

TOWN OF FERDINAND

SPECIAL MEETING

December 23, 2020

The Ferdinand Town Council met for a Special Meeting at 4:30 PM on Wednesday, December 23, 2020, in the Ferdinand Town Hall. Present were Council President, Ken Sicard in person; Vice-President, Debbie Johnson via Zoom; Council Member, Ron Weyer via Zoom and Clerk-Treasurer, Tamara Miller in person.

Sicard stated the Council has revisited the 2021 employee health insurance rates approved at the December 15, 2020 Council meeting. The Council was asked by employees to review the rates and the employee costs. Sicard explained the revisions reflected in the schedule. The 2021 revised schedule was distributed to Debbie and Ron prior to the meeting for their review (attached). Debbie moved to approve the Revised 2021 Medical Insurance Options for the Town of Ferdinand. Ron seconded. Roll call vote: Sicard-Aye, Ron-Aye and Debbie Aye. Motion carried 3-0.

James presented a claim payable to Erb Equipment Company in the amount of \$79,833.00 for a 2021 John Deere 310 SL backhoe expected to be delivered prior to year-end. He requested the check be approved for payment to be released when the delivery is made. Ron moved to approve the claim. Debbie seconded. Roll call vote: Sicard-Aye, Ron-Aye and Debbie-Aye. Motion carried 3-0.

Ron stated he would work on plans for the signage on Town Hall.

The following announcements were read:

ANNOUNCEMENTS:

Town Council Meeting	Tuesday	January 19, 2021 at 6:30 PM
BZA	Wednesday	January 27, 2021 at 6:30 PM
Plan Commission	Wednesday	January 27, 2021 at 7:00 PM
Park Board	Wednesday	January 13, 2021 at 4:30 PM
Economic Development Comm.	Monday	January 18, 2021 at 6:00 PM

Debbie moved to adjourn. Ron seconded. Roll call vote: Sicard-Aye, Ron-Aye and Debbie-Aye. Motion carried 3-0. Meeting adjourned at 4:45 PM.

ATTEST:

FERDINAND TOWN COUNCIL

Tamara Miller
Clerk-Treasurer

Ken Sicard
Debbie Aye
Ron Aye

Revised 2021 Medical Insurance Options - Ferdinand

	PPO				H.S.A.			
	Renewal SIHO PAE		Renewal SIHO PAF		Renewal SIHO PA3		Renewal SIHO PA3	
	In-network	Out-of-network	In-network	Out-of-network	In-network	Out-of-network	In-network	Out-of-network
Deductible								
Individual	\$3,000	\$12,000	\$4,000	\$16,000	\$4,000	\$13,800	\$4,000	\$13,800
Family	\$6,000	\$24,000	\$8,000	\$32,000	\$8,000	\$27,600	\$8,000	\$27,600
Coinsurance	80%	50%	80%	50%	80%	50%	80%	50%
Out-of-pocket Maximum								
Individual	\$7,500	\$25,650	\$8,550	\$25,650	\$7,000	\$21,000	\$7,000	\$21,000
Family	\$15,000	\$51,300	\$17,100	\$51,300	\$14,000	\$42,000	\$14,000	\$42,000
Hospitalization	80%	50%	80%	50%	80%	50%	80%	50%
Emergency Room	\$400 Copay, Coinsurance	Same as In-Network	Ded./Coins.	Same as In-Network	Ded./Coins.	Same as In-Network	Ded./Coins.	Same as In-Network
Urgent Care	\$100	Ded./Coins	\$90	Ded./Coins	Ded./Coins.	Ded./Coins	Ded./Coins.	Ded./Coins
Office Visit PCP/Specialist	\$35/\$70	Ded./Coins	\$45/\$90	Ded./Coins	Ded./Coins.	Ded./Coins	Ded./Coins.	Ded./Coins
Lab/Xray	Ded./Coins.	Ded./Coins	Ded./Coins.	Ded./Coins	Ded./Coins.	Ded./Coins	Ded./Coins.	Ded./Coins
Preventative Care	100%	NA	100%	NA	100%	NA	100%	NA
Prescription Drugs	Retail	Mail Order	Retail	Mail Order	Retail	Mail Order	Retail	Mail Order
Tier 1 Generic	\$10	\$25.00	\$10	\$25.00	Ded./Coins.	Ded./Coins	Ded./Coins.	Ded./Coins
Tier 2 Preferred Brand	\$35	\$87.50	\$50	\$87.50	Ded./Coins.	Ded./Coins	Ded./Coins.	Ded./Coins
Tier 3 Non-Preferred Brand	\$70	\$175.00	Ded./\$100	\$175.00	Ded./Coins.	Ded./Coins	Ded./Coins.	Ded./Coins
Tier 4 Specialty	30% \$500 Max	50%	Ded./30%/\$500M	50%	30% \$500 Max	30% \$500 Max	30% \$500 Max	30% \$500 Max
Employee Rates per Month:								
Single	\$121.10		\$64.16		\$50.00		\$50.00	
Employee + Spouse	\$436.19		\$359.13		\$254.55		\$254.55	
Employee + 1 Child	\$403.71		\$332.42		\$190.36		\$190.36	
Family	\$620.11		\$510.50		\$425.56		\$425.56	



