APPROVED

# Regular Meeting Minutes
# September 20, 2016 @ 9:00am
# City Hall 2nd Floor Conference Room

Rusty Whisenhunt called the meeting to order at 9:04am

## I. Roll Call

Members Present: Rusty Whisenhunt, Albert Ozuna, Richard Rogalski, Bob Bigham, (@ 9:06am) Bruce Kizarr,

Others Present: Tiffani Burk (HR Generalist), Chase Massie (HR Director), Krystal Urbanski (Finance), April Bortmess (BlueCross BlueShield), Tim Johnston {via Telephone} (Liazon), Anthony Naes (Liazon), (@ 9:10am) Kelley Harmon (NFP), (@ 9:07am) Rachel Kanady (NFP), Brady Ayala (NFP), Courteney Cacho (City Manager's Receptionist)

Member Absent: John Schwenk, James Churchwell

## II. Minutes (8/9/16)

**Motion to approve minutes by Albert Ozuna with second by Bob Bigham Ayes**: Ozuna, Rogalski, Bigham, Kizarr Nays: NONE **Motion carried**

## III, Review Reports
## A) Financial Reports

| **Supplemental Bank Reconciliation** | |
|---|---|
| Bank balance as of 8/31/16 | $665,628.70 |
| Transactions to date | $365,581.25 |
| Cleared Checks | $717,011.78 |
| Outstanding Claims (Self Funded) | $1,160,660.02 |
| Outstanding Claims (Pass Through) | $ 22,802.60 |
| Outstanding Claims Total…………………… | $1,183,462.62 |
| Deposit(s) in Transit | $358,411.14 |
| Adjusted Balance as of 8/5/16 | $(510,853.31)* |

*This balance does not reflect the actual amount of available funds in this account. It is only informational in nature and only for the use of the health committee. This is a compilation of all known outstanding debts and revenues for this account to date.

Whisenhunt asked if there was anything not being picked up other than switching over to the new plan changes, new deductibles and dental moving out.

Massie answered there was a large amount of claims on dental that went through in July and August to BlueCross. We are having BlueCross back those back out. We should receive it on our next bill credit and that should help the health fund as well.

Urbanski said there's a credit of (11,853) eleven thousand eight hundred fifty-three. It could be part of that.

Kizarr asked when we are expecting additional charge on this high claim because it wasn't on there last time.

Urbanski answered the last one we received was in July for (416,000) four hundred sixteen thousand. Engleman with BlueCross said it didn't include everything because they were holding some.

Whisenhunt said August jumped up.

Urbanski said yes. She hasn't heard anything otherwise from Engelman with BlueCross.

Whisenhunt said we are seeing a good trend. This is the (1st) first one with the health insurance increase. Looking at the numbers maybe we have turned a corner with the changes we have made.

**Motion to approve financial report by Richard Rogalski with second by Albert Ozuna Ayes**: Ozuna, Rogalski, Bigham, Kizarr Nays: None **Motion carried**

## IV. Wellness Committee

### A) Update

Massie said we have our Health and Wellness Fair coming up October (13th) thirteenth. The announcement went out yesterday to all employees. We have almost (20) twenty vendors coming out and it should be a pretty large event. Arvest and Charlie's Subs are going to sponsor lunch from 11-1pm for everyone that can attend. We'll have flu shots, massages, dental and eye screenings. We'll have a chiropractor, Tropical Smoothie, Green Acres Market there. The way we are going to do it this year will be a little bit different. It's (60) sixty points towards the Wellness incentive. We've worked with NFP for everyone to have BINGO cards that each square will represent one of the booths. In order to get your (60) sixty points you have to visit the eye and dental screenings to get a regular BINGO. If an employee visits all of the booths and get a "Blackout" they would get the points and an additional prize. We'll have a number of giveaways and drawings throughout the day. We'll be giving away a GoPro Camera, Dr Dre Beatz wireless headphones, and (2) two stand up Varidesk that we'll be raffling off with a disclaimer. We're trying to think of a fair way to give those out so whoever wins them will not win them personally. The City still owns them but they'll be able to use them for their desk. We'll also have a number of gift cards. We expect it to be a big event. The email and signups for this event will come out late this week for the Biometric Screenings. Last year we had (160) one hundred sixty get those screenings. We have (4) four days this year we'll be doing those a week after the Wellness Fair. Wellness Screening is worth (60) sixty points. We did finish the Blood Drive and received the results from that. It was our most successful Blood Drive to date that we've had. He's talked to Oklahoma Blood Institute (OBI) and they'll be there at the Wellness Fair signing employees up for November. He believes they're going to try to bring more people so employees are in and out quicker. They weren't expecting us to fill up our time slots and have walk-ins at the same time.

