



EMPLOYEE BENEFITS TRUST MINUTES

July 22, 2021

I. CALL TO ORDER:

A meeting of the Centre County Employee Benefits Trust was held on July 22, 2021, in Room 146 of the Willowbank Building, Bellefonte, PA 16823. Trustees present were Commissioner Mark Higgins (Chair), Commissioner Michael Pipe, Commissioner Steven Dershem, County Administrator/Chief Clerk Margaret Gray, and Controller Jason Moser. Also, in attendance were Human Resources Director Kristen Simkins, Employee Benefits Analyst Heather Bruss, Susquehanna representatives Edward Zack and Corey Troutman, Auditor/Accountant Travis Walker, and Benecon Representative Kathy Cook.

II. PUBLIC COMMENT:

The meeting was called to order at 10:00 a.m. by Commissioner Mark Higgins (Chair).

III. MEETING MINUTES:

- a. A motion was made by Commissioner Steven Dershem to approve the minutes for the June 10, 2021 EBT meeting. Motion seconded Controller Jason Moser and unanimously approved.

IV. NEW BUSINESS:

V. DISCUSSION ITEMS

- a. The meeting was handed over to Human Resources Director Kristen Simkins. Ms. Simkins stated the EBT asked her to come up with some information and communications for the HSA that the County would like to offer. She provided some handouts as examples. Ms. Simkins asked Benecon Representative Kathy Cook to discuss the information she had. Ms. Cook provided handouts to the attendees. The handouts showed the difference in the plans offered and what the High Deductible Plan would look like. Ms. Cook then went over a few differences that a high deductible plan would have. The biggest one is no co-pays are paid until the deductible is met. Second one is that no copays apply until the full deductible is met for family. For example, the current plan has that if your deductible is \$3000 for family, if you meet the \$1500 deductible for an individual, you then do not have to pay anymore for that individual besides co-pays. With the true high deductible plan one person could meet the full \$3000 deductible for a family plan regardless if it's

one individual or more. The Board could choose lower copays, which would be attractive to employees. Preventative visits are still covered 100%. Prescription drugs are covered differently in the high deductible plan versus the current plan. The deductible will count for the prescription drugs in the high deductible plan. Employees will need to pay full cost for their prescription. Ms. Cook did say the County could have a preventative list for prescriptions. Until the deductible is met that list only includes maintenance drugs. Things like specialty drugs or antibiotics would have to be paid at full cost. Ms. Cook mentioned that there are currently three counties that have HSA's. She said that each county does a different contribution. Employees will need to be educated about the differences. This plan would not benefit someone with a lot of health issues. Employees who are 65 and are actively working but are on Medicare Part A cannot participate in the HSA. Children who are not tax dependents cannot use the HSA either. Ms. Simkins said that EBC has good rates and that participants can use the same card. Commissioner Michael Pipe requested that a survey be done. The Board asked Ms. Cook what she would recommend as a good amount to fund the first year. She recommended \$750/\$1500 for the first year. For the second year maybe the same amount but with conditions, like you must do yearly exam etc. There is a consensus for Ms. Simkins to do the survey about HSA. They would like to come back for another meeting with one or two incentive/contribution strategies for the HSA.

VI. EXECUTIVE SESSION

VII. NEXT MEETING

a. Mid-August

VIII. Motion by Commissioner Michael Pipe to adjourn the Employee Benefits Trust Meeting at 11:07 a.m. The motion was seconded by Commissioner Steven Dershem and unanimously approved.

Submitted By:

Heather Bruss