



**BOARD OF COUNTY COMMISSIONERS
WARREN COUNTY, OHIO**

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***TOM GROSSMANN
SHANNON JONES
DAVID G. YOUNG***

**BOARD OF COUNTY COMMISSIONERS
WARREN COUNTY, OHIO**

MINUTES: Regular Session – October 20, 2020

The Board met in regular session pursuant to adjournment of the October 13, 2020 meeting.

David G. Young – present

Shannon Jones – present

Tom Grossmann – present

Tina Osborne, Clerk – present

Minutes of the October 6, 2020 meeting were read and approved.

20-1471 A resolution was adopted to approve promotion to Tayler Bishop to the position of Wastewater Treatment Systems Superintendent within the Water and Sewer Department. Vote: Unanimous

20-1472 A resolution was adopted to accept resignation of Samantha Kingdom, Protective Services Caseworker, within the Warren County Department of Job and Family Services, Children Services Division, effective October 28, 2020. Vote: Unanimous

20-1473 A resolution was adopted to authorize the posting of the “Protective Services Caseworker I or II” positions, within the Department of Job and Family Services, Children Services Division, in accordance with the Warren County Personnel Policy Manual, Section 2.02(A). Vote: Unanimous

20-1474 A resolution was adopted to accept resignation, due to retirement, of Larry Barton, Litter Control Officer, within the Warren County Solid Waste District effective December 31, 2020. Vote: Unanimous

20-1475 A resolution was adopted to accept resignation, due to retirement, of Ron VanHook, Litter Control Officer, within the Warren County Solid Waste District effective December 31, 2020. Vote: Unanimous

- 20-1476 A resolution was adopted to cancel regularly scheduled Commissioners' meeting of Thursday October 22, 2020. Vote: Unanimous
- 20-1477 A resolution was adopted to authorize Tiffany Zindel, County Administrator, to sign Stop Loss Renewal application with HCC Tokio Marine for coverage effective January 1, 2021. Vote: Unanimous
- 20-1478 A resolution was adopted to enter into a service agreement with Woolpert, Inc. on behalf of the Warren County Auditor's Office, Warren County Engineer's Office, and Warren County Water & Sewer Department. Vote: Unanimous
- 20-1479 A resolution was adopted to approve sales agreement with the Village of Waynesville for the sale of 2008 Ford E450 no longer being utilized by the Drug Task Force. Vote: Unanimous
- 20-1480 A resolution was adopted to approve a memorandum of understanding with Warren County Community Services, Emergency Home Energy Assistance Program (E-HEAP) on behalf of Warren County Department of Job and Family Services, Human Services Division. Vote: Unanimous
- 20-1481 A resolution was adopted to enter into an agreement with Buckeye Power Sales Co., Inc. on behalf of Warren County Telecommunications. Vote: Unanimous
- 20-1482 A resolution was adopted to temporarily terminate bi-monthly billing to 6952 Torrington Drive in the Carlisle Sewer Improvement Area. Vote: Unanimous
- 20-1483 A resolution was adopted to acknowledge payment of bills. Vote: Unanimous
- 20-1484 A resolution was adopted to approve various record plats. Vote: Unanimous
- 20-1485 A resolution was adopted to approve an operational transfer from Commissioners fund #11011112 into Human Services fund #2203. Vote: Unanimous
- 20-1486 A resolution was adopted to approve operational transfer for Jail Construction Sales Tax fund #4495. Vote: Unanimous
- 20-1487 A resolution was adopted to approve supplemental appropriation into Human Services fund #2203. Vote: Unanimous
- 20-1488 A resolution was adopted to approve supplemental appropriation into Local Coronavirus Relief fund #2210. Vote: Unanimous
- 20-1489 A resolution was adopted to approve supplemental appropriation into Sales Tax fund #4495. Vote: Unanimous
- 20-1490 A resolution was adopted to approve supplemental appropriation into Health Insurance fund #6632. Vote: Unanimous

- 20-1491 A resolution was adopted to approve appropriation adjustment within Information Technology Department fund #11011400. Vote: Unanimous
- 20-1492 A resolution was adopted to approve appropriation adjustment within Telecommunications Department fund #11012810. Vote: Unanimous
- 20-1493 A resolution was adopted to approve appropriation adjustments from Veterans 11015220 into 11015210. Vote: Unanimous
- 20-1494 A resolution was adopted to approve appropriation adjustment within Common Pleas Court Special Projects #2224. Vote: Unanimous
- 20-1495 A resolution was adopted to approve appropriation adjustment within Children Services fund #2273. Vote: Unanimous
- 20-1496 A resolution was adopted to approve appropriation adjustment within Children Services #2273. Vote: Unanimous
- 20-1497 A resolution was adopted to approve appropriation adjustment within Clerk of Courts Computer 2303.201 fund #2282. Vote: Unanimous
- 20-1498 A resolution was adopted to approve requisitions and authorize County Administrator to sign documents relative thereto. Vote: Unanimous
- 20-1499 A resolution was adopted to approve amendments to the Warren County Thoroughfare Plan. Vote: Unanimous

DISCUSSIONS

On motion, upon unanimous call of the roll, the Board accepted and approved the consent agenda.

PUBLIC HEARING

CONSIDER AMENDMENTS TO THE WARREN COUNTY THOROUGHFARE PLAN

The public hearing to consider amendments to the Warren County Thoroughfare Plan was convened this 20th day of October 2020, both virtually and in the Commissioners' Meeting Room.

Ryan Cook, Regional Planning Commission, presented the attached PowerPoint and explained that this amendment was initiated by the County Engineer's Office. He stated that at the request of Duke Energy, they are requesting to amend the right of way width of the Rural/Ditch Local Subdivision Street from 70' to 60' within new Rural/Ditch Subdivisions. He stated they are also requesting to change the public utility easements from 10' minimum to 15' minimum on the typical sections.

