**Special Beavercreek Trustee's Meeting**

**Wednesday, November 7, 2012**

Mr. Glaser called the Special Trustee Meeting to order at 1:32 P.M. Those present were Trustees: Robert Glaser, Carol Graff and Dan Paxson. Fiscal Officer, Christy Ahrens was also present. Staff present: Township Administrator Alex Zaharieff, Assistant to the Fiscal Officer James Barone, Road Superintendent Tim Parks, Deputy Fire Chief John Mercs, Zoning Administrator/Inspector Victoria Long, HR Manager Trish Gustafson, and Firefighter Christine Hawker.

The Purpose of this Special Meeting is to meet in Open Session to discuss the proposed 2013 Healthcare rates for Beavercreek Township.

Chris Pulos, from Brower Insurance spoke to the Trustees regarding the increase in rates for health insurance for 2013 and the contributing factors, such as national trends and Township claims. Mr. Pulos quickly described several healthcare options for the Township. Discussion occurred regarding: Wellness Initiatives. Smoking and adult on-set diabetes are the two biggest healthcare costs in Ohio. Wellness Initiatives tend to curb absenteeism and increase productivity in employees.

Option 5 – Health Savings Account (HSA) was discussed. Discussion occurred regarding: cost of funding the deductible and the time factor involved with setting up HSA's.

Mr. Pulos recommended to the Trustees either the Renewal or Option 1. Discussion occurred on what hospitals are doing to help or not help with increased insurance costs.

Discussion occurred regarding how much it would cost to fully fund all of our employees in HSA's. Even funding 100% of the deductible for employees for 2013, the Township would be saving money. The options the Trustees considered included a Renewal at a 19% increase, Option 1 with a 15.73% increase, or Option 5 (HSA) with a 15.398% decrease.

Two issues discussed regarding HSA's: the Ohio Revised Code and Elected Officials and negotiations with the Union would have to take place. According to Lieutenant Christine Hawker a union member who was in attendance, the Union has indicated that they would be willing to move to HSA's if the first year the deductible is fully funded.

General discussion occurred regarding: technology, innovation, and increase healthcare costs.

Mr. Glaser stated that, "We have to start running government like a business." Ms. Graff stated that, "We (as individuals) need to take responsibility for our own health and wellness."

Road Superintendent Tim Parks spoke to the Trustees regarding the savings his department would receive if the plan moved to an HSA, and the fact that his department will not be able to sustain the increased rates for regular health plans in the next few years. The Union would prefer the renewal option, unless the HSA is fully funded and then tiered down over the next few years. The Department Heads recommend the Trustees go with the HSA option for 2013. General discussion occurred.

Fiscal Officer Christy Ahrens presented a worksheet that Assistant to the Fiscal Officer James Barone created outlining what employees currently pay for healthcare per pay period versus what employees would pay for 2013 healthcare per pay period for all Options (Renewal through Option 5).

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Ms. Graff stated she was ready to go with Option 5, the HSA, and make a change in order to reduce costs now and in the future.
Ms. Ahrens stated that as a good steward of taxpayer dollars, the HSA is the most economical plan, is a good way to save money, and said that the Township will not be able to continue to support high percentage increases in healthcare costs to keep the same traditional healthcare plans.

General discussion occurred.

Mr. Paxson expressed concerns with opening discussions with the Union and potential pitfalls. He is concerned with setting a precedent and wanted to know what other Townships do that have HSA's. Mr. Glaser asked HR Manager Trish Gustafson to ask what a zero percent premium increase plan would look like.

**2012-378** Ms. Graff made a motion to Adjourn at 3:31 P.M. Mr. Paxson seconded. Roll Call: Ms. Graff, yes; Mr. Paxson, yes; and Mr. Glaser, yes.

Trustee: _____

Fiscal Officer: _____