

**PROCEEDINGS OF THE BROWN COUNTY  
ADMINISTRATION COMMITTEE**

Pursuant to Section 19.84 Wis. Stats., a regular meeting of the **Brown County Administration Committee** was held on Thursday, July 24, 2014 in Room 200, Northern Building, 305 E. Walnut Street, Green Bay, Wisconsin.

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**Present:** Supervisor Fewell, Supervisor Steffen, Supervisor De Wane  
**Excused:** Supervisor Schadewald, Supervisor Jamir  
**Also Present:** Supervisor Hoyer, Chad Weininger, Brent Miller, Mary Reinhard, Chuck Mahlik, Maria Lasecki, August Neverman

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**I. Call to Order.**

The meeting was called to order by Steve Fewell at 5:30 p.m.

**II. Approve/Modify Agenda.**

Fewell asked to move Item #5 behind Comments from the Public.

**Motion made by Supervisor De Wane, seconded by Supervisor Steffen to approve the agenda with the modification. Vote taken. MOTION CARRIED UNANIMOUSLY**

**III. Approve/Modify Minutes of June 18, 2014.**

**Motion made by Supervisor De Wane, seconded by Supervisor Steffen to approve. Vote taken. MOTION CARRIED UNANIMOUSLY**

**Comments from the Public** None.

**Presentation**

**1. Health Insurance Presentation – Cindy Van Asten, M3 Benefits Consultant.**

Handouts provided and attached. Van Asten informed that she had found an error on page one, Brown County Benefit Summary 2014, on the far right corner under “Description”. The “Wellness Benefit” was inaccurate. An additional handout re: Brown County Employee 2014 Health Reimbursement and Wellness informed how the incentives were earned.

Van Asten briefly went through the rest of the PowerPoint with the committee.

*No action needed.*

**Communications**

**2. Communication from Supervisor Van Dyck re: Require Department Heads to seek Corporation Counsel opinion and approval before engaging outside legal counsel. *June Motion: To hold for one month and have the document presented to the County Board for review.***

Director of Administration Chad Weininger informed that Corporation Counsel drafted the ordinance, see Item #16. The ordinance suggested that a Department Head had to go to Corporation Counsel before having any authority to seek outside legal counsel. This issue came up during the discussion regarding the asphalt plant and was debated on the County Board floor. He believed this sufficed the supervisors’ request to require permission. Originally they discussed doing a policy but they believed the board wanted to memorialize it in ordinance form and this ordinance accomplished what the committee talked about.

Fewell stated that when he chaired the Administration Committee years ago, he believed they made a motion to this affect. It needed to be consistent with trying to funnel all legal counsel through Corporation Counsel's office so they had an idea of what they were spending for outside legal counsel.

Steffen questioned if this was already addressed under line items in each department's budget, how they could incur an expense unless it was a budgeted item or generic fund. Steffen wondered how the money was able to be assigned to the project and questioned if the cost of the outside counsel was considered to be part of the project costs. Fewell didn't think it was assigned to legal services but to the overall cost of the project. Weininger informed that the Public Works Director had the authority to do what he needed to do.

Speaking specifically to the recent issues of the asphalt plant, Weininger informed that under the county's policies, that Department Head had the authority to go out and engage in procuring the asphalt plant because he received approval from the County Board to do so. Also, because of past practices and it wasn't included in the policy manual, he could side step Corporation Counsel and go to outside counsel. This ordinance stated that even though you have the authority to carry out those duties, you still need to go to Corporation Counsel to receive approval before seeking outside counsel. This would help cut down on their legal bills. The other portion and important piece was that it also let Corporation Counsel know of any future or possible litigation, so they can keep an eye on it.

Corporation Counsel Juliana Ruenzel informed that the county's policies did not regulate the Public Works Director and explained that that was the big problem. He did have some authority under the statutes. She informed that the Internal Auditor had done an opinion and she supplemented that opinion and the committee members will be getting a copy of that. Her proposal would be that they have separate policies that they follow in the Highway Department because they can't really incorporate them easily into their regular policy for purchasing and contracting because they had so many nuances dealing with the Highway Commissioner. They need to clarify that in a policy as well as clarify the role of the Public Works Director and what his authority was. A Public Works Director does not have as much authority as a Highway Commissioner does. There were checks in the system, in the statutes and she believed some of those checks were not recognized.

**Motion made by Supervisor De Wane, seconded by Supervisor Steffen to approve Item #16's ordinance. Vote taken. MOTION CARRIED UNANIMOUSLY**

**3. Communication from Supervisor Hoyer re: Offer couple/family benefits to county employees with domestic partnerships in 2015 budget. Referred from July County Board.**

Supervisor Hoyer explained that he was not doing this to "stir the pot", to entrench political lines or to make headlines. He brought this forward as he felt it was the right thing to do, offering and extending the same benefits offered as an employer to the married couples to employees who were in domestic partnerships.

In 2006 there was a statewide referendum resulting in an amendment preventing same sex marriages. In 2009 the state legislature established the domestic partner registry, which allowed same sex civil unions to be available to the people of Wisconsin. This was then implemented by the County Clerks at the various different counties including Brown. Almost immediately the state would offer married level benefits to domestic partnerships for those working as state employees. Since then a handful of counties had offered benefits as well as a number of cities. Earlier this year, the ban voted on in 2006 was declared unconstitutional. He contended that it was far too long and they should recognize the partnerships that they provide for their county citizens as an employer.

Hoyer continued that in terms of budgeting, a review of Fortune 500 companies revealed that a majority offered domestic partnerships for its employees. He believed the reasons they did this was because it made good fiscal sense. The cost of offering benefits to valuable employees outweighed the cost of replacing them. One county nearby that offered these benefits was Outagamie County. Hoyer suggested that Brown County taxpayers, who bought a domestic partnership certificate in Brown County, may be offering their expertise to a different county government working in Outagamie County or for the City of Appleton. The board talked about turnover, they talked about loss. Was it possible and do they have examples of individuals who had left this county to work for Outagamie County? Ultimately, if they could retain one valued employee, it would pay for itself.

Hoyer stated that it was clear from the presentation by M3 that benefits cost a lot and he appreciated the committee's role in terms of trying to ask very valuable questions and find the best policies for employees. It was not a surprise that benefits do cost and it was a major component of what they pay. However looking at any time a position was opened, the fringe benefits were always at an established level as well as when they look at the initial budgets for any particular area, it was also at a particular level. Natural changes occur, a married person might come in, a single person might leave a position, etc. These sorts of changes were natural within the HR world. An analysis of most of the counties within Wisconsin that have had that saw a 1% change in monies, which was a lot, but it still fell within the natural variation based on their labor pool. By establishing an ordinance now, they could allow those that were requesting domestic partner benefits to request them during a fall open enrolment and afterwards offer them those equal protections and benefits. This will not require a change to Chapter 4; instead it would be an ordinance change to the Human Resources policy and procedure to recognize domestic partnerships and extend benefits. The request for wording in resolution form would be worked on through time but in time for the Executive Committee.

Hoyer went on to explain how times had changed and support for protections and benefits for domestic partners had grown and support for same sex marriage had remained steady. He believed that part of their job as a board and government entity was to create a climate and culture which reflected the 21<sup>st</sup> century and he believed passing an ordinance offering benefits to domestic partners was a small step in that direction.

Steffen stated times were changing, especially with the recent decision by the Seventh Circuit federal judge and that could change a lot of things statewide. He felt there was a lot that had to be determined. He felt it was an important discussion to have but wondered about a timing issue with the court decisions in the near future. Steffen was thankful for the discussion on the issues but questioned if there was a better time to more thoroughly evaluate this at a time to be determined in the future. Hoyer understood what he was suggesting, the announcement by the Attorney General yesterday, perhaps suggested that this wasn't going to be as quick or as fundamental as they might hope, in terms of some sort of resolution. While the idea of marriage was out there, this was something that was real and that they were offering and that ultimately down the line, if they do allow same sex marriage in the state, Brown County would be protected from the increase in requirements, if those that were domestic partners chose to get married, they would actually have that and be prepared fiscally for that potential change in benefits.

Fewell understood that legally right now domestic partnerships were allowed in the State of Wisconsin so he knew what Hoyer was asking. If same sex marriage became the rule of law, he would think that there would be some opposite sex couples who would feel discriminated against. Because in a domestic partnership, you don't have to go through the divorce. If the court throws it out and makes same sex marriages legal in the State of Wisconsin, then same sex couples will have options of being in a domestic partnership or being in a same sex marriage. He's saying, if he

was a heterosexual and wanted to be in a domestic partnership, it would be advantageous to be in a domestic partnership verses being in a marriage. Hoyer stated that you can do that. Fewell responded that domestic partnerships only allowed same sex couples. Ruenzel stated that she would have to look into it, as she thought in the domestic partnerships it could be a man and women as well. Fewell furthered, if they were to approve domestic partnerships for equal benefits at this point, to him, they were going to have two different legal statutes for same sex couples. Hoyer believed that just as easily the state could vote to close the registry upon marriage equity. Fewell stated that they would have already approved those individuals.

Further discussions ensued with regard to who would apply for domestic partnerships and possibilities of people taking advantage of the system.

De Wane stated with regard to some of Hoyer's arguments about losing good employees, he believed they had a good system in Brown County with good high paying jobs and most people were content and wouldn't take a chance at losing their job and believed there were different ways to get insurance for your partner. He understood where he was coming from but felt there were too many questions out there. Hoyer stated that this was not a surprise; the domestic partnership registry was created six years ago. De Wane informed that he had voted no for it twice at the City of Green Bay. It was stated that times were changing, maybe something had happened from two years ago and he was giving him the benefit of the doubt saying, he'll ask those questions instead of saying no.

Fewell informed that he was in support of what he was doing but he was perplexed by the possibility of having multiple statuses available. It just seemed to him that if they were to approve it as the way it was and things change, then all of the sudden they had to decide if they were going to go back and say they were only going to offer benefits to married individuals. He believed with regard to the Attorney General's decision, it was his personal opinion that it would be a very quick process.

Steffen informed that he didn't feel comfortable as there wasn't enough information and made the motion to receive and place on file. Hoyer stated that he saw that there was potential for conflict but no one could answer that and so they could sit on it as they had been doing and do nothing but he didn't find that a viable enough option. No one can guarantee anything on anything. Steffen suggested that other counties may have language and perhaps they had positions, papers or information on how it had affected them financially or how it had helped them with retention. Perhaps that would be helpful on the argument side. Hoyer appreciated that they had wanted to do data driven decisions and there were questions that he couldn't answer but wanted to and felt that that was necessary.

**Motion made by Supervisor Steffen, seconded by Supervisor De Wane to receive and place on file. No vote taken.**

Fewell was comfortable with referring to Executive Committee but felt at some time they will need Corporation Counsel to look into it. He saw lawsuits coming immediately at the state if they were to not terminate domestic partnerships when marriages were available.

**Motion made by Supervisor De Wane, seconded by Supervisor Steffen to refer to Executive Committee. Vote taken. MOTION CARRIED UNANIMOUSLY**

4. **Communication from County Board Chairman Moynihan re: Conducting County Business by Use of Electronic Capabilities. *Referred from July County Board.***

**Motion made by Supervisor De Wane, seconded by Supervisor Steffen to hold for one month. Vote taken. MOTION CARRIED UNANIMOUSLY**

Treasurer

## 5. Opening of sealed Tax Deed Bids.

Motion made by Supervisor Steffen, seconded by Supervisor De Wane to approve bid for Parcel #1-988 for \$6,311 to buyer Four M Properties, LLC. Vote taken. MOTION CARRIED UNANIMOUSLY

Motion made by Supervisor Steffen, seconded by Supervisor De Wane to approve bid for Parcel #3-1175-S (224 Garfield Street) for \$12,011 to buyer Four M Properties, LLC. Vote taken. MOTION CARRIED UNANIMOUSLY

Motion made by Supervisor Steffen, seconded by Supervisor De Wane to approve bid for Parcel #3-1184 (Shawano Avenue) for \$14,811 to buyer Four M Properties, LLC. Vote taken. MOTION CARRIED UNANIMOUSLY

Bids were as follows for Parcel 6-1905:

\$16,311 – Four M Properties, LLC.

\$12,768 – William B. Fowle.

\$23,000 – Geoffrey & Amy Gialdini.

\$15,000 - Virginia Haskins for Growth Process, LLC.

\$31,500 – DLRC, LLC.

\$17,101 - Chad & Maria Lasecki.

\$15,000 - Robert Graf.

\$16,100 - Gilmer Salinas.

Motion made by Supervisor Steffen, seconded by Supervisor De Wane to approve the highest bidder for Parcel #6-1905 (1839 Christiana Street) for \$31,500 to buyer DLRC, LLC. Vote taken. MOTION CARRIED UNANIMOUSLY

Bids were as follows for Parcel 6-2245:

\$21,750 – Donald Mleziva.

\$14,500 – Andrea & Gabriel Martinez.

\$15,000 - Virginia Haskins for Growth Process, LLC.

\$15,000 - Rick Kellner.

\$38,000 – Geoffrey & Amy Gialdini.

\$31,500 – DLRC, LLC.

\$18,211 – Four M Properties, LLC.

\$19,520 – Andrew Fewell.

Motion made by Supervisor Steffen, seconded by Supervisor De Wane to approve the highest bidder for Parcel #6-2245 (1205 S. Taylor Street) for \$38,000 to buyer Geoffrey & Amy Gialdini. Abstain: Fewell. Vote taken. MOTION CARRIED

*Although shown in proper format, Item #1 was taken at this time.*

Corporation Counsel

## 6. Monthly Report for June, 2014.

Motion made by Supervisor De Wane, seconded by Supervisor Steffen to receive and place on file. Vote taken. MOTION CARRIED UNANIMOUSLY

Human Resources7. **Budget Status Financial Report for May, 2014.**

Motion made by Supervisor De Wane, seconded by Supervisor Steffen to receive and place on file.  
Vote taken. MOTION CARRIED UNANIMOUSLY

8. **Activity Report for June, 2014.**

Motion made by Supervisor De Wane, seconded by Supervisor Steffen to receive and place on file.  
Vote taken. MOTION CARRIED UNANIMOUSLY

9. **Recommend to approve RFP Project 1810 for Human Resources HRA, Flexible Spending, Cobra Administration & Third Party Administrator Services.**

Brown County, MPTC and The City of Green Bay and De Pere solicited Request for Proposals from qualified firms for the Brown County Health Reimbursement Account (HRA), Flexible Spending Account (FSA) and COBRA administration. Contract will be for an initial three year period with two optional one year renewals.

This service was part of an on-going effort to provide assurance that all employees' funds were being managed effectively and efficiently.