Mr. Cook reviewed the staff recommendation to approve the amendments.

Commissioner Grossmann confirmed that only new subdivisions would be affected by this amendment.

Upon discussion, the Board stated they had no concerns with the recommended amendments and on motion, upon unanimous voice vote, the public hearing was closed.

Upon further discussion, the Board resolved (Resolution #20-1499) to approve amendments to the Warren County Thoroughfare Plan.

Tammy Whitaker, Benefits Administrator, was present along with Alison Strom and Steve Ashe, Horan Associates, for a work session to discuss 2021 Health Plan Renewals.

Ms. Strom presented the attached PowerPoint presentation discussing the following:

1. Historical Analysis
2. 2020 Renewal Recap
3. 2020 Year to Date Financials
4. 2021 Medical Renewal
5. Stop Loss Request for Proposal (RFP) Update
6. 2021 Total Costs
7. Medical and Rx Plan Discussions
8. Health Management Update
9. 2021 Medical, Dental and Vision Rates/Contributions
10. Other Benefit Renewals
11. Next Steps

There was extensive discussion relative to Stop Loss insurance.

The Board determined to increase the specific deductible from \$250,000 to \$275,000 with an increase in premium of only \$5000 vs. a 19% increase.

There was discussion relative a recommended increase in the deductible due to proposed IRS regulation changes. Upon discussion, the Board agreed to the recommended increases in deductibles.

The Board discussed the option to approve step therapy to the pharmacy contract and determined to not implement Step Therapy, stating concerns for the employees or their family members who could be negatively impacted.

There was discussion relative to selection of a replacement company to administer health screenings as the previous company Interactive health Services has filed for bankruptcy.

The Board discussed the options available as well as the recommendation from staff as well as their reasoning for the recommendation.

Upon discussion, the Board requested a sample report from the companies.

Staff presented the recommendation to replace the Real Appeal program originally included in the wellness benefits with the Weight Watchers ReImagined.

Upon discussion the Board agreed to the recommendation.

Duane Stansbury, Warren County Health Commissioner, was present along with Dustin Ratliff, Emergency Preparedness Coordinator, for a discussion relative to the Covid-19 Pandemic.

There was extensive discussion relative to the color-coding system of Governor DeWine as well as the factors within the system.

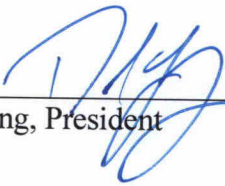
There was also discussion relative to the system's negative effect on small business.

Mr. Stansbury stated the message from his department is to stay vigilant in protecting yourself and don't panic.


Sheriff Sims provided an update on his Covid Policy within his department and also reviewed the numbers within the Warren County Jail.

Lelle Lutts Hedding, Deerfield Township Trustee, reviewed a Wall Street Journal article relative to Covid cases going all the way back to December 2019. She also discussed the impact on local business and mental health of the Governor's color-coding system.

Upon motion the meeting was adjourned.




David G. Young, President



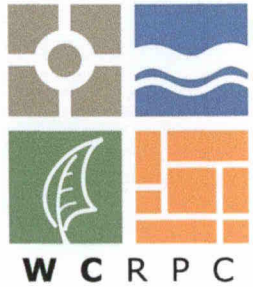
Tom Grossmann

Shannon Jones

I hereby certify that the foregoing is a true and correct copy of the minutes of the meeting of the Board of County Commissioners held on October 20, 2020, in compliance with Section 121.29 O.R.C.



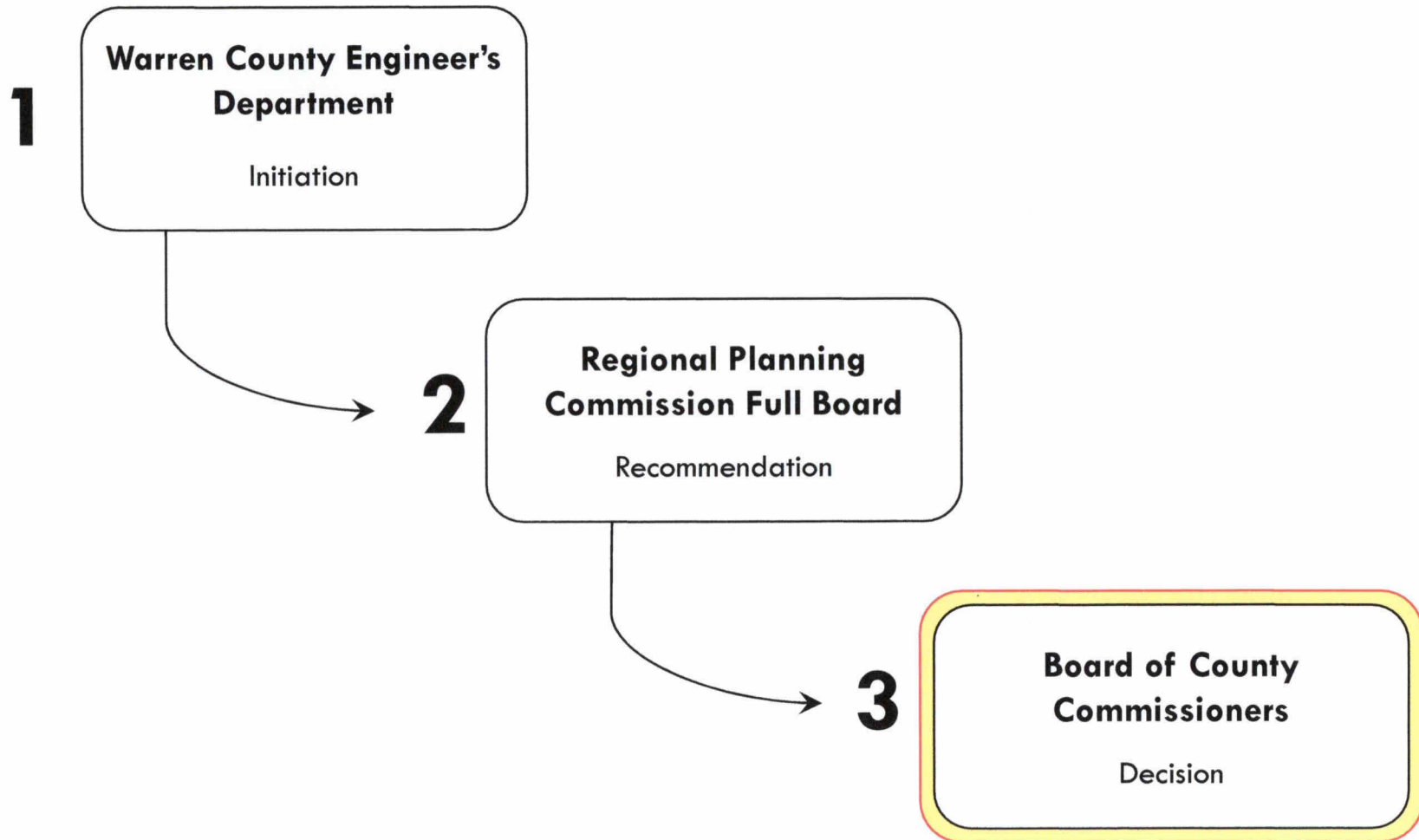
Tina Osborne, Clerk
Board of County Commissioners
Warren County, Ohio



