



**CLEVELAND COUNTY EMPLOYEE BENEFITS COMMITTEE
MINUTES
THURSDAY, SEPTEMBER 03, 2020
9:00 AM**

This Regular meeting was held in accordance to 25 O.S §306 (C) (Signed and enacted March 18, 2020). The meeting took place in the Board of County Commissioners Meeting Room and through teleconference. Public observing social distancing joined the meeting through a conference call (346) 248-7799. The meeting ID: 857 3222 6631 and Password: 066892. Public comment was made by dialing (405)366-0200 to be added to the list.

The Regular scheduled meeting of the Cleveland County Employee Benefit Committee was called to order at 9:00 a.m. this 3rd day of September 2020, in conference room 200 of the Cleveland County Office Building, 201 South Jones by Chairman Jim Reynolds. Linda Atkins, Deputy County Clerk/Secretary, called roll and those present were:

Jim Reynolds, Chairman
Rod Cleveland, Vice-Chairman
Tammy Belinson, Secretary
Sheriff Blake Green, Member

Others present were: Assistant District Attorney Jim Robertson, Jacob McHughes, John Roberts, Alison Vinson, Darry Stacy, Brian Wint, Daniel Thatcher (by Remote), Billijo Ragland, Shannon Largent, Jon Wooten, Lori Whittern, Tyler Crook, Brian Mauck and Robert Swain.

A. Old Business:

- 1. Chairman Reynolds called for a recap** on the presentation by Robert Swain with American Fidelity Company from the last meeting, August 19, 2020. Brian Mauck gave an update. He said that one of the great things about Health Choice is that it allows one to make changes. They provide the enrollment capability and the education to the County. It will eliminate all paper to make it a seamless process. Rod Cleveland said they provide other insurances. Brian Mauck said that the Resolution is a one-stop shop. Alison Vinson provided feedback by saying that education is the key and having the electronic enrollment is very beneficial. Tammy Belinson said they have a Resolution Format to switch over. Chairman Reynolds said they can present this to the Budget Board or they can make a Resolution to the Budget Board to say this is their recommendation. The Budget Board meets on September 14, 2020 to make a final decision.

Rod Cleveland made the motion to recommend American Fidelity to the Budget Board as stated in the Resolution. As read Resolution #2017-232:
County Approves an Oklahoma Based, single-source provider to help the County achieve greater compliance and administrative efficiencies – American Fidelity Assurance:

- a. Up grading and enhancing Sect. 125 and Affordable Care Act (ACA) compliance and Plan Documentation.
- b. Providing a consolidated, County Driven, benefit strategy to help achieve a more compliant and comprehensive approach that allows employees to better understand and manage their benefit related costs.
- c. Offering Flexible Spending Accounts to employees to allow them to save money on costs they are already incurring and better manage future medical related costs.
- d. Implementing an Electronic Enrollment platform to provide the County and Employees with a tool to better enroll, understand and manage all benefits.
- e. Consolidating employee paid benefit options into a single Oklahoma Based provider, American Fidelity, to enable employees to better manage their total out of pocket costs while protecting themselves and their families.

Tammy Belinson said she would like to pull the old Resolution to make sure there is no difference in the verbiage and then she seconded the motion.
Ayes have it and the motion is carried.

Chairman Reynolds said that they will give that the Budget Board.
Tammy Belinson asked if the current provider of the FHSA was contacted about the changes.

Assistant District Attorney Jim Robertson said that he will get with them.
Brian Mauck said that if he could provide the forms if needed to terminate.

2. Chairman Reynolds called for discussion, consideration, and/or action on Dependent Coverage assistance. Currently, the County is giving \$3,000 per year for Dependent Coverage assistance. The cost to the County for Fiscal Year 19/20 was about \$80,000 because it was for about one-half of the year. All things stayed the same and they were to continue with the \$3,000 per year stipend at \$160,000 to the County. He said that they cannot know for sure what the numbers will be as was stated in the last meeting, people were unaware of this benefit when signup occurred and many more may want to partake and is convinced there will be more and added they will need to bring this before the Budget Board.
After a brief discussion, Chairman Reynolds said that he prefers to stick with the \$3,000 since they have to have something for the Budget Board because there are so many unanswered questions.
Sheriff Blake Green agreed to stay where they are at. He asked what is the timeframe they are looking at is.

It was discussed it will run on the calendar year.
Sheriff Green said that he supports that and moved to keep it the same.
Rod Cleveland said that he would like to defer this until they have the presentations.

Blake Green withdrew his motion.