Whisenhunt asked if flu shots would be available.

Massie answered they will be available at the Wellness Fair and those are separate points. They are worth (20) twenty points towards the Wellness incentive. There is a chance for (80) eighty points if you come to the Wellness Fair.

Whisenhunt asked if they were free if they have the City health insurance.

Massie answered the way they did it last year and they are going to do it again this year if you have the City health insurance it's free. We did have (3) three or (4) four last year who received flu shots without City health insurance and they wrote those costs off. It's nice because we don't have to turn anyone away and there's still no additional expense.

Whisenhunt said for the Biometric Screenings to his understanding the nurse practitioner is only going to be available through email.

Massie said they would have computers set up. You'll still go behind a screen like you did last year but instead of there being a real person they'll be a computer there. It'll be like a Face-Time. Catapult who we use for the Biometric Screenings have gone paperless in everything that they do. The signups, health questionnaire and things both Burk and he tested takes (3) three or (4) four minutes to do.

Whisenhunt said this helps people who don't go to the doctor for a regular screening.

Massie said that's the goal. The goal is to get people who don't see their physician or doctor to potentially catch something that could be life saving.

## V. Old Business

### A) Presentation on Private Exchange

Whisenhunt said we will not take any action without a month to review a hardcopy which was said last month. It'll give the Committee time to digest it.

Massie said we can print the slideshow.

Naes started the presentation with Johnston present via telephone:

BRIGHT CHOICES FINANCIAL REVIEW

*** Current Program as of 8/29/16**

*** Current Program – 3 Year Projection**

**Effectively 8/29/16 FY16-17 thru FY19-20**

*** Exchange Approach w/ 5 Plan Offers**

*** 3 Year View**
**Both Baseline & Exchange**

*** FY17-18 Employee Contributions**
**w/ Monthly Employee Contribution**
**Change from FY16-17 Employee Contribution**

Kanady said we are doing this because it is important for you to realize the power and ownership of this conversation which will be ongoing from now on. These numbers as far as what you contribute, what you want to absorb, how you set premium equivalents, how much you pass on, are all under your control. Liazon is not looking to do that and neither is NFP. We want an input guidance so you are not in the position financially that you are now that's something we are trying to correct. We can maintain that cost split and if the City changes their mind later then we can do that too.

Whisenhunt said the overall concept is one thing, those underline changes is another in small steps. You're taking too big of a step for comfort level when you start to change those percentages and employees are paying more in premiums.

Kanady said when there is a multitude of plan offerings going out to each employee they care less about paying (10%) ten percent or (30%) thirty percent across the board. They care very much about the choice of getting ($62) sixty-two dollars back plus whatever is being charged so they aren't paying more. When only (15) fifteen, (20%) twenty percent of people reach their deductible there's no way everybody is going to want to pay for the most expensive plan. That's what clicks with employees. The City's goal has always been to offer the richest plans possible for the least amount of money for the employees. What we are seeing in the industries is to shift away from that choice so employees don't have to over insure themselves for the vast majority who do not reach their deductible. Put their money into a tax shelter they can use to retire, medical or healthcare and get a substantial amount back from payroll deductions. That is more important to employees than a specific cost share because this is best for them.