Motion made by Supervisor De Wane, seconded by Supervisor Steffen to approve. Vote taken.  
MOTION CARRIED UNANIMOUSLY

10. **Director's Report.**

HR Director Brent Miller referred to his handout located in the agenda packet and spoke to it.

Motion made by Supervisor De Wane, seconded by Supervisor Steffen to receive and place on file.  
Vote taken. MOTION CARRIED UNANIMOUSLY

Child Support11. **Agency Director Summary for July, 2014.**

Child Support Director Maria Lasecki informed that with regard to the SPSK grant curriculum, currently conducting 9<sup>th</sup> round of parenting and employment services classes, Brown County celebrated over a 76% placement rate into unsubsidized employment positions within the community.

Motion made by Supervisor De Wane, seconded by Supervisor Steffen to receive and place on file.  
Vote taken. MOTION CARRIED UNANIMOUSLY

Technology Services12. **2015 Five-year Capital Improvement Plan (CIP).**

Motion made by Supervisor De Wane, seconded by Supervisor Steffen to receive and place on file.  
Vote taken. MOTION CARRIED UNANIMOUSLY

Department of Administration13. **Administration Budget Status Financial Report for June, 2014.**

Motion made by Supervisor De Wane, seconded by Supervisor Steffen to receive and place on file.  
Vote taken. MOTION CARRIED UNANIMOUSLY

14. **2014 Budget Adjustment Log.**

**Motion made by Supervisor De Wane, seconded by Supervisor Steffen to receive and place on file. Vote taken. MOTION CARRIED UNANIMOUSLY**

15. **Recommend to approve RFP Project for Investment Advisory Services.**

Brown County solicited proposals from investment advisory firms for portfolio management services for approximately \$20 million in assets (non-pension funds). The contract will be for a period of three years with service to begin November 1, 2014 and extend through October 31, 2017, with an option for two separate two years renewals. At the time of renewal Brown County may elect to have the investment advisory firm manage additional funds in its portfolio.

Specific services, although not all-inclusive, were to be performed as follows:

Assist BC with operating cash flow management/security maturity analysis, provide credit analysis of investment instruments in portfolio, provide monthly/quarterly/annual reporting on all government entity funds, provide annual reports to Brown County elected officials, meet with Brown County staff (as necessary) to facilitate sound cash flow and investment portfolio management, evaluate market risk and develop strategies that minimize the impact on the portfolio, provide assurance of portfolio compliance with applicable policies and laws, establish an appropriate performance benchmark, review investment policy – recommend appropriate amendments, ensure portfolio structure matches government entity's objectives.

Investment practices and procedures must comply with state law and Brown County's written investment policy. The investment advisory firm would be expected to perform to the Prudent Expert Standard.

Under the contract the Brown County objectives were:

Improve cash flow management information and understanding, realign funds into longer term/higher return securities based on cash flow management, maximize incremental income from its portfolio while maintaining reasonable safety and liquidity to support cash flow needs, provide for Brown County involvement in investment decisions.

Weininger informed that this was coming from Executive Committee; they wanted to take a look at ways to increase investment return and work with the Treasurer's office to see if it would be possible. Currently the Treasurer had the ability to work with individual bank financing folks allowing flexibility and don't have to pay a management fee. It was good timing because they needed to look at the current management, who was currently managing their investments, to see if they can get a better rate of return and reduce fees. At that time they can see whether or not it was better action to keep in-house or through a management company. It was just a best practice, good transparency.

Fewell questioned who had authority over, Administration, County Board or Treasurer? He didn't want to be in conflict with the state statute. Weininger believed the \$20M, the way it was set up, the board would be able to do the management piece of it. Statutorily, the treasurer had the ability to work with any banking financial institution individually without going out for an RFP so they had that flexibility. At the end of the day they were looking at working with the treasurer to see what would be the best return for the county. It didn't mean they had to go forward; it was just to see what was out there. That was the direction from the Executive Committee.

Treasurer Financial Specialist Chuck Mahlik informed that the Treasurer's office had some funds that were managed outside as well. This was a way of taking the funds that they had managed

out and giving another person a crack at managing those funds and then being able to utilize it better for specifically what the Resource Recovery's cash flow needs were.

**Motion made by Supervisor De Wane, seconded by Supervisor Steffen to approve and forward to Executive Committee. Vote taken. MOTION CARRIED UNANIMOUSLY**

16. **Ordinance to Create Section 3.40 of the Brown County Code Entitled, "Outside Legal Counsel".**

*See Item #2.*

17. **Director's Report.**

**Motion made by Supervisor De Wane, seconded by Supervisor Steffen to receive and place on file. Vote taken. MOTION CARRIED UNANIMOUSLY**

18. **County Clerk – Budget Status Financial Report for May, 2014.**

**Motion made by Supervisor De Wane, seconded by Supervisor Steffen to receive and place on file. Vote taken. MOTION CARRIED UNANIMOUSLY**

**Other**

19. **Audit of bills.**

**Motion made by Supervisor Steffen, seconded by Supervisor De Wane to pay the bills. Vote taken. MOTION CARRIED UNANIMOUSLY**

