



EMPLOYEE BENEFITS TRUST MINUTES

August 16, 2022

I. CALL TO ORDER:

A meeting of the Centre County Employee Benefits Trust was held on August 16, 2022, in Room 146 of the Willowbank Building, Bellefonte, PA 16823. Trustees present were Commissioner Mark Higgins (Chair), Commissioner Michael Pipe, County Administrator/Chief Clerk John Franek, and Controller Jason Moser. Also, in attendance were Chief Financial Officer Joni MacIntyre, Human Resources Director Kristen Simkins, Employee Benefits Analyst Heather Bruss, and Auditor/Accountant Travis Walker.

II. PUBLIC COMMENT:

The meeting was called to order at 1:04 p.m. by Commissioner Mark Higgins (Chair).

III. MEETING MINUTES:

- a. A motion was made by Controller Jason Moser to approve the minutes for the June 9, 2022 EBT meeting. Motion seconded County Administrator/Chief Clerk John Franek and unanimously approved.

IV. NEW BUSINESS:

V. DISCUSSION ITEMS

- a. The meeting was handed over to Human Resources Director Kristen Simkins. She referred to the handout that was given to all attendees for infertility treatments, provided by Connect Care representative Kyle Wojciechowski and Capital representative Fred Briggs provided the information. She went over the options and costs. The EBT Board wanted to know what the cost of adding some of the fertility treatments would be. Ms. Simkins informed the Board we do currently cover Clomipene under of RX plan. She discussed some additional costs that would occur due to adding this coverage; cost of childbirth, parental leave, a 5% increase in the stop loss, and spec share costs. The options would be to stay at status quo with covering some of the prescription treatments, cover the prescription treatments including hormone injections, cover prescription treatments and artificial insemination w/limited amount of tries, coverage for a certain dollar amount, or covering a certain amount of tries for the procedure. The EBT Board asked Human Resources to see what it would cost to just offer prescriptions, prescriptions and insemination, limit the provider, or if we don't offer the top 2 procedures (IVF and

ICSI). Also, if we don't offer the top 2 procedures, will the stop loss and spec share costs still increase 5%?

- b. Ms. Simkins then went over the Aetna supplemental retiree rates for 2023. The rates will be increased by \$11, from \$383.11 to \$394.11 per member, per month. There are currently 7 members on this plan.
 - i. *On a motion by Commissioner Pipe, seconded by Controller Moser, the Board voted unanimously to approve the County covering the retiree rates increase for 2023.*

- c. Ms. Simkins went on to discuss the rates for new dental plans. Everyone was asked to review the handout that was provided. The prices and plans show the current \$1000 annual limit with different limits of orthodontia up to \$2000, and with a new \$2000 annual limit and various limits up to \$2000 for orthodontia. Benecon representative Kathy Cook recommended to Ms. Simkins the \$1500 orthodontia limit. Ms. Cook stated that \$1000 is the normal, \$1500 is generous, and \$2000 is like the premium package and unheard of. Ms. Simkins then went on to discuss changing the dental provider. She addressed the handout that showed a few different options. Human Resources and Ms. Cook recommend going with Delta Dental as they have more providers and at least two different oral surgeons in network, in the area. The Board would like to see the rate plans from Delta Dental for \$1000 annual limit with \$1500 orthodontia, \$2000 annual limit with \$1000 orthodontia limit, and \$2000 annual limit with \$1500 orthodontia limit.
 - i. *On a motion by Administrator/Chief Clerk Franek, seconded by Controller Moser, the Board voted unanimously to approve switching dental providers to Delta Dental.*

- d. Next discussed were handouts on the voluntary insurances. Ms. Simkins informed the Board that we have been having issues with billing, refunds, and payments the last few years with the current providers. We had asked our current service provider to come back with options and they responded that none were available with the same coverage we currently have. Human Resources started speaking with a new representative for voluntary benefits through R&B Insurance services. They provided us with multiple options of services. They recommended going through One America for short/long term disability and APL for term life, critical, and accident insurances. The rates are very comparable. R&B services offer a lot of different help that our current provider does not. Human Resources is asking to move forward with this company.
 - i. *On a motion by Commissioner Pipe, seconded by Administrator/Chief Clerk Franek, the Board voted unanimously to approve Human Resources to receive final quotes and contracts from R&B Insurance Services, LLC for all listed recommendations.*

VI. EXECUTIVE SESSION

VII. NEXT MEETING

- a. October

VIII. ADJOURNMENT

- a. Administrator/Chief Clerk John Franek adjourned the Employee Benefits Trust Meeting at 2:00 p.m. The motion was seconded by Commissioner Michael Pipe and unanimously approved.

Submitted By:
Heather Bruss