Whisenhunt said the (1st) first year moving to choices to evolve is one thing but to move to evolve maybe (2nd) second or (3rd) third year then start addressing those percentages that's what it's going to take for the comfort level for any of us employees to have.

Ayala said there's no problem in doing that.

Whisenhunt said it's like anything that's completely new, with small steps. Kizarr has to sell it to his union and police have to sell it to their union. Small steps are easier to sell than big steps.

Rogalski asked if the City is going to have a fixed amount they are going to pay every year.

Ayala answered correct.

Kanady said what most employers struggle with is Define Contribution. It's just a different way of saying that percentage of what could be put on a premium. On a self funded plan, your claims are performing by themselves and that's going to fluctuate from month to month. Just like last month, the City had a really good month in savings. When that takes place it'll be where you'll be able to save for your fund or retirement. Once you're in the "black" you can't make money on your employee contributions.

Ayala said it's our responsibility as consumers to understand our health plan and make decisions for ourselves with less risk. The Liazon tool, number (1) one, you have NFP and we're not going to allow people to make bad decisions. The Liazon tool itself doesn't. He's willing to sit with every single person.

Kizarr said he's not against it. It just scares him to think it's going to cost us more money to move to the plan. He's afraid of going to it once everyone makes smart decisions and then the year after that our risk is a lot higher.

Ayala asked when Kizarr says smart decisions, does he mean they move into a higher deductible health plan.

Kizarr answered they moved where they needed to move to make the best benefit for them instead of passing the risk onto themselves they pass it on to the plan.

Johnston said that's a common concern. To an extent you're over estimating the ability for people to precisely predict what the smart plan is. People make decisions based on the information they have and in most cases they'll be happier with those decisions but there's no way everyone's going to be optimizing the plan they take. It's always going to be shifting that risk to the employer but that does happen. If we the actuaries are doing our job right we price it into the rates that are set for the plan. It's inherent in both the rates that are set and the employee's contribution they just collected. When we set a rate it has some recognition of the fact people in that higher deductible plan are likely to be higher utilizers. Where the one's in the lower deductible plan are likely to be lower utilizers that ends up getting requested in the contribution you collect from the people.

Kizarr said we discussed it last time that the lower plans would be paying a little bit higher premiums to carry over to the other plans.

Whisenhunt said this is actuarially a risk assessment. Whisenhunt asked how you address that.

Kanady and Ayala both answered Stop Loss.

Whisenhunt asked when the Stop Loss kicks in.

Kanady answered rarely does the number go down.

Whisenhunt said it has because at one time the Stop Loss was considerably a higher number of years back.

Ayala said we could evaluate that. If the overall plans expected cost goes down then yes, we can lower that. Usually when you lower the Stop Loss it's going to cost you more money so we have to weigh that out. We'll look at several difference options specifically Stop Loss for unknown claims.

Whisenhunt said instead of a set claim cost at (9.5) nine point five million.

Bortmess said you are going to get the Stop Loss reimbursement.

Ayala said we also have Aggregated Stop Loss. Your maximum liability any given year is (25%) twenty-five percent more than the expected cost which has no bearing on the plan designs if your maximum liability is all based off of your expected claims for that next year.

Whisenhunt said next year you're going to have to start recovering the premiums.

Ayala said you're doing that now. Right now you are funding more than your expected claims. You haven't in the past which was incorrect especially if you are close or in the red you needed to be funding more to make your plan whole. Unless you had ($4,000,000) four million dollars in the bank he wouldn't recommend funding less than expected. Once we get a surplus in there then we can start shifting some of those dollars around but it maybe (2) two to (3) three years. We want to see closer to ($3,000,000) three million dollars in the bank before we start funding what is expected or less because you are putting yourself in a position to where you are going to go over the expected cost. You can do that often. Actuaries are great and can nail it most of the time but sometimes they're wrong because of those claims. If all of the sudden we have (20) twenty high claimants that are a ($100,000) hundred thousand dollars each our Stop Loss never hit. We just paid ($2,000,000) two million dollars or whatever we're expected to pay. That's why we have those Stop Loss numbers and why we need to do a really good job as a Committee, as a group. We just did an analysis a few weeks ago and the City is funding over the expected number.

