

**CITY OF GAUTIER
Business Item #4
Fact Sheet**

Council Meeting: September 2, 2014
Title: Renewal of Self-Funded Health Insurance Plan for FY 2015
Introduced by:
Contact Person/Telephone: Jason Pugh 497-8000 Ext. 307

Summary Explanation: Approval to renew the Self-Funded Health Insurance Plan for FY 2015. This request includes a renewal of all associated voluntary policies and two new plan amendments with no increase in the city paid funding rates for FY 2015.

EXHIBITS FOR REVIEW

Resolution	<input type="checkbox"/>
Ordinance	<input type="checkbox"/>
Contract	<input type="checkbox"/>
Minutes	<input type="checkbox"/>
Plan Maps	<input type="checkbox"/>
Order	<input checked="" type="checkbox"/>
Other	<input type="checkbox"/>
Submittal Authorization	City Manager

Staff Recommendation:

Approval

Motion Made by:													
Gollott	<input type="checkbox"/>	Martin	<input type="checkbox"/>	Jones	<input type="checkbox"/>	Guillotte	<input type="checkbox"/>	Vaughan	<input type="checkbox"/>	Anderson	<input type="checkbox"/>	Colledge	<input type="checkbox"/>

Second Made by:													
Gollott	<input type="checkbox"/>	Martin	<input type="checkbox"/>	Jones	<input type="checkbox"/>	Guillotte	<input type="checkbox"/>	Vaughan	<input type="checkbox"/>	Anderson	<input type="checkbox"/>	Colledge	<input type="checkbox"/>

Voted as follows:		Ayes	Nays	Abstained	Absent
Mayor	Gollott	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
At Large	Martin	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Ward 1	Jones	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Ward 2	Guillotte	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Ward 3	Vaughan	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Ward 4	Anderson	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Ward 5	Colledge	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Action Taken:

There came for consideration of the Mayor and Members of the Council of the City of Gautier, Mississippi, the following:

ORDER NUMBER 000-2014

IT IS HEREBY ORDERED by the Mayor and Members of the Council of the City of Gautier, Mississippi that the following is hereby authorized for the FY 2015 Budget effective October 1, 2014, to accept the recommended Reinsurance proposal from HCC Life and provide funding for the self-insured health insurance policy.

1. To continue to pay 100% of premiums for employee only coverage in the amount of \$405.65 per month.
2. To continue to pay 87.056% of premiums for employee/child coverage in the amount of \$595.70 per month – total premium \$684.26 per month. Employee portion will be in the amount of \$88.56 per month.
3. To continue to pay 86.378% of premiums for employee/spouse coverage in the amount of \$707.30 per month – total premium \$818.84per month. Employee portion will be in the amount of \$111.54 per month.
4. To continue to pay 86.961% of premiums for family coverage in the amount of \$916.78 per month – total premium \$1,054.24 per month. