

**Benefits Focus Group Minutes  
(2-12-09)**

**Note: BFG members who attended are listed; non-members may attend but are not always listed.**

<u>Regular Members</u>	<u>Alternate Members</u>	<u>Staff Advisors</u>	<u>Recorder</u>
April Bryan		Andrew Grindstaff	PJ Hahn
Susie Daniels		Kurt Hoverter	
Bill Gaines		Linda McKinney	
Dolly Gamble			
John Glanden			
Pat Horan			
Stacie Ross			
Benita Saldutti			
Ed Whitehead			Members and Advisors Present = 13
Al Woodle - Chairperson			

**Call to Order - Chairperson**

Al Woodle called the meeting to order at 1:00 pm. Thursday, February 12, 2009.

**Roll Call**

PJ Hahn called the roll and recorded the meeting.

**Approval of Minutes from 10/16/08**

Al Woodle called for and received approval of the minutes from the previous meeting on 10/16/08.

**Monthly Costs Update – Linda McKinney**

- Statement for first four months shows medical and dental revenues decreased because of headcount, and costs have increased.
- OPEB Trust Fund revenues are down because of investment earnings and increasing claims costs.

**Cover Florida HealthCare – Susie Daniels**

- Because there are 3.8 million Floridians without health insurance, the Florida legislators secured *Cover Florida*:
  - United Healthcare and Blue Cross Blue Shield to provide healthcare to those not covered (ages 19 to 64) who have been without insurance for 6 months, or who are recently unemployed – even if there are pre-existing health conditions. The coverage is voluntary for both individuals and for employers, and employees can even take their coverage with them if they change jobs or meet the following criteria:
    - Loss of a job that provided employer-sponsored health benefits
    - Loss of benefits under COBRA

- Death of, or divorce from, a spouse who has provided employer-sponsored health benefits
- May be a better option for post-93 retirees for those under age 65.

### **Florida Kidcare – Susie Daniels**

- Income based healthcare covers children to age 19.
- Too costly at job may seek this insurance coverage.
- Info and enrollment is on-line.
- Not deductible from pension checks.

### **Bankers Life – Susie Daniels**

- Another alternative for post-93 retirees over age 65 with a lower cost and same coverage as City
- Medicare pays first and Bankers is secondary.
- Rates always stay at the age when first enrolled in plan.
- Brian Baacke is the Banker's Life representative for all questions and enrollment.

### **Other Business**

- Caremark diabetic supply program offers qualifying participants receive an ACCU-CHEK or OneTouch blood glucose meter kit at no cost (includes starter supply of test strip and lancets).
- The OPEB actuary two year study will be updated with data from October 2006 to October 2008.
- Proposal to Partially Fund the Retiree Healthcare Liability thru a bond offering backed by life insurance on the City employees is not a good decision now because of the bond market -- it is too costly. The option is open for future consideration.
- A Request for Proposal (RFP) is going out on medical insurance this year and it may not include 4 plans. It will likely include plan changes such as higher deductibles and increased out-of-pocket costs.
  - With revenues down and expenses up may require retirees contributing a greater share to their healthcare costs.
  - Self-insured is the cheaper method if there are revenues and funds to sustain it.
- Schedule Wellness Program feedback on next meeting's Agenda. Extra \$100 for program may not be included in 2010 plan year.
- Tom Dolsak is coordinating with our Purchasing section on the Dependent audit. The substantial cost requires a RFP.
- Susie Daniels commented on new Federal laws that the social security numbers must be maintained at the insurance company on dependents who have medical coverage. She is receiving resistance in obtaining the numbers.
- Al Woodle stated the Group needs more participation from other departments. This will be addressed at the next Senior Executive Staff meeting by Kurt Hoverter.

### **Adjournment and Next Meeting**

Al Woodle adjourned the meeting at 2:20 p.m. The next regular BFG meeting is scheduled to be **Thursday, April 9, 2009**, 1:00-3:00 p.m. in Room #100 of the Federal Building.