

RECORD OF PROCEEDINGS

Minutes of

Greenfield Township Trustees

Meeting

October 30, 2023 - Held 4:02 PM

The Greenfield Township Trustees met in a special session at the Township Administrative Office to discuss Benistar Insurance.. Trustee Kosch called the meeting to order and led those present in the Pledge of Allegiance. Dave Cotner, Lonnie Kosch and Kent Searle were present. Also in attendance were Dawn Wyne, Donna Kosch and Jim Organ from The Siekmann Company.

Jim Organ, insurance representative advised he is at the meeting to answer any questions.

Trustee Cotner asked what the difference between the two insurances are? Jim advised Benistar is a medical supplement and the MMO is the group medical plan. HMO premiums go up once you hit 65. Benistar is a government subsidized plan.

There was some concern regarding pre-existing conditions. Jim advised that pre-existing conditions would be covered as the township employees/spouses were already covered by a credited insurance plan.

There was concern on prescriptions if you took a higher prescription would you be required to switch to a generic drug after your 30 day supply. Jim advised that you may need pre-authorization or asked to do a step therapy but if you have already done the step therapy all you would need is a letter from your doctor advising that you have already done that and you need the higher prescription.

Chiropractic is covered but there is a \$25.00 co-pay. This would be covered by the current HRA.

Trustee Searle stated he sees some negative to the plan such as the out of pocket on Benistar for prescriptions is \$8,000 compared to \$6,500 on the MMO plan. Jim stated that the charge could be turned into HRA. Trustee Searle stated it would be an additional \$1,500 more.

Trustee Searle also questioned part B medicare, which would cost \$320.00 per month. Jim advised that it would be needed. Jim advised that the township needs to contact the county Prosecutor's Office to give an opinion on being reimbursed.

Trustee Searle stated if we convert over to Benistar it will save the township a lot of money but will be costing the employees who are on it more money.

Trustee Searle asked if the Township decides to go with Medicare and after a year decides it is not for them, could they go back to the group insurance. Jim advised yes but he has not had anyone go back.

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Jim advised once the 65 and over individuals go on Benistar then they could have the other employees complete formfire so that the township could potentially save money on the group insurance.

Trustee Searle stated that he is willing to try Benistar but he thinks we should try it since it will save the township around \$81,000 but also stated that the township should try to get reimbursed for Medicare Part B since it is going to cost the employee \$320.00 a month.

Trustee Kosch asked what is needed if they decided to go with Benistar and he advised each individual would need to file out an application. Trustee Cotner questioned if it was on the computer or paper. Jim advised he thought he could fill it out on paper.

Jim advised it would take 60 days to be in place.

Trustee Cotner made a motion to switch from MMO to Benistar for anyone over 65; Trustee Searle seconded the motion.

Trustee Searle questioned if a motion should be made to get reimbursed for Medicare Part B. Jim advised that under 213 D in HRA expenses that will allow for reimbursement. Trustee Searle advised that you are taking \$3,800 out of your HRA. Jim advised that the HRA can be adjusted, you will just need to submit paperwork for the Medicare Part B.

With no further business to discuss, Trustee Cotner made a motion to adjourn; Trustee Searle seconded the motion.

ROLL CALL: Cotner: Yes Kosch: Yes Searle: Yes Motion Passed 3-0

Meeting adjourned at 4:35 p.m.