20. **Adjourn.**

**Motion made by Supervisor Steffen, seconded by Supervisor De Wane to adjourn at 7:01 p.m. Vote taken. MOTION CARRIED UNANIMOUSLY**

Respectfully submitted,

Alicia A. Loehlein  
Recording Secretary





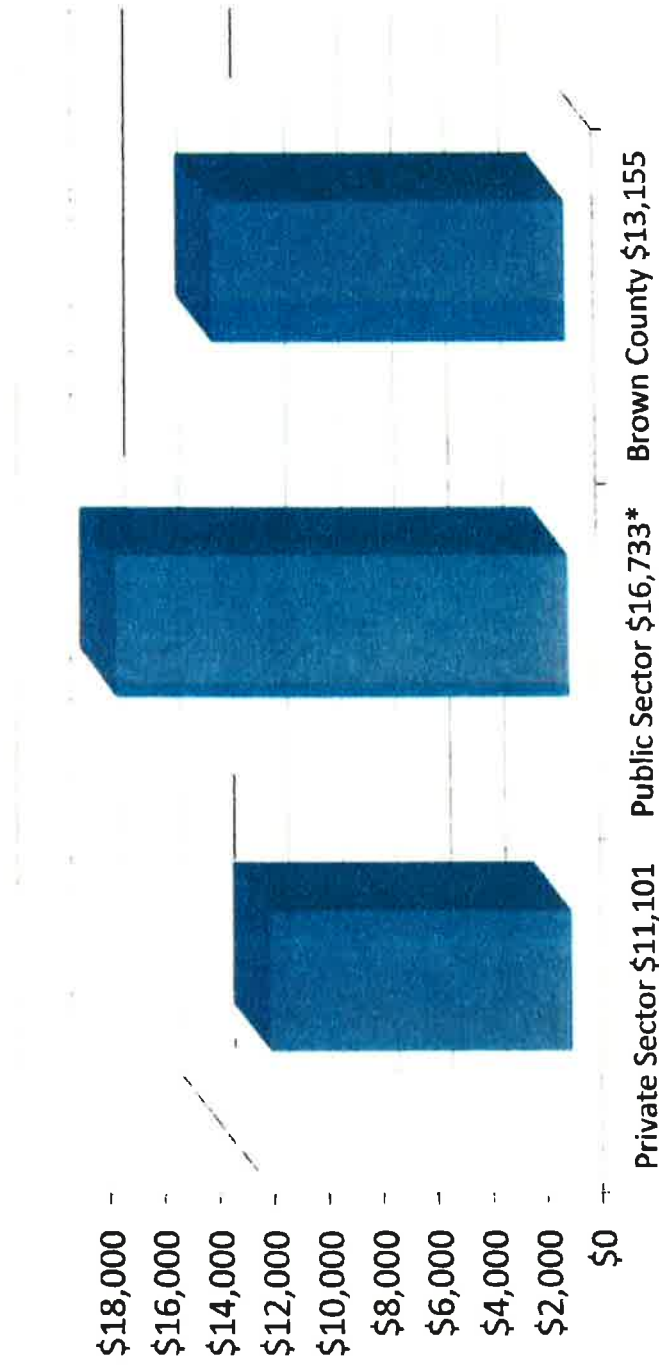
## **Brown County Administration Committee 2015 Benefit Review**

