



TOWN OF SURFSIDE BEACH
115 US Highway 17 North, Surfside Beach, SC 29575
Web: www.surfsidebeach.org
☎ (843) 913-6111 📠 (843) 238-5432

**TOWN COUNCIL SPECIAL MEETING
SURFSIDE BEACH FIRE STATION CONFERENCE ROOM
TUESDAY, JANUARY 15TH, 2012 ♦ 4:00 P.M.**

A G E N D A

1. **CALL TO ORDER** – Mayor Douglas F. Samples
2. **PUBLIC COMMENTS – AGENDA ITEMS**
3. **BUSINESS**
Employee Health Insurance
4. **ADJOURNMENT**

Human Resource Administration (HRA) - No							29	10	11	13			
		Co-Insurance	Deductible	Out of Pocket Maximum	Drug Copay	Office Copay	Single	Family	Employee/Spouse	Employee/Child	Total per Month	Total Per Year	Savings vs. Current Plan
			Employee/Family	Employee/Family	Gen/Brand/Non-Pref.	Reg/Specialist							
UHC	In Network	80%	\$1500/\$3000	\$2500/\$5000	10/35/60	\$25 / \$ 50	\$413	\$1,193	\$909	\$764			
	Out of Network	60%	\$3,000	\$5,000	20/80/140		\$11,987	\$11,932	\$9,995	\$9,932	\$43,846	\$526,153	Current Plan
	Financial Exp.						\$43,500	\$30,000	\$33,000	\$39,000		\$145,500	
Proposal	In Network	80%	\$1000/\$2000	\$2500/\$5000	10/35/55	\$25 / \$ 50	\$385	\$1,111	\$846	\$711			
	Out of Network	60%	\$3,000	\$5,000	20/80/140		\$11,165	\$11,110	\$9,306	\$9,243	\$40,824	\$489,888	\$36,265
	Financial Exp.						\$43,500	\$20,000	\$22,000	\$26,000		\$111,500	(\$34,000)
Option 5	In Network	80%	\$5000/\$10,000	5000 / \$2,500	10/35/55	\$25 / \$ 50	\$321	\$927	\$706	\$593			
	Out of Network	60%	\$5,000	\$5,000	20/80/140		\$9,314	\$9,268	\$7,763	\$7,711	\$34,056	\$408,666	\$117,486
	Financial Exp.						\$145,000	\$100,000	\$110,000	\$130,000		\$485,000	\$339,500
	With Health Incentive Account						\$101,500	\$70,000	\$77,000	\$91,000		\$339,500	\$194,000
Option 8	In Network	80%	\$10,000/\$20,000	\$2,500	10/35/55	\$25 / \$ 50	\$232	\$670	\$510	\$429			
	Out of Network	60%	\$10,000	\$5,000	20/80/140		\$6,736	\$6,703	\$5,614	\$5,576	\$24,629	\$295,550	\$230,603
	Financial Exp.						\$290,000	\$200,000	\$220,000	\$260,000		\$970,000	\$824,500
	With Health Incentive Account						\$246,500	\$170,000	\$187,000	\$221,000		\$824,500	\$679,000

Savings
 Potentail Exp.
 Exp. With HIA

Savings
 Potentail Exp.
 Exp. With HIA

Decision Paper Format

Written By: Micki Fellner

1. **SUBJECT:** Employee Insurance
2. **FOR:** We must renew or choose a new plan and/or provider by February 1
3. **PURPOSE:** To select a healthcare plan and provider that offer good coverage to employees and minimize costs and financial exposure to the town.
4. **ASSUMPTIONS:**
 - a. We want to decrease our overall costs for employee healthcare coverage
 - b. We want the level of service and coverage for employees to remain the same
5. **FACTS:**
 - a. See spreadsheet
6. **RECOMMENDATION:**
 - a. To accept Option 5
 - i. Go to \$5000 deductible
 - ii. Ask employees to participate in the first \$500
 - iii. Require employees to enroll in Health Incentive Account or participate in the first \$1500
7. **RATIONALE FOR RECOMMENDATION:** Employees will have a healthcare plan with a provider that offers good coverage and minimizes cost to the town.

Debra Herrmann

From: Surfside Beach Info [mailinglist@surfsidebeach.org]
Sent: Monday, January 14, 2013 10:22 AM
To: dherrmann@surfsidebeach.org
Subject: Public Notice - Special Town Council Meeting
Attachments: 01-15-2013 Sp Meeting - Emp Health Insurance.pdf

The January 15, 2013 Town Council special meeting agenda is attached, and is also published at <http://www.surfsidebeach.org/agenda-2012.html>; a printed copy is available in the town clerk's office for public inspection prior to the meeting.

There is one business item: Employee Health Insurance

This Town Council meeting is being held at the Surfside Beach Fire Station Conference Room on the second floor. An elevator is available.

The public is invited to attend all meetings. Time is allotted at all special meetings for public comments on agenda items.

This transmission is pursuant to the Freedom of Information Act §30-4-80.

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message	<p>The January 15, 2013 Town Council special meeting agenda is attached, and is also published at http://www.surfsidebeach.org/agenda-2012.html; a printed copy is available in the town clerk's office for public inspection prior to the meeting.</p> <p>There is one business item: Employee Health Insurance</p> <p>This Town Council meeting is being held at the Surfside Beach Fire Station Conference Room on the second floor. An elevator is available.</p> <p>The public is invited to attend all meetings. Time is allotted at all special meetings for public comments on agenda items.</p> <p>This transmission is pursuant to the Freedom of Information Act §30-4-80.</p>
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modified	2013-01-14 10:37:17
embargo	2013-01-14 09:48:00
repearinterval	0
repeatuntil	2013-01-14 09:48:16
status	sent
userselection	
sent	2013-01-14 10:37:17
htmlformatted	1
sendformat	HTML
template	0

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processed	564
as text	529
as html	35
as pdf	0
as text and pdf	0
viewed	0
bounce count	0
send start	2013-01-14 09:51:27
RSS template	
owner	3
Attachments for this message	
Filename:	01-15-2013 Sp Meeting - Emp Health Insurance.pdf
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