Warren County Thoroughfare Plan Amendment

Warren County BOCC

Process

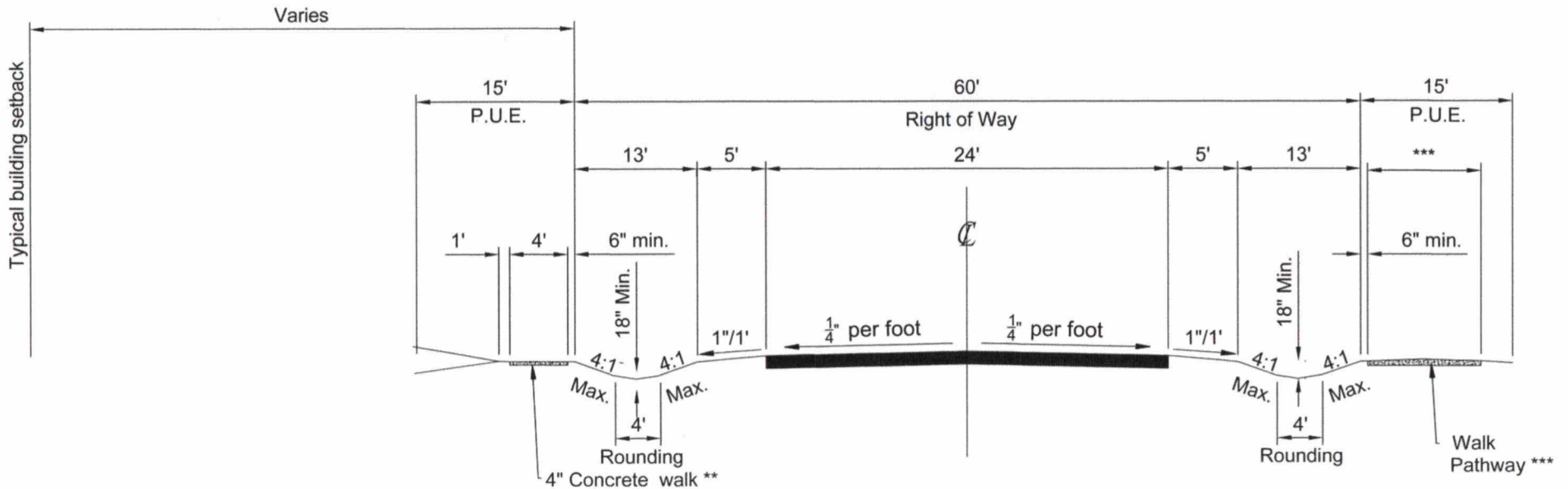


Proposed Amendments

A Request from Duke Energy to the Warren County Engineer's Department

Amend Section A.12 in the Warren County Thoroughfare Plan.

