

2. Consider a motion to convene into Executive Session pursuant to Wisconsin State Statutes, Section 19.85(1)(c) to discuss personnel and employee benefits.

Motion by Duffy; second by Zacek. Duffy – Yes Zacek – Yes

3. Consider a motion to reconvene into Open Session.

Motion by Duffy; second by Zacek. Duffy – Yes Zacek – Yes

4. Consider a motion to take action, if required.

None

5. Consider a motion to reconvene into Executive Session pursuant to Wisconsin State Statutes, Section 19.85(1)(c) to discuss personnel and employee benefits.

Motion by Duffy; second by Zacek. Duffy – Yes Zacek – Yes

6. Consider a motion to reconvene into Open Session.

Motion by Duffy; second by Zacek. Duffy – Yes Zacek – Yes

7. Consider a motion to take action, if required.

None

8. Matters to be placed on a future agenda or referred to a Committee, official or employee.

- Jackson is researching regulations on defined benefit vs. defined compensation plans.
- Research toward a policy on dependent coverage, after discussion with the Village attorney.
- Development of a policy on coverage for Medicare-eligible employees and spouses.
- Duffy suggested using the "Shop" feature on the Health Care Marketplace to see quotes for our employee group.

Adjournment

At 4:15 PM Duffy moved and Zacek seconded that the meeting be adjourned. All agreed.

Respectfully Submitted,

Juliana Neuman

Juliana Neuman
Finance Director

COPY



December 17, 2014

Mike Dietz
Midwest Insurance Brokerage
4 Systems Drive
Appleton, WI 54914

Dear Mike:

I'm writing to let you know in advance that the Village of Sister Bay is considering changing its Agent of Record next September. We are very appreciative of the excellent service you have provided since 2011, but most of the Village's other insurance is handled by a firm that specializes in municipal general liability and property coverage. That group expanded its service about two years ago to begin providing coverage for employees as well and seems well-positioned to advise us of opportunities in the municipal realm.

If we do make this move next fall, there would be some issues to work out with MIB. Not the least of those is the HRA. We would like to commit to the full year contract with Employer Services LLC, which will end on November 30, 2015. Our new broker would be responsible for helping us to find coverage effective 12/01/14, at which time we will be considering other HRA/HSA options. If the month of December becomes problematic, we may have to ask for your help in bridging that gap.

Much is still unknown about the future of the ACA and the various extensions and waivers that have been implemented thus far. Perhaps our current group policy with United Health Care will be renewable again, but we want to consider other carriers as well.

Again, I want to make it clear that your personal service and that of your staff has been outstanding. You saved the Village considerable expense by suggesting high-deductible plans with the HRA component, and for that we are extremely grateful as well.

With best wishes for the holiday season,

Juliana Neuman
Finance Director



Memo

Village of Sister Bay

To: Village Employees
 From: Zeke Jackson, Village Administrator
 Subject: Village health benefits policy for dependents
 Date: March, 2015

GENERAL POLICY

The Village is seeking to reduce health insurance costs given the recent enactment of the Affordable Care Act, and escalated cost estimates for the 2016 policy renewal:

Definitions:

Employer Health Insurance--A health insurance policy offered by an employer other than the Village of Sister Bay. The employer must offer financial assistance to pay for at least 85% of the cost of the policy to be a qualifying policy.

Employer Dental Insurance--A dental insurance policy offered by an employer other than the Village of Sister Bay. The employer must offer financial assistance to pay for at least 85% of the cost of the policy to be a qualifying policy.

Adult Dependent--A spouse or child over the age of 18.

1. Starting with the 2016 calendar year, adult dependents who are eligible through their own employer health insurance or employer dental insurance plan are no longer eligible to receive financial support from the Village to continue on the Village's policy.
2. The Village deems eligibility on another employer health insurance policy or employer dental insurance policy to be a qualifying event for its purposes. Once a qualifying event has occurred, the employee has 30 days to notify the Village, in writing, of the qualifying event. The Village will remove the adult dependent from the Village's policy at that time.
3. Employees may elect to maintain adult dependents (as described in item #1 above) on Village sponsored insurance. The employee is responsible for all costs for adult dependents that are eligible under this policy. These costs will be withheld from the employee's paycheck as a payroll deduction.
4. Notwithstanding the non-selection election, if the adult dependent has a qualifying event then the employee may re-elect the appropriate coverage.
5. In order to be eligible for self non-selection an employee must annually certify in writing that they are participating in another health insurance program.