Jim Reynolds moved, seconded by Rod Cleveland, to table this item until later in the meeting.

Ayes have it and the motion is carried.

B. Items of Business:

1. **After the reading of the Special Meeting of August 19, 2020**, and there being no additions or corrections, Tammy Belinson moved, seconded by Rod Cleveland, to approve the minutes as read.

Ayes have it and the motion is carried.

2. Alison Vinson discussed the Classen Urgent Care and numbers. They are doing the rapid testing now and they will come on site to do the flu shots. She will put something in the newsletter and get the information out to all of the elected officials.

3. Lori Whittern introduced Jon Wooten and Christian Gray with BlueCross.BlueShield. She said that they have discussed the high deductible health plan with Commissioner Cleveland and explained the plan. Jon Wooten went through the high deductible plan and stated that it is not for everyone or for anyone having to schedule a surgery. The plan can be changed and switched off and later come back to it. He said that not everyone accepts change the same way and it takes time to understand how it works. People have to want to save money. Lori Whittern said they will come out and educate the employees for as long as it takes.

Brian Mauck explained the HSA which an employee can open and contribute to if they have a qualifying high-deductible health plan and the defined contribution. After further discussion, Sheriff Blake Green asked if the high-deductible health plan was better for an individual or a family.

The Sheriff was told by Jon Wooten that it is better for an individual.

Christian Gray presented on the BlueCross.BlueShield.

RETURN TO TABLED ITEM NO. 2.

Chairman Reynolds called for discussion, consideration, and/or action on Dependent Coverage assistance.

Chairman Reynolds did a recap by asking do they offer up to \$1,000 and people take a lower cost plan than BlueCross High, whether it is BlueLines or HealthChoice High, those are the options left on the table.

Rod Cleveland said that if they did a Defined Contribution, right now they have 55 people that are taking advantage of the \$3,000 and if they gave everybody \$700 Defined Contribution and tell them to pick out what they want that is \$3.3 million dollars and that is what the County is paying now. He said that people are being empowered to choose what they want and if the HMO is chosen then the County will put money into their FHSA. He wants to get away from offering 100% to the

employee and there's no way to get anywhere else. He made the motion to make it a \$700.00 Defined Contribution and American Fidelity can help to design that up and if anything in excess of their premium will go into an FHSA or an HSA. . Motion died for lack of a second.

Tammy Belinson said she needs more time to think about this and stated that she does like the Defined Contribution amount and likes the ability to build a health savings for the employees.

Rod Cleveland said, "Then the other option from what you said, was that we keep the 100% to the employees, we do the \$3,000 for family coverage and then get the employee who chooses to take the HealthChoice basic or the HMO or the high deductible then we will either fund an "x" amount of dollars to their FHSA or fund "x" amount of dollars to their HSA. Is that correct, would that be another option?"

Rod Cleveland said, "Okay, I make a motion to approve that. That is almost basically Defined Contribution. So can we get a second on that?"

Sheriff Blake Green asked to repeat the motion again.

Rod Cleveland said that the motion is to commit to \$3,000 for family coverage, which was discussed and then pay 100% of the employee cost, if the employee chooses the high deductible, they will fund them \$1,000 in their HSA to be determined by Budget or if they choose the lower premium basic they will fund their FHSA.


Motion died for lack of second.

Chairman Reynolds moved, seconded by Sheriff Blake Green, to continue funding in FY20/21 the plans that the County is currently doing at 100 % for employees and an additional \$3,000 for anybody covering a dependent; in addition, they will entertain the possibility of adding other providers and adding a County benefit up to \$1,000 through the FHSA or the HSA as the Budget Board sees fit. Ayes have it and the motion is carried.

- C. **No new business to present at this time.**
- D. No Committee Members discussions regarding Employee Benefits Business.
- E. No comments from the **Public were made.**
- F. There being no further business to come before the Board, Jim Reynolds moved to adjourn the meeting at 11:09 a.m. Tammy Belinson seconded the motion. Ayes have it and the motion is carried.

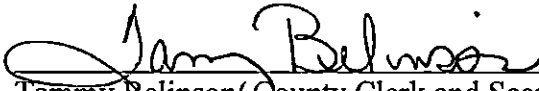
(Clerk's Note: Agenda was posted on September 1, 2020 @ 2:36 P.M.)

EMPLOYEE BENEFITS COMMITTEE MEETING OF
CLEVELAND COUNTY, OKLAHOMA



Jim Reynolds, Chairman

ATTEST:



Tammy Belinson, County Clerk and Secretary to the Board

Minutes Prepared by: 

Deputy County Clerk