FIGURE A.12
Typical Section, Local Subdivision Street - Residential/Rural



Proposed Amendments

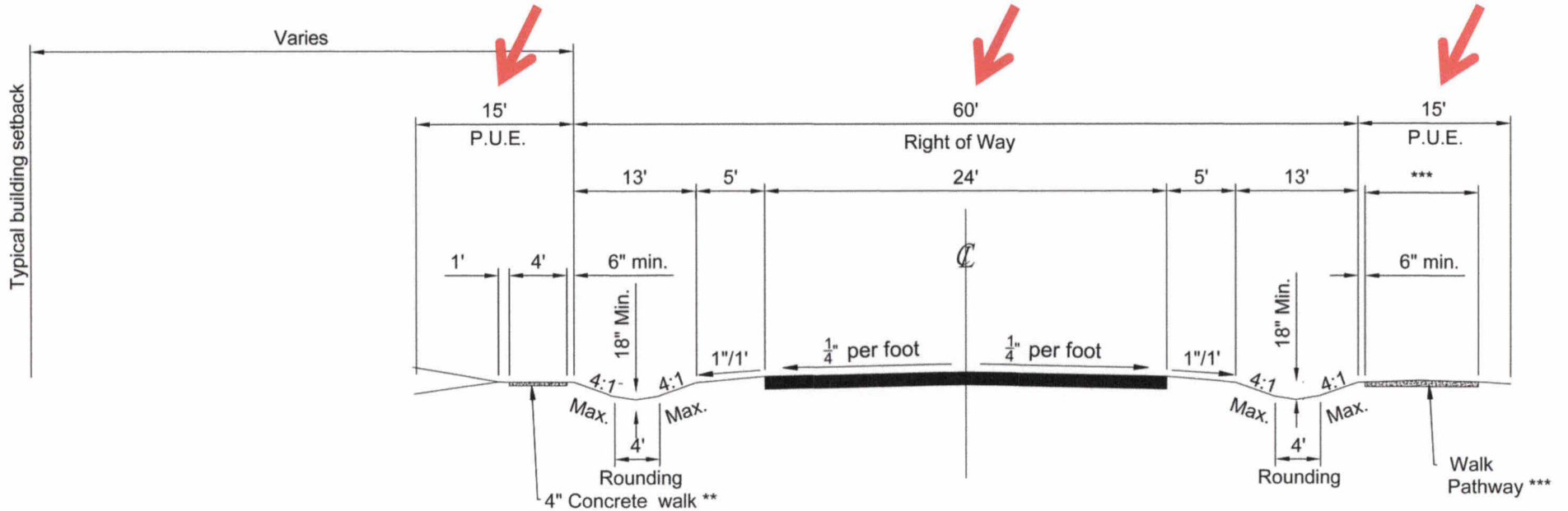


Amendments include:

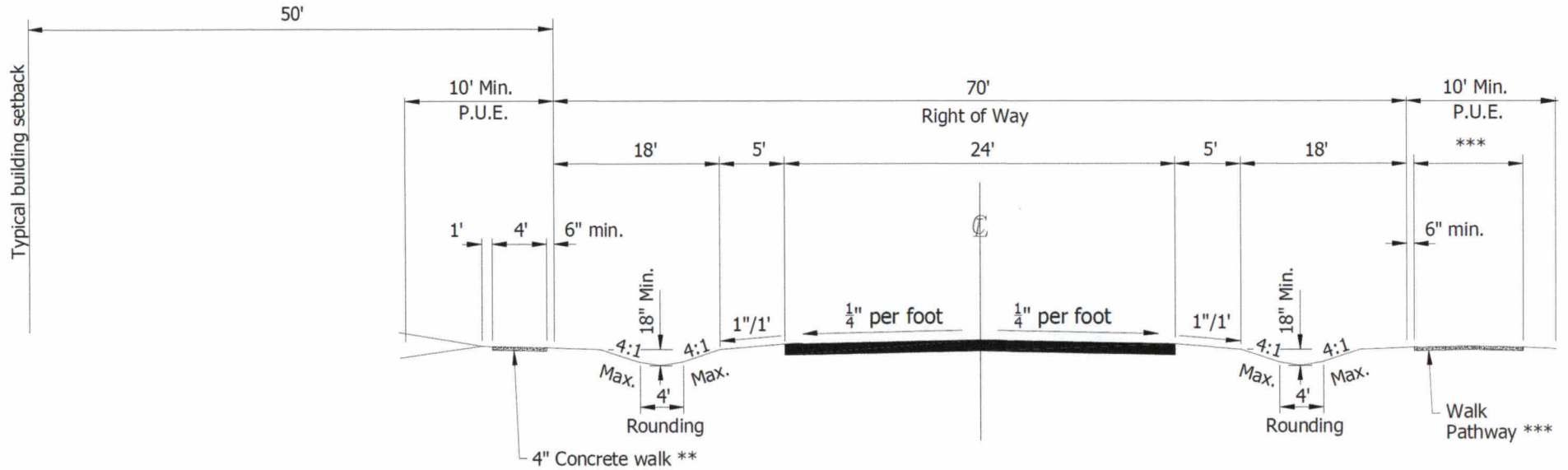
1. Changing the R.O.W. width of the Rural/Ditch Local Subdivision Street from **70'** to **60'** in new Rural/Ditch Subdivisions.
2. Changing the Public Utility Easements from **10' minimum to 15'** on the typical section.

Proposed Amendments

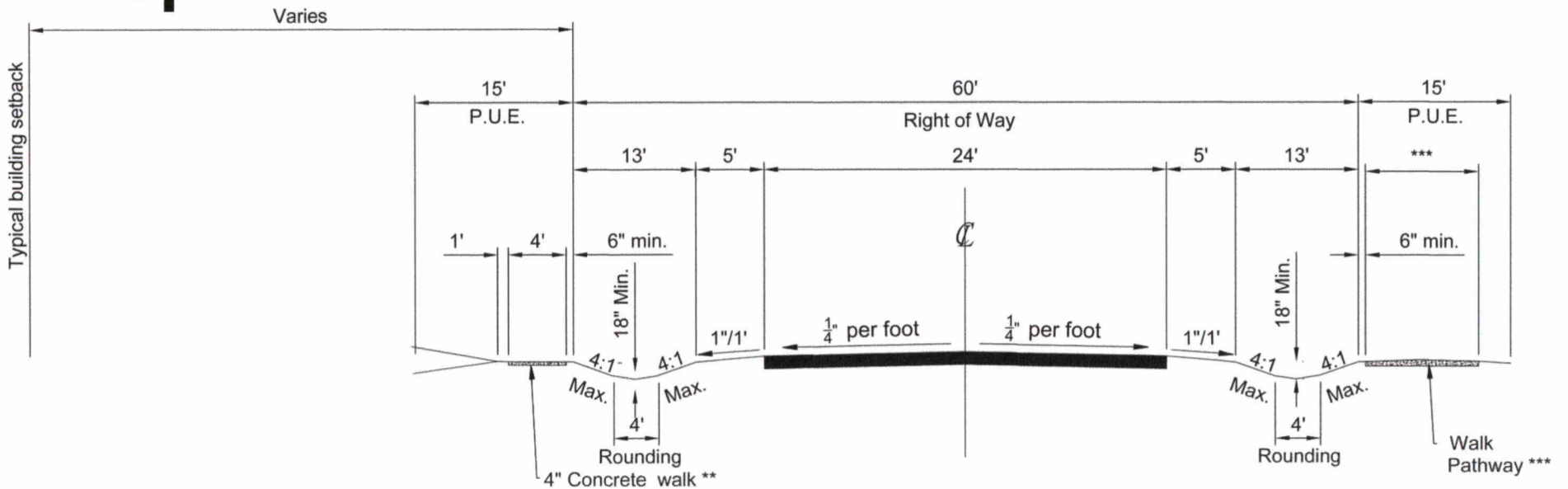
FIGURE A.12
Typical Section, Local Subdivision Street - Residential/Rural



Current Cross Section



Proposed Cross Section



Staff Review



- A change in R.O.W. to 60' allows Duke to install their utilities more efficiently with fewer impacts to the streets and property owners.
- The 60' R.O.W. has also proven to be sufficient to accommodate all the needs of a local public subdivision street with ditches.
- Increasing the P.U.E. from 10' to 15' would allow Duke to satisfy County standards when installing utilities.

