

**Minutes of the Yorktown Town Council
Special Meeting
Monday, April 5, 2021 @ 2:00 p.m.
Yorktown Town Hall**

Call to Order, Pledge of Allegiance, Roll Call:

Nanci Sears Perry	Rick Glaub	Lon Fox	Rich Lee	Daniel Flanagan	Robert Ratchford	Marta Guinn
Present	Present	Present	Present	Present	Present	Present

New Business: Employee Health Insurance-The Council has offered town employees a self-insured model of health insurance since 2008. The current reinsurance carrier notified the administrator and the brokerage team in March that self-insured coverage would no longer be offered to the town due to the number of claims and the small number of individuals being insured. To avoid a 140% increase in premiums, the Town Council was presented fully insured program options. The Town Manager recommended to offer employees either a lower deductible plan or a higher deductible plan with a Health Savings Account.

Mark Goodpaster and Alma Shireman, representatives of APEX-the Town brokerage, described the proposals to the Council. Mr. Goodpaster explained that the self-insured model had worked well but stressed that the small number of covered individuals was a contributing factor that forced the change. Ms. Shireman noted that SIHO-the third-party administrator, could not provide a quote in Delaware County. She explained that the best rates were provided by IU Health utilizing the IU Health and American Health Networks with increased costs to the insured utilizing the Community and Lutheran Health Networks. Besides increased premiums and deductibles, employees would experience a change in the wellness program and could potentially face a change in healthcare providers.

The insurance coverage would begin May, 1, 2021, hence the need for the special meeting. The proposals recommended to the Council were to offer employees one of two plans. The first plan included an increase in the individual deductible of \$250 or an increase in the family deductible by \$500, to \$1,250 for the individual and \$2,500 for a family plan, respectively. The second option included an individual deductible of \$2,800 or a family deductible of \$5,600 with the Town contributing \$1,200 to the employee's Health Savings Account (\$600 in May of 2021 and \$600 to be disbursed throughout the rest of the plan year). Daniel Flanagan motioned to offer the two proposals to town employees. Marta Guinn seconded and the motion passed 7-0.

Departmental Reports-Pete Olson stated that Town Hall would continue requiring masks through the end of April to allow employees to get a second dose of vaccination. Mr. Olson announced that Rebar Development was planning a ground breaking ceremony for Friday, May 14, 2021, that would include live music and vendors. He also reported on the progress of the Bison development and discussed some of the details of the American Rescue Plan federal economic impact payments to state and local governments.

Adjournment: 2:56 p.m.

President-Rich Lee

**Prepared by/Attest
Clerk Treasurer-Lance Turner**