Brown County Benefit Summary 2014



| TO SEE/IF  | CARRIER   | CURRENT ADMIN FEE   | RENEWAL EXPIRATION                | GROUP NUMBER                            | MONTHLY PREMIUM                      | DETAILS   |
|--|---|---|-----------------------------------|---|--------------------------------------|---|
| Health Insurance<br>Voluntary Plan with HRA<br>\$2,000 Deductible<br>UHC Choice Plus | UMR<br>Contact: Kim Schumzler<br>kim.schumzler@umr.com<br>715-841-6224                                  | Admin Fee<br>\$35.16 PEPM<br>(Includes \$ 60 credit, see PHS savings below)             | 1/1/2015                          | 76010143<br>Policy - 7670-<br>04-010143 | Single \$16.15<br>Family \$42.80     | Deductible: \$2,000 Single / \$4,000 Family (In Network) - \$4,000 Single / \$8,000 Family (Out-of-Network)<br>Coinsurance: 90% / 60%<br>Out-of-Pocket Maximum: \$3,000 Single / \$6,000 Family (In Network) - \$5,000 Single / \$12,000 Family (Out-of-Network)<br>Office Copay: \$25 (In Network Only)<br>Urgent Care Copay: \$10 (In Network Only)<br>Prescription Drug Benefits: 20% / 25% / 35% to max. out of pocket \$1,500 Single/\$3,000 Family<br>HRA Contribution: \$1,050 Single / \$2,100 Family<br>Wildfire Benefit: \$200 Single / \$400 Family max - Funded \$100/\$200 up front and add'l earnings of \$100/\$200 w/HRA score of 71 or above<br>Specific Deductible: \$325,000 |
| Stop Loss  | BP Inc  |   | 1/1/2015                          |   |                                      |   |
| Dental Insurance<br>\$1250 Plan  | Delta Dental<br>Contact: Kim Christophersen<br>kchristophersen@deltadentalwi.com<br>888-838-8876 x17461 | Admin Fee<br>\$3.45 PEPM  | 3 Yr RG expires<br>1/1/2017       | 90311                                   | Single \$38.45<br>Family \$108.18    | Deductible: None<br>Maximum per year: \$1250<br>Preventative/Basic/Minor/Ortho: 100% / 80% / 80%<br>Ortho Limit: 50% to \$1500  |
| Dental Insurance<br>Voluntary Plan   | Dental Associates / Care Plus<br>Contact: Michael Oltar<br>moltar@dentalassociates.com<br>920-431-1705  |   | 1/1/2015                          |   | Single \$31.72<br>Family \$96.36     | Deductible: None<br>Minimum per year: \$2,500<br>Preventative/Basic/Minor/Ortho: 100% / 100% / 100%<br>Ortho Limit: 50% to \$2500   |
| Voluntary Vision   | Eyebond<br>Contact: Dustin Poggay<br>dpoggay@eyemetricvisioncare.com<br>513-765-3163                    |   | 1/1/2015                          | 9802166                                 | Single \$6.29<br>Family \$16.04      | Exam with Dilatation: \$10 Copay (In-Network) / Up to \$30 (Out-of-Network)<br>Exam Options: Standard Contact Lens - Up to \$55 (In-Network Only)<br>Premium Contact Lens-10% of Retail (In-Network Only)<br>Frames: \$0 Copay, \$120 Allowance, 20% off balance over \$120<br>Standard Lenses: \$25 Copay<br>Contact Lenses: Conventional-\$0 copay, \$120 Allowance, 15% off balance over \$120<br>Disposable-\$0 Copay, \$120 Allowance, plus balance over \$120<br>Monthly Necessary-\$0 Copay, Paid in Full<br>Frequency: 12/12/24 (Exam/Lenses/Frames)  |
| Flexible Spending Account &<br>VEBA / HRA<br>Administration                          | Genesis/NG<br>Contact: Stephanie Kramer<br>skramer@genesiobenefits.net<br>952-653-4426                  | Flex: \$4.00 PEPM<br>HRA/VEBA:<br>Non-Claim - \$2.00 PEPM<br>Claim Active - \$6.00 PEPM | 3 Yr Contract expires<br>4/1/2015 |   |                                      | Available for Health and Dependent care reimbursement expenses. Maximum contribution \$5,000 for Health care and \$5,000 for Dependent care per year.   |
| COBRA<br>Administration  | Benefit Advantage<br>Contact: Lynn Meronen<br>lynn.meronen@benefitadv.com<br>800-686-6829 x140          | \$6.00 PEPM   | 1/1/2015                          |   |                                      |   |
| FMLA Administration  | The Standard<br>Contact: Dan Lynch<br>dan.lynch@standard.com<br>262-879-9654                            | \$2.10 PEPM   | 3 Yr RG expires<br>1/1/2017       | 751235-B                                |                                      | Administer the Federal & Wisconsin FMLA leaves (removed paid family leave calculator benefit)   |
| Short Term Disability<br>Administration  |   |   |                                   |   |                                      | Class 1 & 2:<br>Weekly Benefit: 75% with No Maximum<br>1st day Accident / 4th day Sickness<br>Class 3<br>Weekly Benefit: 60% with No Maximum<br>1st day Accident / 4th day Sickness   |
| Class 1 Bargaining Unit<br>Class 2 ADRG Members<br>Class 3 All other members         |   | \$3.35 PEPM   | 3 Yr RG expires:<br>1/1/2017      | 751236-A                                |                                      | Monthly Benefit: 66.23% of monthly salary to max of \$5000<br>Elimination Period: 180 days  |
| Long Term Disability   | United Healthcare<br>Contact: Amanda Olson<br>amanda_olson@uhc.com<br>414-443-4731                      |   | 3 Yr RG expires:<br>1/1/2017      | 751235-A                                | Rate \$0.37<br>per \$100 of earnings | SEE 1/1/14 \$0.60 PEPM plus savings off UMR admin fee / EIF 1/1/15 \$0.60 PEPM plus savings off UMR admin fee at 50% participation  |
| Voluntary Accident   |   |   | 2 Yr RG expires:<br>1/1/2016      |   | Rate Table                           |   |
| Voluntary Critical Illness   |   |   | 2 Yr RG expires:<br>1/1/2016      |   | Rate Table                           |   |
| Personal Health Assessments  | Radlin Health Solutions<br>Contact: Kate Barrell<br>k.barrell@radlin.org<br>920-436-8686                | \$60.00 per PHA<br>\$25 per PSA<br>\$50/hr coaching fee                                 | 12/2013 - 12/2017                 |   |                                      |   |
| On-Site RN Services  |   | \$45/hour   | 12/2013 - 12/2017                 |   |                                      |   |

# 2014 Brown County Average Annual Cost Per Employee Per Year



\*Based on M3's Wisconsin Book of Business which represents 115 Governmental Entities and 238 School Districts.