Staff Recommendation



The RPC recommends approval of the proposed amendment subject to the following conditions:

1. Work with the Warren County Engineer's Department to verify the accuracy of the revised cross-section located on Figure A-12 in the Warren County Thoroughfare Plan.
2. Receive BOCC approval for the proposed amendment.

A blurred background image of a desk workspace. It includes a laptop, a black and white coffee cup, a pair of glasses, and various papers and office supplies.

Warren County Work Session
October 20, 2020
Alison Strom, Account
Manager

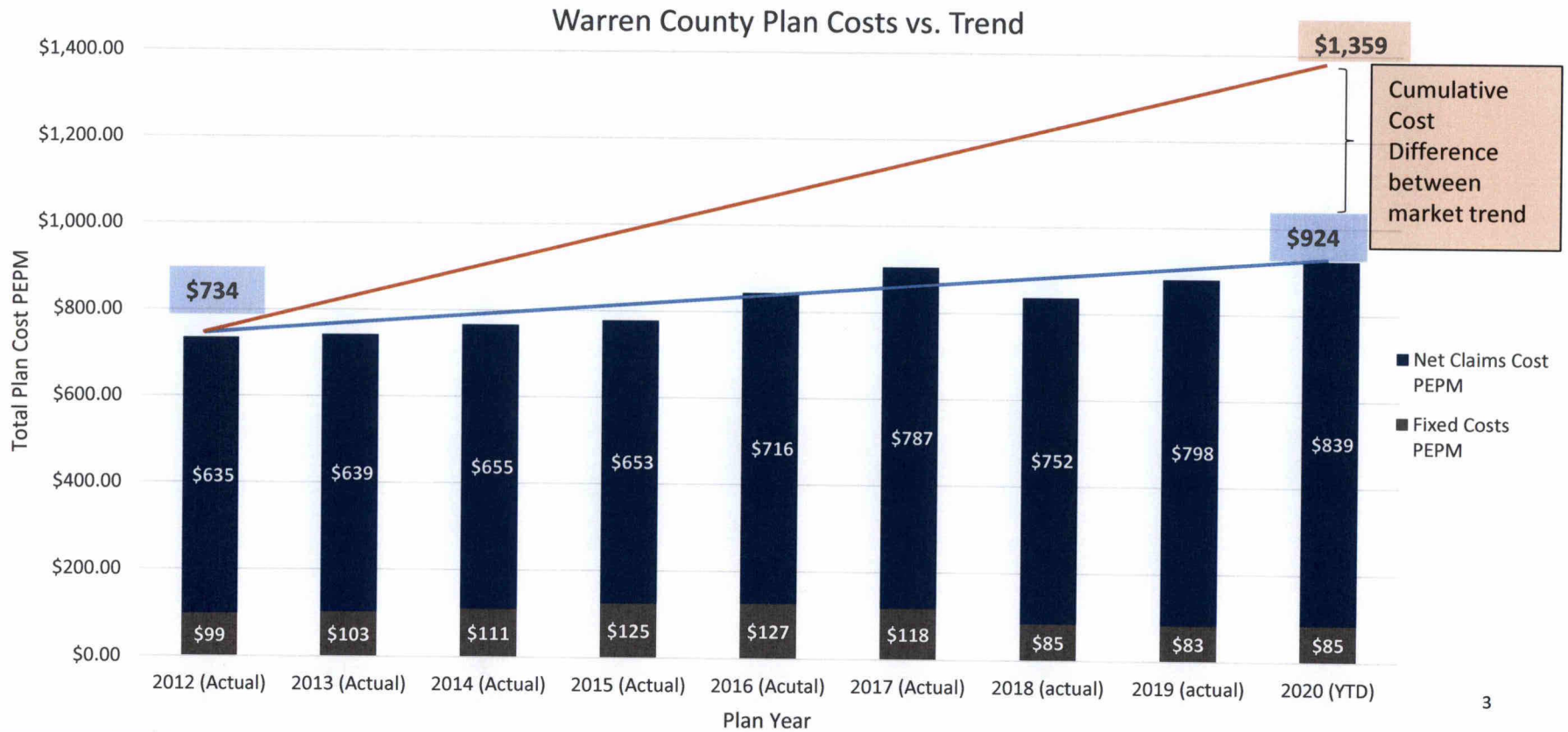
Agenda

1. Historical Analysis
2. 2020 Renewal Recap
3. 2020 Year To Date Financials
4. 2021 Medical Renewal
5. Stop Loss Request for Proposal (RFP) Update
6. 2021 Total Costs
7. Medical and Rx Plan Discussions
8. Health Management Update
9. 2021 Medical, Dental and Vision Rates/Contributions
10. Other Benefit Renewals
11. Next Steps



Historical Analysis

Warren County's average increase: 2.7% (compared with market trend average at 8%)



2020 Renewal Recap

2020 final projected decrease of -1.4% (\$132,401)

Medical updates:

- Implement Christ Hospital Spine and Joint Solution
- Cover all A1C tests at no member cost share

Rx Updates:

