

The Board of Trustees of Sugarcreek Township, Greene County, Ohio, met in Work Session on March 2, 2015, at 5:30 p.m., at 2090 Ferry Road, Sugarcreek Township, Ohio 45305.

1. Mrs. Daugherty called the meeting to order at 5:30 pm.
2. Mr. Hodson called the roll with Board Members Nadine Daugherty, Mike Pittman and Scott Bryant being present. In addition to Mr. Tiffany, Township Administrator, others present were Chief Pavlak, Chief Brown, Cara Tilford, Chris Zappanti, Karen Shroyer, Gene Rau, Barbara Burson and Donna Hellman.

Discussion Items:

Health Insurance - Karen Shroyer introduced Mr. Gene Rau from McGohan Brabender. Karen said she has been working with them on a self-insurance plan to replace our existing plan. Karen provided a hand-out with information regarding the Ohio Benefits Cooperative self-insured plan, how self-funding works, the positives and negatives and what it means for the Township. Mr. Tiffany said the O.B.C., which we currently belong to, has been working for about a year to become self-funded and to establish our own Health Care group. He said Bellbrook did this a year ago and the group they were with wasn't funded well enough. He said we have learned a lot from them. Karen said we will still participate in the Anthem network and the OBC will maintain its own reserve account. She said because the OBC is starting with nothing in reserves, if the OBC gets upside down (owes more in claims than payments made), the Jefferson Health Plan will loan the needed money at 0% interest and allows for three years to pay it back. She said Washington Township was named the Fiscal Agent and will collect all premiums while Anthem will process all claims. Karen said we essentially won't be doing anything different than we do now. We will still use Anthem's network and prescription services, but we will assume the liability for paying all claims. Mrs. Daugherty asked if there are no changes for now. Karen said that is correct. Mr. Bryant said it sounds like this is a done deal. Karen said only the set up with the OBC is done. The Township is now in a position to move forward with either staying in the OBC or going alone and being community rated. Mr. Bryant said then we have to decide whether we move forward or go to some other carrier. Karen said that is correct. Gene Rau said we have 43 employees and can get better rates from the OBC since we do not have the minimum needed 50 employees to get competitive rates elsewhere. He said if you go elsewhere, under the Affordable Care Act we will be community rated and will have to pay up to 20 to 30% higher rates. Karen said this will also give us more control of our insurance than we now have. She said, for example, if we have a married person working for us and their spouse can get insurance elsewhere, we do not have to insure the spouse. Mr. Rau said that in the last ten years that McGohan Brabender has averaged single digit insurance increases. Mr. Bryant asked about catastrophic coverage. Mr. Rau said the 'stop loss' coverage through Anthem will take over at \$200,000. Mr. Bryant asked what the 'stop loss' would cost. Mr. Tiffany said it was included in the premiums. He said, for example, if someone had a one million dollar claim, we would pay \$200,000 and the 'stop loss' would cover the rest. Karen said the agreed on increase was 4%, which will go to our reserve. Each year the OBC will determine what the rate increase is. She said once the OBC builds enough in reserves, the OBC can determine a zero increase, 1%, negative, whichever is the best fit. Mr. Rau said you need two and one half months reserve to pay claims when to drop the plan. Mr. Bryant wanted to know what it would cost to fund the reserve. Mr. Pittman asked if we have to fund it right away. Karen said we would be covered by

Jefferson while we contributed our 4% premium overage to the reserve account. Mr. Bryant asked how many were in the OBC. Karen said fourteen to sixteen entities right now. Mrs. Daugherty asked what we needed to do by March 25th. Karen said we need to decide how we want to move forward. Mr. Bryant said he would like to see our options on paper if he could. Mr. Rau said he would get the information together although nothing is as good as what we're working on. Mr. Bryant said he was just asking for 'due diligence'.

IT Department – Mr. Zappanti said the microwave setup has been delayed by the weather and would start up as soon as the weather is permissible.

Zoning – Cara Tilford said there were two zoning variances applied for and both were approved. She said one was for the Park District and one was for Ernst Concrete. Mr. Bryant said he saw some plans for the park and it looked like they were doing some good things. Cara said the Park District had a new website and it was really nice.

Fiscal Office - Mr. Hodson said we will need to pass our permanent appropriations at the next Regular Session meeting. He said the Road Department appropriations have not been finalized since we were still waiting on some possible TIF revenue numbers from the Greene County Auditor. He also said the Fire Department temporary appropriations did not allow for enough carryover for 2016 and needed to be addressed. Mr. Hodson provided the fire revenue and expense estimates to the Board, Chief Pavlak and Mr. Tiffany. Chief Pavlak said he had been working on a solution and would like to present it to the Board. Mr. Tiffany asked if further discussion could be delayed since an Executive Session was needed before tonight's meeting.

Mrs. Daugherty moved to adjourn to Executive Session at 6:20 pm. Mr. Pittman seconded. Roll was called with the vote being as follows:

Mr. Pittman – Yes
Mrs. Daugherty – Yes
Mr. Bryant - Yes

The meeting resumed at 6:45 pm. Mr. Bryant moved to adjourn. Mr. Pittman seconded. Roll was called with the vote being as follows:

Mr. Pittman – Yes
Mrs. Daugherty – Yes
Mr. Bryant - Yes

Theodore L. Hodson, Fiscal Officer