

Westfield Township Board of Trustees

Special Joint Meeting
WFRD & Trustees
May 12, 2014

Likley called the meeting to order at 6:30 PM.

Roll call: Thombs- aye, Likley- aye, Schmidt- aye.

The purpose of this special meeting is to review health insurance options for employees who are offered health care by the township. The Ohio Plan- Agency of Health Insurance (present carrier) will no longer offer health insurance so the trustees must research new cost effective policies for their employees.

- All trustees agree that a higher deductible with a lower premium would be the most cost effective for the township. However, they do not feel the employee should be held totally responsible for the higher deductible and they will investigate options to alleviate this financial burden. Thombs did state that there would need to be a compromise between the employee and employer because the policies they previously had are no longer offered. Providing the same coverage (low deductible and similar coverage) to the employees will not be cost effective to the township. The goal of the board is to provide the premium of their coverage at the most reasonable cost.
- Likley read off some of the policies and the hospital locations that would accept the insurance coverage. The trustees decided that SUMMA Care was too limiting and did not offer enough locations for the policy holders and this carrier should be eliminated from further discussion.
- The trustees then discussed how the 2 employees may not be accepted as a group since they are provided healthcare insurance from two different Tax ID numbers (WFRD and Westfield Township). This also makes a difference when group policy premiums are not taxed and individual policy premiums are taxed. January 1, 2015 the rules will change again regarding taxation.
- Discussion then led to the idea of a supplemental health care savings account to assist with higher deductibles.
- Licensed Insurance Agent, Patrick Althof guided the trustees to better understanding the law and Health Savings Accounts (HSA) that are available. This also included the cap limits that an employer can reimburse to an employee. During this discussion the trustees were informed about Health Refund Accounts (HRA) and the exceptions in the law and policies for setting up these accounts.
- The trustees discussed Medical Mutual Coverage and the maximum reimbursement per couple (\$6,000) and individual (\$3,000). MM Bronze would be a \$5,000 individual deductible and \$10,000 family deductible and cost \$836.93 for individual/ \$1,167.45 for family. (The township must also consider the amount they will pay for the deductible.)

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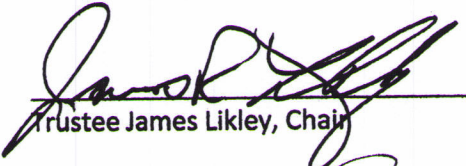
- The trustees discussed other policy combinations and the amount of cost to the township. MM Silver would be a \$3,000/ \$6,000 deductible and the premium and coverage would adjust accordingly.
- The trustees also discussed not offering insurance anymore but would subsidize the fire chief and road supervisor's salary so they may make their own insurance purchase. This would alleviate the township from having to decide on the many variations in policies and deductibles.
- The trustees and Fiscal Officer Zweifel will not be offered insurance at this time. However, a \$669.00 reimbursement to Mr. Zweifel's company will be made to reimburse for the month of May (since insurance was offered at that time).
- Likley tables any decisions until Fletcher and Evans are able to meet with Patrick Althof to discuss their individual needs and policies.
- Thombs will meet with Megan Roschek to discuss Fire Insurance, Quotes, Contracts and Letter of Recovery to Westfield Village.


With no additional business before the board, Likley makes a motion to adjourn at 8:45 PM; seconded by Thombs.

Roll call: Schmidt- aye, Thombs- aye, Likley- aye.

Respectfully Submitted By:

Cheryl Porter, Zoning Secretary


Trustee James Likley, Chair


Trustee William Thombs


Trustee Michael Schmidt