- Increased rebates – projected \$380k in 2020
- Competitive provisions with new Optum contract



2020 YTD Financials

The following chart is the monthly dashboard HORAN provides Warren County in order to track how the plan is performing compared to total expected costs

	Employees	Members	Administration	Stop Loss	Warren County Expected Claims	HCC Max Claims Liability	Medical Paid Claims	Rx Paid Claims	Total Paid Claims	Total Plan Cost	Expected Total Plan Cost	Actual vs Expected Monthly Total Plan Cost (%)
Jan-20	862	2,000	\$50,203	\$23,385	\$686,786	\$939,320	\$516,152	\$98,344	\$614,496	\$688,084	\$760,374	90%
Feb-20	856	2,003	\$49,853	\$23,305	\$684,471	\$935,582	\$397,171	\$93,109	\$490,280	\$563,439	\$757,629	74%
Mar-20	861	2,010	\$50,145	\$23,372	\$686,429	\$938,697	\$760,735	\$132,489	\$893,225	\$966,741	\$759,945	127%
Apr-20	866	2,029	\$50,436	\$23,531	\$690,954	\$944,961	\$301,256	\$145,017	\$446,273	\$520,240	\$764,921	68%
May-20	865	2,029	\$50,378	\$23,518	\$690,620	\$944,338	\$389,647	\$149,959	\$539,606	\$613,501	\$764,516	80%
Jun-20	870	2,040	\$50,669	\$23,654	\$694,632	\$949,815	\$377,156	\$175,630	\$552,786	\$627,109	\$768,955	82%
Jul-20	860	2,025	\$50,086	\$23,475	\$689,408	\$942,010	\$1,343,965	\$187,111	\$1,531,076	\$1,604,637	\$762,969	210%
Aug-20												
Sep-20												
Oct-20												
Nov-20												
Dec-20												
Total	6,040	14,136	\$351,770	\$164,240	\$4,823,299	\$6,746,269	\$4,086,084	\$981,658	\$5,067,742	\$5,583,752	\$5,339,309	105%
Avg. / Per Employee Per Month	863	2,019	\$58	\$27	\$799	\$1,117	\$677	\$163	\$839	\$924	\$884	105%
Individual Stop Loss Ratio (Ind. Stop Loss Reimbursements / Individual Stop Loss Premium):						0%		Less Estimated Stop Loss Reimbursements:				
								\$0				
								Less Estimated Rx Rebates (Incurred/Paid):				
								\$0				
								Net Total Plan Cost: \$5,067,742 \$5,583,752 \$5,339,309				
								105%				
								Over/Under Claims Budget: \$244,443				



2021 Projected Total Medical Costs

Following includes administration, stop loss, claims, health savings account (HSA) employer contributions and purchased services

	2020	2021
Total Costs	\$9,438,902	\$10,379,620
% Increase	-	10.0%
\$ Increase	-	\$940,717

Costs provided by Warren County



2021 Medical Renewal

Claims:

- Claims are projected to increase by \$892k due to ongoing high cost claimants and increased cost of brand drugs

UHC – Administration: HORAN negotiated 0% increase

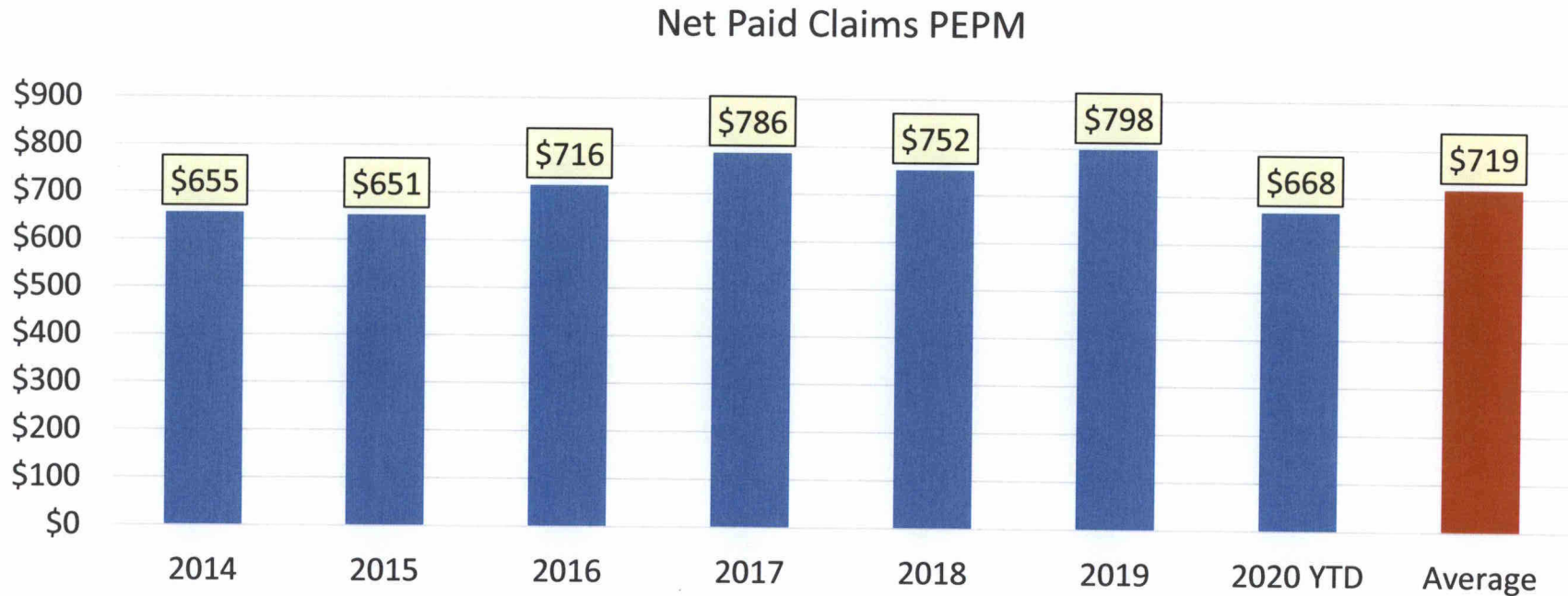
- HORAN negotiated a flat increase to the admin fee with a \$20k wellness fund

