

# VILLAGE OF BROOKLYN HEIGHTS

## MINUTES OF A MEETING

March 16, 2021

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A meeting of the Wage & Salary Committee of the Village of Brooklyn Heights, Ohio was held on March 16, 2021 at 6:00 pm. with Councilman Blados presiding.

Present at roll call:	Councilmen:	Blados, Lahiff, Lasky, Presot & Walsh
	Mayor:	Procuk
	Clerk/Treasurer:	Frank
	Guest:	Payroll Admin Val Snyder

The purpose of this meeting is to discuss employee healthcare.

- Mr. Blados stated that at the last committee meeting they met with five (5) brokers and today he would like to discuss which one they would like to talk with.
- Mr. Lahiff said he reviewed all of them and thinks council should have the employees complete the applications and shop around. He liked the first two (2), Jim Dustin of NFP Corporate Services and Ron Boyner of Oswald Companies. He feels we should ask them and our current broker Ted Biskind of American Benefits to bring proposals.
- Mr. Frank read an email from Ted Biskind with regards to his conversation with Medical Mutual. Please see attached email.
- Mr. Lahiff feels we should shop around for something other than Medical Mutual. He wants to give it to the three (3) brokers and tell them we want a proposal with the exact same benefits and then with the recommendations with any changes they would make from behind the scenes, not to the employees because the employees would stay exactly the same because of the union contract, and what you change overall deductible to the plan or an HRA or HSA for recommendations for that, but not limit ourselves to Medical Mutual.
- Mrs. Presot agrees that this is the time to complete the questionnaire and shop around. She also liked NFP and Oswald for consideration.
- Mr. Lasky would like to have the questionnaire uploaded electronically so that it could be saved and annually or bi-annually the employees would go in and update it so they could see if anything major has changed in their life or physical condition and we don't have to start from scratch every time. It would be at your fingertips and if an employee has major changes it's an easy correction to be made and documented.  
Mr. Lasky said he would hope that the employees would only have to fill out one form and it could be shared by the three companies and not have to fill out three unique forms.
- Mr. Frank said he would check with the three companies to see if they can all work off of one questionnaire. Mr. Frank said he would be willing to create a spreadsheet with each employee's information and asked Val Snyder to extoll her knowledge on this topic.
- Mrs. Snyder said that it is against HIPPA laws for us to keep this information. She said that there used to be paper questionnaires completed and returned in sealed envelopes that were given directly to Mr. Biskind. He then shopped around for other insurers. She said that about 2010 an electronic universal form was sent to each employee and they had to create a user name and log-in and then completed the form online. She stated we do not have that information due to the HIPPA laws.
- Mr. Frank said he would contact the three (3) brokers regarding the questionnaire and see what they come back with.
- All of council agrees with the three (3) choices for broker.
- Mayor Procuk asked if anyone is interested in what the savings the village realized on the deductible participation. Mr. Frank (not having the numbers in front of him) felt the decrease in the HRA spending was about \$40,000 last year but that may have been due to COVID-19 because elective surgeries were put off and employees did not see doctors.
- Mayor Procuk said that seeing the doctor is a co-pay not a deductible. Our HRA only changed to the point where anything that went to the deductible with Medical Mutual the village used to pay. We doubled first responder pay, we gave \$900 for on-call pay and we told the employees that they would have to pay the first \$500 deductible per person with some kind of stop gap for

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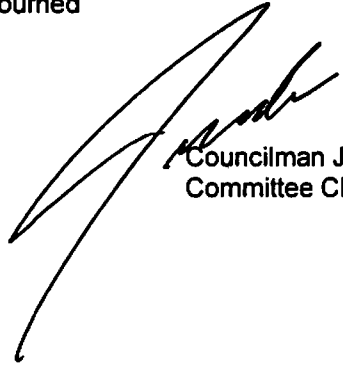
- families. What Mayor Procuk wants to know is if we have that number or can Ted get it from Medical Mutual. How much did our employees actually pay? Those would be the only dollars that the village saved. Those would be dollars that the village used to pay having nothing to do with our deductible. If you really want to save premium, you either increase the contribution for the insurance to the employees, which is at 13% now, or go to a higher deductible plan with Medical Mutual, the village assumes more risk, you leave the \$500 that you created a couple of years ago because that's well in place, but you get a lower premium per month going with Medical Mutual because the village is exposed to a larger deductible. The number he is interested in is exactly what our employees paid out of their pocket toward the deductible that the village normally had been paying for many years. Just curious if that is a big number or small number.
- Mr. Lahiff said Ted Biskind can get that number from Medical Mutual. He said that is something the broker should be giving us every year. He still thinks we are missing possible opportunities by not going outside of Medical Mutual. He said that Ted Biskind did say that many times he has gotten competitive quotes and taken them back to Medical Mutual and they had the last say because they wanted the opportunity to match it. He said that since it hasn't been shopped in ten (10) years we need to do it now.
- Mayor Procuk agreed. He said the last time we shopped was when Cuyahoga County did their full blown collaboration we were the first community to try to join and we were turned down. He has no problem having it shopped around, get a plan as close to our benefits then take it to the union employees and see if they accept a change in the plan.
- Mr. Lasky asked Mayor Procuk if council raises the deductible then our premium comes down. Mayor Procuk answered that we have a deductible with Medical Mutual that we have to pay before Medical Mutual pays 100% in benefits.
- Mayor Procuk said that if there is enough savings by assuming a bigger risk then that's a consideration.
- Mr. Lahiff said that a broker should be able to advise you with the worst case scenario, this is what our projected is and how much risk do we want to assume but there's an aggregate deductible that this is our maximum exposure for the village.
- Mr. Frank said he is asking of Mr. Biskind for some facts to put before us.
- Mr. Blados asked if anyone recalls council talking about the number at which point the village could no longer absorb the increases and would have to ask the employees to step up their contributions.
- Mr. Frank said that looking at a 3-5-10 year plan we cannot sustain 19% increases every other year.
- Mr. Lasky said numbers were kicked around but they are not where they settled. He said that as employees came through for negotiations the general consensus was that changes need to be made to the healthcare so that it could be sustainable to the village moving forward.
- Mayor Procuk said that he would like to know how much was paid out of pocket by the employees that the village would have normally had to pay because that is what the village saved.
- Mr. Frank said he would email the three (3) candidates separately with council copied, telling them that council has decided to move forward and also email the two (2) brokers we are not choosing and let them know that we are going in a different direction.
- Mayor Procuk said he did some follow-up on some of the questions that the brokers, did not, would not or could not answer and he'll put that in council mail. He spoke with Independence who is represented by NFP Corporate Services and Brooklyn who uses Oswald and he'll have that information in the packets as well.
- Mr. Frank feels that a team should be created with a member of each department to discuss this.
- Mr. Walsh said there is plenty of time to get members from each department to join in the communications.

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Councilman Blados asked if there was any other business to discuss at the Wage & Salary Committee meeting. If there is no further business the meeting is adjourned

A handwritten signature in black ink, appearing to read 'Joe Blados', is written over the printed name.

Councilman Joe Blados  
Committee Chairman