

**INSURANCE COMMITTEE
MINUTES OF MEETING
November 4th, 2019
4:00 P.M.**

Present: John Watley, Lanny Parker and Stan Smith. Absent: Nathan Futch. Also present was Megan Dunn with Dunn & Dunn Insurance, Ben Bridges and Tracy Houck.

Mr. Watley called the meeting to order. Mr. Watley led the group in prayer.

Motion Mr. Smith, seconded by Mr. Parker and declared adopted by unanimous roll call vote of the Committee to approve the agenda as is. Motion carried unanimously.

Motion made by Mr. Parker, seconded by Mr. Smith and declared adopted by unanimous vote to approve the minutes of the November 27, 2018 meeting. Motion carried unanimously.

Megan Dunn, Dunn & Dunn Insurance, addressed the Committee concerning our 2020 health insurance. Megan presented the renewal rates for our current insurance plan with Blue Cross. To stay with the grandfathered plan there is a 6% increase in premiums. She had several different options to choose from, but those options would not allow us to stay with the grandfathered plan. The 6% increase in premiums will add an additional \$65,000 a year in Blue Cross premiums.

Blue Cross has proposed a non-grandfathered plan that will cost the same amount as what the jury is paying now. Mrs. Dunn states that the non-grandfathered plan has a smaller out of pocket expense than the current grandfathered plan. Blue Cross' Business Decision plan has a \$500 in-network deductible (\$1,000 out-of-network) and a \$250 prescription deductible. The total out of pocket for this plan is \$3,750. The total out of pocket for the current plan is \$5,000.

Mrs. Dunn discussed several different scenarios regarding those employees who are Medicare eligible and what options the jury could explore. Mr. Parker does not want to pass any expense to the employees. Mr. Bridges asked to be recognized and said that if the employees were asked to pay even a small percentage then that would be bad for morale. **Motion Mr. Smith, seconded by Mr. Parker to table this matter until further research can be done regarding Medicare eligible employees. Motion carried unanimously.**

David Bush, Arthur J. Gallagher Risk Management Services, Inc. presented the Committee with a proposal for the 2020 Workers Compensation Insurance. Mr. Bush presented a quote from Travelers in the amount of \$92,279.

Jackie Billberry, Lincoln Insurance Agency, presented the Committee with a proposal for the 2020 Workers Compensation Insurance. Mrs. Billberry presented a quote from Stonetrust Insurance Company in the amount of \$122,605.

Motion Mr. Parker, seconded by Mr. Smith to recommend to the full jury to accept the lowest bid from Travelers Insurance Company in the amount of \$92,279 and authorize the President to execute any necessary documents. Motion carried unanimously.

There being no further business to come before the committee, Mr. Watley declared the meeting adjourned upon motion by Mr. Smith and duly seconded by Mr. Parker on this the 4th day of November, 2019.

**John Watley, Chairman
Paula Strickland, Secretary-Treasurer**