Whisenhunt said about (6) six, (7) seven years ago we got behind the curve. The Committee wasn't making any recommendations.

Kizarr said we tried to make a recommendation but then it was (5%) five percent every year and the City would never go for it. Partly he believes why we got into a bind due to the hiring freeze which reduced our number of employees which reduced the number of contributions into the plan. He thinks it eliminated some of the liability to the plan by not having employees but also eliminated contributions into it. Kizarr asked if there were any actuaries on how many employees we have to maintain.

Ayala answered there's a fluctuating number of expected claims. If you lose or gain employees that number is going to fluctuate and it can only go down so far. There's a mechanism built in to where if employee population shifts so does that liability. At the end of the day we still don't know if you're going to have a high cost claimant that's why we have insurance. The reinsurance Stop Loss is our mechanism built in for the unexpected claims. We do our best to do a really good job actuarially projecting the number and you'll still have maximum liability. We are trying to bring down the maximum liability claims. There are several ways that we do it and these are (2) two key ways that can change that curve:

**Education**
**Plan Design**

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Whisenhunt said the concept is good. The hardest part is how to get there.

Ayala said there are (2) two moving parts:

**Plan Choices**
**Define Contribution Plan**

We have (100s) hundreds of (1000s) thousands employers across the country who have multiple plan designs. At the end of the day, they do that to save money. We are looking at it a little bit different with the City. There's more ability and education through Liazon and Define Contribution where employees save money. Now they can make an educated choice to use that money somewhere else like towards their Health Savings Account (HSA) or an accident policy. There are a lot of mechanisms we can bring in through that education.

Naes said to tag on to what Ayala said where the system will help employees pick those plans. It would help them pair their medical plan with their other lines of coverage they should be leveraging. In the marketing, the consumer, the education campaign will be rolled out over the course of (6) six to (8) eight months which will go a long way to help employees to gain comfort. For example in Health Savings Account (HSA), this would be a new product for employees. Telemedicine is another way to keep your cost low. In a lot of cases you can call your doctor up and your only cost is your prescription. This is another way for employees to compare these products together to help keep their overall costs down.

Ayala said BlueCross is coming up with more tools that will help employees make informed decisions. They are coming up with better systems and there are some neat things they have in place they will benefit. We can come in an implement if you contact their system they can help you find the best provider at the lowest cost that employee gets an incentive on it. There are additional things we'll be able to roll out that will ultimately help people. Back to what was said, about an employee making the wrong decision and all of a sudden have to be out of pocket. There are other things we will have in place to prevent them from too much out of pocket spending.

Whisenhunt said with (5) five plans he's sure that'll cost us more.

Kanady said it's actually not on a fully insured basis but the City is self funded which is a little bit different.

Whisenhunt asked if we are really looking at Liazon Management Plan.

Ayala answered we realize and anticipate this to be a big conversation and change. We get fired up and passionate about seeing what positive change it can bring to employees because we believe in it. We want to make sure we are educating people well in advance. We want everyone in this room to feel comfortable because at the end of the day we want you to help other employees understand those things as well.

Kanady said we should continue to look at the timeline.

Naes continued with the last part of the presentation.

*** Implementation Timeline**
**Where does the City fall in the Timeline?**
**What does the implementation look like?**

Whisenhunt said our employees' involvement with enrollment and getting them to sit down to go through this is what concerns him.

Burk asked during the initial enrollment, what is available for the employee.