German American
Insurance

Insurance Summary 2020 - Ferdinand

2020 Current Plans

HSA

Monthly Premium 2020 - HSA - SIHO			Annual Premium 2020		
Health Ins.	Total Employee	Town	Total Employee	Town	Employee %
Employee & Family	1,981.57	1,589.57	4,704.00	19,074.84	0.20
Employee & Spouse	1,394.57	1,153.57	2,892.00	13,842.84	0.17
Employee & Children	1,290.99	1,104.99	2,232.00	13,259.88	0.14
Employee	703.99	678.99	300.00	8,147.88	0.04

PPO

Monthly Premium 2020 - 80/20 - SIHO			Annual Premium 2020		
Health Ins.	Total Employee	Town	Total Employee	Town	Employee %
Employee & Family	2,259.95	1,687.25	6,872.40	20,247.00	0.25
Employee & Spouse	1,589.94	1,348.94	2,892.00	16,187.28	0.15
Employee & Children	1,471.70	1,202.67	3,228.36	14,432.04	0.18
Employee	801.67	776.67	300.00	9,320.04	0.03

2021 SIHO Renewal A

#1 Choices per Committee

HSA - "Employee only" HSA Premium is \$50. Town Contribution is \$712.87. Employee receives \$300 in first quarter to their HSA saving acct.
 HSA - "Family" tiers, employee pays the same % as in 2020; ie. Premium increase is shared by employee/employer. Employee receives \$300 in the first quarter to their HSA savings acct.
 PPO - "Employee only" PPO Premium is \$121.10. Town pays \$750 for the PAE or PAF PPO plans.
 PPO - "Family" tiers, employee PPO Premium is 25% of total premium. Same % as 2020 Family PPO.

Monthly Premium 2021 - HSA - PA3			Annual Premium 2021		
Health Ins.	Total Employee	Town	Total Employee	Town	Employee %
Employee & Family	2,149.38	1,723.82	5,106.72	20,685.84	0.20
Employee & Spouse	1,512.33	1,257.78	3,054.60	15,093.36	0.17
Employee & 1 Child	1,399.91	1,209.55	2,284.32	14,514.60	0.14
Employee	762.87	712.87	600.00	8,554.44	0.07

PPO PAE

Monthly Premium 2021 - PPO - PAE #1 Choice			Annual Premium 2021		
Health Ins.	Total Employee	Town	Total Employee	Town	Employee %
Employee & Family	2,457.83	1,857.72	7,441.32	22,052.64	0.25
Employee & Spouse	1,728.79	1,292.60	3,054.60	15,511.20	0.25
Employee & 1 Child	1,600.14	1,196.43	4,844.52	14,357.16	0.25
Employee	871.10	750.00	1,453.20	9,000.00	0.14

2021 SIHO Renewal B

HSA - "Employee only" HSA Premium is \$50. Town Contribution is \$712.87. Employee receives \$300 in first quarter to their HSA saving acct.
 HSA - "Family" tiers, employee pays the same % as in 2020; ie. Premium increase is shared by employee/employer. Employee receives \$300 in the first quarter to their HSA savings acct.
 PPO - "Employee only" PPO Premium is \$64.16. Town pays \$750 for the PAE or PAF PPO plans.
 PPO - "Family" tiers, employee PPO Premium is 22% of total premium.

Monthly Premium 2021 - HSA - PA3			Annual Premium 2021		
Health Ins.	Total Employee	Town	Total Employee	Town	Employee %
Employee & Family	2,149.38	1,723.82	5,106.72	20,685.84	0.20
Employee & Spouse	1,512.33	1,257.78	3,054.60	15,093.36	0.17
Employee & 1 Child	1,399.91	1,209.55	2,284.32	14,514.60	0.14
Employee	762.87	712.87	600.00	8,554.44	0.07

PPO PAF

Monthly Premium 2021 - PPO - PAF #2 Choice			Annual Premium 2021		
Health Ins.	Total Employee	Town	Total Employee	Town	Employee %
Employee & Family	2,295.57	1,785.07	6,126.00	21,420.84	0.22
Employee & Spouse	1,614.92	1,255.79	4,309.56	15,069.48	0.22
Employee & 1 Child	1,494.81	1,162.39	3,989.04	13,948.68	0.22
Employee	814.16	750.00	769.92	9,000.00	0.08