# 2015 Projected Forecast

|  |              |
|--|--------------|
| Projected Overall Plan Year Expenditures | \$20,754,089 |
| Projected Funding w/ Current Rates       | \$18,610,299 |
| Calculated Funding Rate Increase         | 11.38%       |

## Financial Impact of Affordable Care Act

|  |                |           |
|--|----------------|-----------|
| Patient-Centered Outcomes Research Institute (PCORI)       | \$2.00 pmpy =  | \$7,238   |
| Reinsurance Fee (Used to subsidize the Market Place)       | \$44.00 pmpy = | \$152,143 |
|  | Total          | \$159,381 |
| Percent of overall expenditures due to Affordable Care Act |                | 1%        |



- **Changes to 2015 Medical Plan Design**
- **Premium Designation – 3 Tier Benefits**
  - Tier 1 - 90% Premium Designation Providers - Max Out of Pocket Maximum \$4,000 Single/\$8,000 Family
  - Tier 2 - 80% All Other Network Providers - Max Out of Pocket Maximum \$4,000 Single/\$8,000 Family
  - 50% Out of Network Providers - Max OOP \$7,000 Single/\$14,000 Family
- **Copays**
  - \$100 Emergency Room Copay (waived if True Emergency)
  - \$25 Urgent Care Copay
  - \$15 Office Visit – Tier 1
  - \$30 Office Visit – Tier 2
  - \$10 Retail Clinic



# Definitions

## Maximum Out of Pocket (MOOP)

- \* *The maximum amount you will have to pay for your covered healthcare within one year of covered benefits. This includes, coinsurance, deductible and copays*

## Coinsurance

- \* *The percentage your insurance covers for covered services after deductible.*

## Deductible

- \* *Before benefits are available through a health plan, you must pay a specific dollar amount out-of-pocket. The deductible is waived for certain services such as preventive care.*

## Copay

- \* *A flat fee, such as \$15, you pay for a doctor's office visit. This is required at the time of any covered medical service that is received and tracks toward the MOOP.*





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## Tier 1 Premium Designation

*The Tier 1 Premium Designation evaluates and recognizes doctors who meet national industry standards for quality and local market benchmarks for cost. The program currently covers 21 specialty areas of medicine.*

- Primary Care Specialty Areas: Family Medicine, Internal Medicine, Obstetrics and Gynecology, Pediatrics.
- Other Specialty Areas: Allergy, Cardiology, Cardiology-Electrophysiology, Cardiology – Interventional, Endocrinology, Infectious Disease, Nephrology, Neurology, Neurosurgery-Spine, Orthopaedics – General, Orthopaedics – Hand, Orthopaedics – Foot/Ankle, Orthopaedics – Hip/Knee, Orthopaedics – Shoulder/Elbow, Orthopaedics – Spine, Pulmonology and Rheumatology.





**Brown County**  
**Health Insurance Benefit Comparison**  
 1/1/2015

| Health Carrier          | UMR  |            | UMR  |            |
|-------------------------|--|------------|--|------------|
|                         | Current - 2014 Plan                                    |            | Proposed - 2015 Plan                                   |            |
| Insurance Type          | HRA  |            | HRA  |            |
| Provider Network        |  |            |  |            |
| Deductible              | Single   | Family     | Single   | Family     |
| In Network              | \$2,000  | \$4,000    | \$2,000  | \$4,000    |
| Out of Network          | \$4,000  | \$8,000    | \$4,000  | \$8,000    |
| Co-Insurance            |  |            |  |            |
| In Network - Tier 1     | 90%  |            | 90%  |            |
| In Network - Tier 2     |  |            | 80%  |            |
| Out of Network          | 60%  |            | 50%  |            |
| Out-of-Pocket Maximum   | Single   | Family     | Single   | Family     |
| In Network              | \$3,000  | \$6,000    | \$4,000  | \$8,000    |
| Out of Network          | \$6,000  | \$12,000   | \$7,000  | \$14,000   |
| Lifetime Maximum        | Unlimited  |            | Unlimited  |            |
| Office Visits           | PCP  | Specialist | PCP  | Specialist |
| In Network - Tier 1     | \$25 Copayment, then 100%                              |            | \$15 Copayment, then 100%                              |            |
| In Network - Tier 2     |  |            | \$30 Copayment, then 80%                               |            |
| Out of Network          | Deductible & Coinsurance                               |            | Deductible & Coinsurance                               |            |
| Routine/Preventive Care | Select Services Covered In Full                        |            | Select Services Covered In Full                        |            |
| In Network              |  |            |  |            |
| Out of Network          | Deductible & Coinsurance                               |            | Deductible & Coinsurance                               |            |
| Retail Clinic           | \$10 Copayment   |            | \$10 Copayment   |            |
| In Network - Tier 1     |  |            |  |            |
| In Network - Tier 2     |  |            |  |            |
| Out of Network          | Deductible & Coinsurance                               |            | Deductible & Coinsurance                               |            |
| Emergency Room          | Deductible & Coinsurance                               |            | \$100 Copayment, then Deductible and Coinsurance       |            |
| In Network              |  |            |  |            |
| Out of Network          | Deductible & Coinsurance                               |            | Same   |            |
| Urgent Care             | Deductible & Coinsurance                               |            | \$25 Copayment, then Deductible and Coinsurance        |            |
| In Network              |  |            |  |            |
| Out of Network          | Deductible & Coinsurance                               |            | Same   |            |
| Hospital Services       | Deductible & Coinsurance                               |            | Deductible & Coinsurance                               |            |
| In Network              |  |            |  |            |
| Out of Network          | Deductible & Coinsurance                               |            | Deductible & Coinsurance                               |            |
| Prescription Drugs      | 20%/25%/35%  |            | 20%/25%/35%  |            |
| In Network              | \$1,500 single/\$3,000 Family<br>Annual OOP Max for Rx |            | \$1,500 single/\$3,000 Family<br>Annual OOP Max for Rx |            |
| Rates                   | Current  |            | Alternate  |            |
| Employee                | 381  | \$519.37   |  | \$519.37   |
| Family                  | 928  | \$1,382.09 |  | \$1,382.09 |
| Retiree                 | 73   | \$638.51   |  | \$638.51   |
| Retiree Family          | 14   | \$1,699.11 |  | \$1,699.11 |