Naes answered it's not uncommon to have low employee engagement as it's related to benefits. That's something we deal with on a regular basis. That's one of the reasons of being cognizant of the implementation timeline is important because a big part of that is going to be the communication campaign we roll out to employees which would help increase employee engagement on the frontend. Ayala and he are willing to assist with making sure employees are familiar and comfortable with the platform. We've done a lot of things to help employees get enrolled. Some ideas we talked about were using a computer bank or have a bunch of computers set up and someone can be there to assist them. Another thing they could leverage is our help desk which is available for employees throughout the year. They can call the help desk system we have set up in Buffalo and it will literally walk them through the platform. With the question about how frequently employees need to go back to the platform, some employees will finish enrollment and will never go back until next enrollment. Others may lose an ID card and when they go in to order another they'll access the carrier website through our platforms. Some might have a life event change that needs to be requested which can be handled through the platform. In terms of the frequency, he thinks it's hard to say but it depends on what the employee's need is. It's not uncommon for an employee to never go back until the next open enrollment.

Massie said it's important for the City to train them to do it themselves.

Ayala said we are talking about enrolling electronically. The City should have some type of electronic enrolling platform because it is a lot easier administratively, it limits a lot of issues, it speaks directly to carriers and it's more accurate. It makes things easier for HR. People are a little bit more tech savvy than what you give them credit for. We'll show up with a bunch of iPads and computers allowing them to enroll with us standing here so they can ask questions. The Liazon system is so user-friendly that once they look at it and going through it they'll get it. The same thing with new hirers, if there's someone who doesn't have a computer at home they can have access to one here. There will be a lot of support.

Whisenhunt asked Massie if he was planning on new hirers during orientation doing the enrollment process.

Massie answered in a matter of a week, we are going to have (1) one computer sitting out in our lobby area because Catapult does online enrollment now for those employees without email or computers they'll have somewhere to sign up. By the end of this year, we will be taking online applications only. Those new hirers are going to have to apply online because we will no longer accept paper applications. There's a variety of things that are going to go this way within a year. New employees would not only apply online but do their on-boarding forms online which are new hire forms.

Kanady said you're going to have better choices above and beyond what you have now. That's what's been so exciting to see are the few positive messages we've seen with employee benefits. The increases in cost have been very devastating to employees.

Naes said he thinks the important thing to point out is we want to make sure that employees are aware of all of these increase choices and they are well educated of what they are going to be. That's one of the importances of the Timeline. It's one of the things that are part of the implementation.

Whisenhunt said to meet the pre-enrollment time in May, the decision has to be made and to Council by November.

Kanady said Liazon can respond very quickly. Usually employer groups especially the larger ones need more time for specific decisions. Whether it's this full Committee or if you want to form a sub-Committee that focuses in-between your Committee meetings to make progress on the Define Contribution modeling work with the many decisions to stay on track. The earlier you can start it the better. You can speak to the Letter of Intent (LOI).

Naes said it takes a long time to work through all of the details. Make sure we are talking to whoever the City selects so we can begin the activity process.

Kizarr said we won't know the numbers until December.

Ayala said this again is just a platform we are looking at potentially using to help give the employees choices, educate employees and essentially help lower the overall risk at the end of the year.

Kizarr said the numbers will be real important which would have a bearing whether they commit to this or not.

Ayala said the big difference from the number standpoint is if you don't do this then you are stuck with one option but if you do this people will have choices. We just want to give people choices.

Kizarr said just like everything else some are going to be hesitant to go especially if the City says they don't have any money and employees aren't going to get a raise.

Kanady said she's afraid that number could change with or without this technology.

Massie said the numbers are going to be what they're going to be with or without the technology. This is really adding options for employees besides that number. If we don't go with the technology and can't work out an agreement with the unions then plan 'B' will be the one plan.

Naes said it's just an illustration. Whatever number gets decided upon will be the number we can ultimately put up on the system.

Whisenhunt asked if we can get the number the City is going to contribute corrected and brought back to the next meeting.

Kizarr said because it only went up (4%) four percent for the City and (10%) ten percent for the employees. The union isn't going to go for that. He knows the whole thing was to save money for the City paying their contribution and he has no problem with that. The problem he has is the deficit we have to make up that the City is liable for. If we drop down to (4%) four percent for the City's contribution they still owe (7%) seven percent on the ($1,000,000) million dollars we are in the hole.

