## VILLAGE OF NEW LEXINGTON SPECIAL COUNCIL MEETING November 25, 2019 MUNCIPAL BUILDING 5:00 PM

The Village of New Lexington met in special session with Mayor Thompson presiding and the meeting being called to order at 5:00 pm. Council Members present were Susan Goodfellow, Jim Welsh, Jeff Danison, Susan Boyle, Dan Bethel and Doug Fox. Absent was Councilperson Chute. Also present was Finance Director Rockwell, Administrator Bo Powell and Police Chief Scott Ervin.

Councilperson Bethel made a motion to excuse Councilperson Chute from the November 25, 2019 meeting. Seconded by Councilperson Fox. All Council voted "yes". Motion carried.

Mayor Thompson stated the purpose of the meeting was to discuss employee insurance with Stacy Billingsley present to answer questions as a potential insurance broker for the Village.

Billingsley stated he felt that he could serve the Village better since he is local. Billingsley stated he would like to set a time once a month or every two weeks to meet with employees to answer any questions they might have.

Council Clerk Spohn presented questions to Billingsley about the insurance quotes that he presented to Finance Director Rockwell. Billingsley stated he presented two quotes. Both quotes have a \$5,000 deductible. Billingsley stated they do not offer a gap coverage plan that the Village currently has. Billingsley stated with a \$2,500 deductible the Village would not need the gap coverage. Councilperson Bethel asked if the Village should look into a policy with a \$2,500 deductible so the Village would not have to purchase gap coverage. Finance Director Rockwell stated it would be worth looking into.

Council Clerk Spohn addressed the chiropractic issues with the policy. With the current policy Billingsley is presenting, the employee would have to pay their full deductible before any chiropractic visits would be covered. Rockwell stated a lot of Village employees chiropractic services and currently our policy covers twelve visits per year with co-insurance. Councilperson Bethel asked Billingsley if he could check on a better chiropractic plan.

Finance Director Rockwell asked if the plan was an underwritten plan or an ACA plan. Billingsley stated it is an underwritten plan.

Spohn asked what type of customer service he provides to the employees. Billingsley stated first the employee will call the 800 number on their insurance card. Rockwell stated in the past the Village had a broker that the employee could call that would address the issue with the insurance company for the employee. Billingsley stated if they employee could not handle the issue with the insurance company then they could contact him and he would help resolve the issue.

Spohn inquired about the vision insurance. Billingsley stated the policy has many facilities in network to cover vision. Billingsley stated the employee would pay for the visit and glasses

upfront, then the insurance would reimburse the employee. Rockwell stated with our current vision insurance we do not pay anything up front except for what the policy does not cover. The employee does not have to file for reimbursement. Bethel asked Billingsley if he could check into changing the vision quote.

Billingsley informed Council with this policy, money is put in a claims fund and if the Village has no major claims within that year, they will receive an approximate refund of \$15,000.

Bethel asked Billingsley to check into getting better coverage for vision and chiropractic insurance.

Rockwell stated she was told the Village could do a 2% renewal with Anthem through March and change brokers. Rockwell stated renewal in April would be better when writing the budget. Rockwell asked Billingsley to verify this information. Billingsley stated his company does this, but he cannot answer for the broker the Village is currently with.

Billingsley stated he could meet with the individual employees to prepare the paperwork and then get the policy underwritten and prepared for when the Village is ready to change. Rockwell asked if the Village was able to change brokers and insurance before the end of the year. Billingsley stated "yes".

Councilperson Bethel asked department heads to have their employees submit any questions about insurance to Clerk Spohn to give to Bethel. Rockwell stated the New Lexington Cemetery employees are included on the Village's plan. Councilperson Welsh will ask the cemetery employees if they have any questions.

Councilperson Danison stated we have a local resident quoting the insurance and if we have any problems he is right here.

Mayor Thompson entertained a motion to adjourn.

Councilperson Goodfellow made a motion to adjourn. Seconded by Councilperson Boyle. All Council voted "yes". Motion carried.

Meeting adjourned at 5:58 p.m.

Mayor