Tokio Marine (TM) – Stop Loss: TM requested a 19.9% increase (\$56k)
HORAN conducted an RFP with attempts to find competitive data



2021 Projected Total Medical Costs

The 4 highest claim months since January 2017 followed in Sept 2019 (\$1.0M), Oct 2019 (\$1.01M), Nov 2019 (\$944K) and Dec 2019 (\$1.09M):



Stop Loss

- HORAN conducted stop loss RFP to attempt obtaining competitive stop loss quotes.
- Requested quotes from five carriers
- 5 declined to quote due to uncompetitive rates (even after sharing TM's renewal)
- Tokio Marine offered a \$275k specific, which increase premium by \$5k:

Stop Loss	Current	Proposed
Specific Stop Loss Deductible	\$250,000	\$275,000
Aggregating Specific Deductible	\$350,000	\$350,000
Specific Premium		
Composite Rate 870	\$22.81	\$23.14
Annual Specific Premium	\$238,127	\$241,608
Aggregate Premium		
Composite Rate 870	\$4.38	\$4.55
Annual Aggregate Premium	\$45,727	\$47,502
Total Annual Stop Loss Costs	\$283,854	\$289,110

*Illustrative

Spec Premium	
\$3,481	1.5%

*Illustrative

Agg Premium	
\$1,775	3.9%

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Stop Loss History

Adding Aggregating Specific in 2018 has helped save the County over \$1M in fixed premium the last 3 years:

Stop Loss Premiums vs Reimbursements						
Year - Carrier	Specific Ded. Level	Aggregating Specific	TOTAL Stop Loss Premium	Specific Reimbursement	Loss Ratio	# of Claims Over Specific
2011 - CDB/HM Life	\$150,000	N/A	\$695,732	\$1,616,076	232.3%	8
2012 - UHC	\$200,000	N/A	\$393,026	\$95,268	24.2%	2
2013 - UHC	\$200,000	N/A	\$456,825	\$202,178	44.3%	3
2014 - UHC	\$200,000	N/A	\$527,478	\$47,015	8.9%	1
2015 - UHC	\$200,000	N/A	\$620,814	\$163,855	26.4%	3
2016 - Optum	\$200,000	N/A	\$639,644	\$172,227	26.9%	4
2017 - Optum	\$250,000	N/A	\$621,960	\$252,571	80.7%	1
2018 - Tokio Marine	\$250,000	\$300,000	\$271,051	\$0	93.0%	1
2019 - Tokio Marine	\$250,000	\$350,000	\$253,802	\$0	102%	0
2020 (thru July) - TM	\$250,000	\$350,000	\$164,240	\$0	105%	2
Total/Avg	-		\$4,644,572	\$2,723,793	58.6%	23

2018 member met \$5,625 of the aggregating specific
 2020 members met \$168,978 of the aggregating specific



2021 Pharmacy Strategies

Recommendation:

- Add Step Therapy to the Pharmacy contract
 - Directing members to preferred, cost-effective medications as initial steps in treatment

Rationale:

- Projected to save the County \$106k annually

Disruption:

- Estimated 150 members; 54 products



Medical Plan Design Discussions

Recommendation:

- Increase base High Deductible Health Plan deductible to \$3,000/\$6,000
- Increase buy-up High Deductible Health Plan deductible to \$1,750/\$3,500

Rationale:

- IRS potentially will revise regulation to be at \$2,900/\$5,800 or higher in 2022
- Provides additional savings to County (\$364k)
- Plan design within benchmark

In-Network Benefits	HDHP Base	HDHP Buy-Up	National	Regional	State	Industry	EE Size
Deductible - Single	\$2,800	\$1,500	\$3,000	\$3,000	\$3,000	\$2,800	\$2,800
Deductible - Family	\$5,600	\$3,000	\$6,000	\$6,000	\$6,000	\$5,600	\$5,600
Plan Coinsurance	90%	90%	90.00%	80.00%	90.00%	80.00%	80.00%
Out-of-Pocket Maximum - Single	\$5,950	\$3,400	\$5,000	\$4,800	\$4,500	\$4,000	\$4,500
Out-of-Pocket Maximum - Family	\$11,900	\$6,800	\$10,000	\$10,000	\$8,500	\$7,125	\$10,000



Medical Renewal Recap

Potential plan design changes/updates/credits could provide over \$491k in estimated savings for the County:

	Strategy	Projected Savings
Plan Design Options	Increase base HDHP deductible to \$3,000/\$6,000	\$104,822
	Increase buy-up HDHP deductible to \$1,750/\$3,500	\$259,089
Pharmacy Options	Step Therapy	\$106,000
Total		\$491,658



2021 Wellness Update: Potential Health Management Partners

- Effective June 2020, Interactive Health Services filed for bankruptcy
- HORAN and Warren County have evaluated multiple wellness vendors to replace Interactive's wellness and biometric screening program:

	CHC Well-being (Recommendation)	HealthWorks
Organization Structure	Headquartered in Chicago, Ill with 300 employees. 20+ years in business.	Headquartered in Cincinnati with 185 employees. 20+ years in business.
Key Features	Workforce includes full-time phlebotomists to conduct screenings and 7 Medical Directors to evaluate individual screening results before the report distribution. National service provider.	Strong track record for this woman owned business to provide health management services throughout the Midwest.
Primary Cost	\$90 per participant which includes a 37 panel blood draw, comprehensive individual report, and outreach to participants with critical results.	\$87 per participant which includes a 40 panel blood draw, individual report, and outreach to participants with critical results.
Additional Services	Health coaching services available for participants (additional cost) as well as educational resources and health activities	Health coaching services available for participants (additional cost) as well as educational resources and health activities