Whisenhunt said they need to maintain that ratio.

Massie said he agrees. It's much easier to sell if both sides are going up the same.

Bigham asked what about the employees under (65) sixty-five and how will they be impacted.

Massie answered that's a discussion he definitely would want to have further down the line. The thought right now is that the retirees would be able to use the platform. They would not have the (5) five plans. They would have (1) one or maybe (2) two plans. He talked about it last month, he would like to bring a proposal for recommendation within the next month or (2) two to bring the pre- (65) sixty-five retirees up to (100%) one hundred percent July (1) one with communication going out a month in advance. At the same time, take the retirees from (2) two Tiers, where they are currently employer/family, to match them to what our current employees are to employee/spouse, employee/ child(ren), and employee/family.

Whisenhunt said there was some resistance last year. We discussed increasing that percentage and HR pushed keeping that (5) five year plan in place.

Massie said the resistance last month or the month before when that discussion was being had would have been cold turkey. There would have been no communication plan. We did the (12%) twelve percent in July and within a month we would be doing another.

Whisenhunt said this occurred the previous year. HR said the (5) five year plan would put us there.

Massie said he would agree with that a year ago but things have changed. We tiered those (4) four Tiers which alleviated some of that impact. We are seeing a larger number of employees that have employee/spouse who are paying an employee/family rate.

Whisenhunt said employee/spouse he understands. For retirees employee/child(ren), there's not that many.

Burk said there's more than Whisenhunt thinks. There's quite a few

Whisenhunt said he doesn't see a problem with it, he just doesn't know how much it would affect us.

Massie said if we do it at the same time to get those up to (100%) one hundred percent then why not get them paying (100%) one hundred percent and it helps them.

Kizarr said it needs to be sent out in well enough time to give the retirees enough time to shop around. We don't want to do it at open enrollment.

Kanady said with BlueCross in the past, they've invited retirees in to let them know what their options were and will be going forward. Kanady asked if the Committee has a plot on how to get retirees to a place where we can properly educate all of their options?

Kizarr answered send them a letter telling them their premiums are going to go from this to this.

Burk said even if you make the meeting mandatory or they'll lose their coverage the retirees still won't come. There may be a few who will call months later after finding the letter.

Kanady said Harmon can do a voice-over WebEx where they can join from their home if they have a computer. We are here and can help brainstorm to try to figure it out.

Whisenhunt asked Naes when he can get the numbers changed.

Naes answered early next week.

Whisenhunt said that would give us time to look at it and start seeing where the employees are going to be.

Kanady asked would it help if we provided an employee survey. We've got some recent stats on what we've got from employees after they've been on the platform for about a year that way you have some customer satisfaction rates.

Whisenhunt said that's not going to hurt. He would like something that covers the options of each plan also.

Ayala said he doesn't want everybody assuming the rates are going to go this way.

Rogalski asked what if it's based off of the current.

Ayala answered that's not a bad idea. He likes that idea. They'll see what this is and what it would have been last year.

Kizarr asked why we won't know the cost until December.

Kanady answered the Committee can know early but it's going to have less plan experience.

Kizarr asked if we're only getting plans from last year.

Kanady answered when you are setting your premium equivalents you want to have the most recent information. If you set them too early you don't know if your columns are going to improve or fall over the (1st) first of the year.

Kizarr said but our claim period is July to July.

Whisenhunt said we are a month behind. We only have (5) five months worth of claim information.

Kanady said you guys are creditable so we are going to set it at a rolling (12) twelve. Any point and time during the year we'll look at the last (12) twelve months. That's not a problem. It's important for negotiations whatever that rate is that it's based off of current. We are going to continue to pay at this level maybe this much more or this much less.

Kizarr said our contract right now has a premium dollar amount. The language now has an actual premium cost.

Kanady said what is needed is probably (1) one plan that falls within that (1) one note of costs.

Massie said it would probably look something like this where it would have different plans and then we'll do the premiums.

