

# CITY OF POLSON CITY COMMISSION WORKSHOP

Commission Chambers

May 18, 2015

6:00 p.m.

**ATTENDANCE:** Mayor Heather Knutson, Commissioners Campbell, Erickson, Morrison, Siler, and Southerland. City Manager Shrives, City Clerk Cora Pritt

**ABSENT:** Commissioner Turner

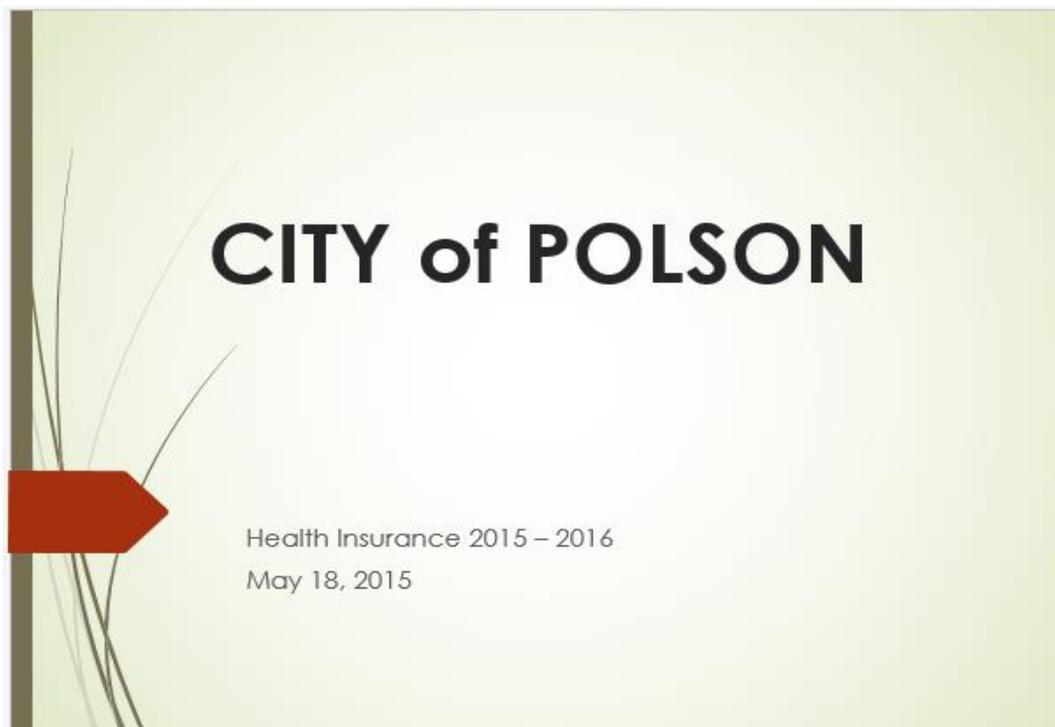
**OTHERS PRESENT** (who voluntarily signed in): Ardrene Sarracino

**CALL TO ORDER: (00:03)** Mayor Knutson called the meeting to order. The Pledge of Allegiance was recited. Roll call was taken.

**APPROVAL OF PROPOSED AGENDA (00:51)** Commissioner Southerland motion to approve the proposed agenda. Commissioner Siler second. City Commission discussion: none  
Public comment: none **VOTE: Unanimous Motion carried**

**PUBLIC COMMENT ON SIGNIFICANT MATTERS TO THE PUBLIC NOT ON THE AGENDA ( 1:23)-none**

**CITY OF POLSON HEALTH INSURANCE INFORMATION**-City Manager Mark Shrives provided the following power point presentation. Payne West Insurance Agent Robert Turner was also present.





## 2015–2016 Benefit Renewal

- ▶ Medical Carriers Compared
  - ▶ Blue Cross Blue Shield
  - ▶ Pacific Source
  - ▶ Providence Network



## 2015–2016 Benefit Renewal

- ▶ Unchanged Charges
  - ▶ Delta Dental
  - ▶ VSP Vision
  - ▶ United Heritage
    - ▶ Life Insurance

## 2015–2016 Benefit Renewal

- Current vs. Renewal BCBS
  - HDHP (Health Saving Account)
    - -19% Savings
  - 80/20
    - +6% Increase
- Total Savings
  - About \$2,000 per month

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## 2015–2016 Benefit Renewal

	OLD HDHP	NEW HDHP
Employee Deductible	\$ 5,000.00	\$ 6,000.00
Spouse/Family	\$ 5,000.00	\$ 6,000.00
Additional out of pocket maximum		
Employee	\$ 1,250.00	\$ 350.00
Spouse/Family	\$ 1,250.00	\$ 350.00
Total Cost		
Employee	\$ 6,250.00	\$ 6,350.00
Spouse/Family	\$ 12,500.00	\$ 12,700.00
Includes basic Dental		
Preventative 100% covered		
Prescriptions go toward deductible		
Employee contribution to premium	\$ 15.00	\$ 20.00
Employer H S A contribution	\$ 50.00	\$ 100.00

## 2015–2016 Benefit Renewal

	OLD 80/20	NEW 80/20
Employee Deductible	\$ 1,000.00	\$ 1,000.00
Spouse/Family	\$ 1,000.00	\$ 1,000.00
Additional out of pocket maximum		
Employee	\$ 2,000.00	\$ 2,000.00
Spouse/Family	\$ 2,000.00	\$ 2,000.00
Total Cost		
Employee	\$ 3,000.00	\$ 3,000.00
Spouse/Family	\$ 6,000.00	\$ 6,000.00
NO Dental included Employee paid		
Preventative 100% covered		
Prescriptions NOT toward deductible		
Employee contribution to premium	\$ 75.00	\$ 80.00
H S A NOT allowed		

Spouse/Family 100% employee paid



## 2015–2016 Benefit Renewal

- ▶ **Benefit Changes**
  - ▶ **HDHP** (Health Saving Account)
    - ▶ **Out-of-Pocket Maximum**
      - ▶ +\$100 (Individual)
      - ▶ \$6,350
  - ▶ **80/20**
    - ▶ **Out-of-Pocket Maximum**
      - ▶ No change
      - ▶ \$3,000



## 2015–2016 Benefit Renewal

- ▶ **Employee Contribution Increase**
  - ▶ **HDHP** (Health Saving Account)
    - ▶ **Monthly Deductible**
      - ▶ Increase \$5.00
      - ▶ Total \$20.00
  - ▶ **80/20**
    - ▶ **Monthly Deductible**
      - ▶ Increase \$5.00
      - ▶ Total \$80.00

**Mayor Knutson asks for a Motion to Adjourn. (01:02:43) Commissioner Campbell motion to adjourn. Commissioner Erickson second. VOTE: Unanimous Motion carried.**

**ADJOURN: 6:28 p.m.**

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**Heather Knutson, Mayor**

**ATTEST:** \_\_\_\_\_

**Cora E. Pritt, City Clerk**