*While every effort is made to illustrate the carriers' various benefits, discrepancies or errors are possible. In the event of an error, the actual product brochure furnished by the insurance carrier and approved by the Commissioner of Insurance will prevail. The master contract and policyholder certificates are more detailed and should be used for the determination of benefits. All plans will comply with state and/or federal requirements with regard to nervous and mental benefits.*



- **Changes to 2015 Premium Contribution**
  - Current 12% premium contribution with Personal Health Assessment
  - Personal Health Assessment (PHA) Outcome Based Programming
  - 5 Tier (ACA Law states 30% differential (50% on Tobacco)
    - Gold 12%
    - Silver 15%
    - Bronze 18%
    - Standard 22%
    - Tobacco 42%
    - Non-Participation 50%
  - Reasonable Alternative Standard (RAS)
    - Employees will have six months to achieve credit/retroactive to start of plan year
  - 2015 Spouse Incentive - \$25 to HRA Account





**Medical Insurance Premium 2015 with Tobacco Users - Example**

| Health Risk Assessment Level<br>(Points) | Coverage | Count | Monthly Employee Rates | Monthly Employer Rates | Annual Employee Spend | Annual Employer Spend |
|--|----------|-------|------------------------|------------------------|-----------------------|-----------------------|
| Tobacco User                             | Employee | 92    | \$218.14               | \$301.23               | \$240,821.48          | \$332,563.00          |
|  | Family   | 49    | \$580.48               | \$801.61               | \$341,320.95          | \$471,347.97          |
| Standard<br>60 Points<br>and Below       | Employee | 58    | \$114.26               | \$405.11               | \$79,525.93           | \$281,955.59          |
|  | Family   | 310   | \$304.06               | \$1,078.03             | \$1,131,102.46        | \$4,010,272.34        |
| Bronze<br>63-74<br>Points                | Employee | 71    | \$93.49                | \$425.88               | \$79,650.58           | \$362,852.66          |
|  | Family   | 163   | \$248.78               | \$1,133.31             | \$486,606.25          | \$2,216,761.79        |
| Silver<br>75-87<br>Points                | Employee | 105   | \$77.91                | \$441.46               | \$98,160.93           | \$556,245.27          |
|  | Family   | 287   | \$207.31               | \$1,174.78             | \$713,987.69          | \$4,045,930.27        |
| Gold<br>88-100<br>Points                 | Employee | 125   | \$62.32                | \$457.05               | \$93,486.60           | \$685,568.40          |
|  | Family   | 148   | \$165.85               | \$1,216.24             | \$294,551.02          | \$2,160,040.82        |

**High Deductible Health Plan Rates:**

Employee: \$519.37  
Family: \$1,382.09

Tobacco: 42%  
Standard: 22%  
Bronze: 18%  
Silver: 15%  
Gold: 12%

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## Reasonable Alternative Standard (RAS)

Brown County is committed to providing you with a health plan which allows you to achieve your best health status. Rewards for participating in a wellness program are available to all employees. If you think you might be unable to meet a standard for a reward under this wellness program, you may qualify for an opportunity to earn the same reward by a different means.

Contact Lisa Dworak, RN and we will work with you (and, if you wish, with your doctor) to find a wellness program with the same reward that is right for you in light of your health status. If you have any questions or concerns, please feel free to contact 448-4424.



- **Communication Strategy for 2015 Benefit Roll Out**
- **Support Wellness Culture**
- **Brain Shark – Animated, Voice over Power Point**
- **Benefit Overview Booklet**
- **Employee (and Spouse/Family) meetings in November**
  - **(September/October)**
- **Re-organize wellness/benefit incentive committee**
- **Letter to Employees & Families**