Kizarr said we would still want some kind of language in there stating the City's contribution. Kizarr asked if they are going to want the (10%) ten percent increase if it goes below (400,000) four hundred thousand still or are they getting rid of it.

Ayala answered no.

Whisenhunt said one thing he would like to get is more detailed information on Health Savings Account (HSA).

Ayala said there is going to be a lot of education on Health Savings Account (HSA) which is a huge tax incentive. You can use it anytime for health, medical, procedures or eyeglasses.

Harmon said we have something call the Health Savings Account (HSA) Workbook. She'll give it to Massie.

Whisenhunt said nobody here has really participated in it. We need to get that information.

Rogalski asked when we need to make a recommendation on this.

Massie answered October because he needs to move forward with Council.

Burk said it's kind of scary that we don't have a police representative here.

Kizarr asked on the (HSA) it says interest earnings or tax-free, is that a set interest or is it an investment.

Kanady answered you have the ability to invest once your balance goes over a certain amount.

Kizarr asked could you lose money in it.

Kanady answered yes.

Ayala said and you can choose not to invest. It's just like your 401k, choose to cash it or put it in different stocks.

Kizarr asked could you roll money into it from somewhere else.

Ayala answered you can put from another (HSA) and you can contribute up to a certain amount every year just like a 401k. You can use it for yourself, family members, medical, dental, vision, prescriptions, and if you leave the City for any reason you can take it with you.

Kizarr said this reads, this maybe used tax-free for an employee qualified medical expenses.

Ayala said yes. Let's say he has ($5000) five thousand dollars and all of a sudden he needs a ($1000) thousand dollars for surgery then that comes out tax-free. He doesn't pay taxes. He can take the (1000) thousand out and use it for his surgery. At (59 1/2) fifty-nine and a half, he could start taking deductions out that are not for medical expenses for retirement.

Harmon said if he took out a ($1000) thousand dollars to but on a boat then he would be charged a (25%) twenty-five percent tax on it.

Kizarr asked before (59) fifty-nine.

Harmon answered right.

Kizarr asked what qualified medical benefit is. Is it the same thing as the Cafeteria plan?

Ayala answered yes.

Harmon said it's basically the same as an (FSA). There are a couple things you can do on an (HSA) that you can't on an (FSA). It runs the same without the use or lose rule.

Whisenhunt said we need a short summary of what each of these plans is and what is different within these plans.

Kizarr asked what the max was.

Kanady answered (6750) sixty-seven fifty in 2017 for family.

Whisenhunt said so it is higher than a (FSA).

Harmon said employees are now starting to see it as if they are shopping on Amazon for benefits. They are actually doing more research on benefits than they ever had and they are starting to understand it more. Now we're able to give them the technology which allows them to look at their benefits because they are shopping and price saving. It's our mentality when we have someone else's money to spend we research a little bit better than just taking whatever our employer says and not paying any attention to it.

## VI. New Business
(NONE)

## VII. Comments/Discussion
* Whisenhunt said the meeting date will remaining October 18th, 2016 until further notice. We'll know more by the end of next week.

Kizarr said he can't make the (1st) first week of October.

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* Whisenhunt said he heard complaints about the processing of flexible spending reimbursements. He hadn't heard specifics but that it's slow. He has also received a (3rd) third flexible spending card. He doesn't know why but the old card still works.

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* Burk said there's no vision or dental cards.  The ones HR has doesn't have employees' name on it.  It's just a card.

Harmon said she ordered some more cards with the group numbers on them.

* Whisenhunt asked what the total of employees who dropped dental was.

Burk answered she didn't know the number but it  wasn't very many.

Massie said we took the forms and it didn't seem like a whole lot of employees dropped dental. We still have to maintain a certain number.

## VIII. Adjournment

Rusty Whisenhunt announced the adjournment at 11:21am.

**Motion by Albert Ozuna with second by Bruce Kizarr** to adjourn   Ayes: All        Nays: None    **Motion carried**