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2021 Wellness Update: Weight Loss Program

HORAN has recommended WW, Reimagined as an alternative to Real Appeal for 2021

- Wellness company powered by world's leading sustainable weight loss program
- What is included:
 - Client Success Manager
 - Recipe cards, webinars, newsletters
 - Marketing Portal for County to use – customized marketing
 - Ongoing engagement of free gifts for employees who join
 - 24/7 chat with coach
 - Aggregate reporting
 - 10,000 virtual workshops
- Total Price:
 - 50% paid by County: \$14,500 (just employees) or \$17,500 (employees and spouses)
 - 100% paid by County: \$29,000 (just employees) or \$35,000 (employees and spouses)



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2021 Strategies – Continue to Promote Bundling Solution through Christ Hospital

Why Christ Hospital:

- Reduced hospital readmissions for joint replacement surgeries
 - 22% reduced readmissions for joint replacement surgeries compared to non-participating facilities
 - 10% reduced readmissions for spine surgeries compared to non-participating facilities
- Fewer complications
 - 17% fewer for joint replacement surgeries compared to non-participating facilities
 - 3.4% fewer for spine surgeries compared to non-participating facilities
- Patient Experience:
 - Case Manager to assist through the process
 - One bundled payment

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Medical Employee Contributions

Below are the employee contributions for 2021. Contributions assume employees pay the same percent as they do today on the Buy Up plan:

Base Plan									
Current					January 1, 2021 Renewal				
Tier	Enrollment	Current Total Rate	EE Rate (\$)	EE Rate (%)	Renewal Total Rate	EE Rate (\$)	EE Rate (%)	EE Rate \$ Δ	EE Rate % Δ
Single	201	\$438.72	\$0.00	0%	\$460.66	\$0.00	0%	\$0.00	-
Family	276	\$1,162.82	\$0.00	0%	\$1,220.96	\$0.00	0%	\$0.00	-

Buy-Up HSA									
Current					January 1, 2021 Renewal				
Tier	Enrollment	Current Total Rate	EE Rate (\$)	EE Rate (%)	Renewal Total Rate	EE Rate (\$)	EE Rate (%)	EE Rate \$ Δ	EE Rate % Δ
Single	151	\$476.32	\$71.44	15%	\$500.14	\$75.02	15%	\$3.58	5.0%
Family	242	\$1,262.52	\$189.38	15%	\$1,325.65	\$198.85	15%	\$9.47	5.0%

*Continue with the annual HSA Contribution of \$300 single and \$600 All other tiers (\$600 / \$1,200 Sherriff's Office)

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Future Option: 4 Tier Rates and/or Spousal Surcharge

Future Recommendation:

- Evaluate implementing a 4-tier contribution strategy as opposed to current 2-tier option

Rationale:

- Average spousal cost on a Per Member Per Year basis is increasing. Although slightly below norm, paid claims (Per Member Per Year) increased 16.4% from 2018 to 2019.
- Implementing EE + Spouse coverage tier, along with current spousal parity, will detract spouses from the County's plan
 - *Spousal parity provision requires that spouses must be enrolled in any medical, prescription, dental and vision coverage that is available to them through their employer or their retirement. Warren County will then provide secondary coverage.*
- Over 47.6% of all Counties have some type of spousal stipulation for employees whose spouses have other means of acquiring medical coverage.

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2021 Projected Total Dental Costs

Dental Care Plus – Administration: Admin rate expired at the end of 2021; HORAN has negotiated a flat increase for 3 years, renewing again 1/1/2024.

Monthly Fully Insured Equivalent Rates – No Increase:

Funding Rates (Total Projected Cost)			
<u>Tier</u>	<u>Current Enrollment</u>	<u>Current Rates</u>	<u>Renewal Rates</u>
Single	326	\$29.64	\$29.64
Family	586	\$74.10	\$74.10



2021 Projected Total Vision Costs

EyeMed – Administration: Admin rate expired at end of 2021. HORAN has negotiated a flat increase for 4 years, renewing again 1/1/2025.

Monthly Fully Insured Equivalent Rates – No Increase:

Funding Rates (Total Projected Cost)			
<u>Tier</u>	<u>Current Enrollment</u>	<u>Current Rates</u>	<u>Renewal Rates</u>
Single	331	\$6.66	\$6.66
Family	582	\$17.66	\$17.66



Basic and Voluntary Life and AD&D

Minnesota Life: Rates expired at end of 2021.

HORAN has negotiated an updated 3-year contract with following updates:

- Reduce Basic Life Rate from \$.18 to \$.17/1000
- Maintain current AD&D rate (\$.02),



Voluntary Life and AD&D

Minnesota Life: Rates expired at end of 2021.

HORAN has negotiated an updated 3-year contract with following updates:

- Maintain Supplemental Life rates and Child Life rate
- Increase Supplemental Life Employee maximum benefit from \$300,000 to \$500,000
- Increase Supplemental Life Employee GI from \$150,000 to \$250,000 (new hires only)
- Offer one-time open enrollment of \$20,000 for employees currently participating, not to exceed the new \$250,000 GI, as well as for employees who currently do not have supplemental Life coverage.
 - Spouses amounts will still be subject to EOI.
 - Child Life (\$10,000) can always be added at annual enrollment on a GI basis with no EOI.

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Other Benefit Renewals

Chard Snyder / Flexible Spending Account (FSA) and Health Reimbursement Account (HRA): Rate hold with 3 year guarantee until 1/1/2022

ComPsych / Employee Assistance Program (EAP): Under rate guarantee until 1/1/2022

AFLAC & Colonial / Voluntary Benefits: No change



Next Steps

- Final decisions on benefits and stop loss
- Complete necessary renewal paperwork
- Open Enrollment / Communications to employees



