickly;
- How next year's renewal rates will be calculated when a claims history is known and how it will affect the coming year's rates.

Discussion then moved on covering the dental and vision plans. Heather reminded the committee that the ancillary plans can either be provided by Florida Blue or the current plans could still be used.

- The rates given are very comparable to the current plans at approximately half the cost with the exception of unlimited benefit on the dental plan not being offered;
- The savings on the ancillary plans with Florida Blue would be approximately \$10,000;

It was noted that the people EWD polled who are using PRM were all very happy with the plans offered and services they have been provided. Additionally, moving to PRM would save approximately \$10,000 annually on group life, and short term/long term disability which is covered 100% by EWD.

Discussion then returned to delaying the decision until Wampler/Varner Insurance had a chance to submit renewal rates, how long Wampler would be given to provide those rates and how the committee moves forward without a decision being made today. It was reiterated that the goal of the committee is to offer the best plans at the best rates to insure families and reduce the out-of-pocket expense for them.

b. Committee Meeting Progression – Keith suggested a timeline of looking at all the plans, picking the best plans that would be the best as a whole for EWD, followed by how to structure the pay additive. The next meeting would be picking the plans, and structure of the pay additive would be at the July 5th meeting with the committee recommendation taking place at the July 13th board meeting.

Heather reminded the committee that to move forward with PRM the by-laws would need to be signed. This would turn everything over to them to execute the agent of record with Florida Blue so they can start working on getting us into their system. This would remove Wampler's ability to negotiate with Florida Blue. It was then asked if waiting until July to sign the by-laws would be too late?

A recess was called at 9:16 am so a phone call to PRM could be made to determine the timeline. Meeting reconvened at 9:23 am with Heather reporting that delaying a decision until after July 13th would be possible but it takes 8 to 10 weeks to build out the system, get EWD added to their group, and have everything on PRM's side ready for their open

enrollment by mid-August. If there were any issues with process it could delay open enrollment for EWD which needs to take place by 10/1. Waiting could potentially cause a lot of problems.

The committee moved on to ancillary insurances and what to do them. Discussion ensued to include:

- Only moving the health insurance and waiting on the ancillaries until Wampler can give a quote;
- The advantage of having all the insurances provided by 1 entity;
- The direct \$10K savings to EWD, fiscally it makes sense to move it all;
- An EWD appointee would attend PRM's quarterly board meeting;
- The time constraints of being prepared for open enrollment 10/1 if we wait another month to make a decision.


Since the committee was in agreement, Heather called for a motion. Keith moved, **“to make a recommendation to the Board that as a committee we decided it would be in our best interest to move forward with PRM noting that the timeline to sign up was June 1st and if we delay any longer than that we risk there being speedbumps along the way,”** seconded by Lisa.

Unanimous

The decision will be presented to the Board tomorrow.

c. Preliminary Review of Offered Plans – Heather asked that the committee review the 11 plans that are offered to pick the best ones for the employees and have an idea of how to move forward with the pay additive.

5. ADJOURNED @ 9:48 am


Heather Bagshaw, Chair

/tlh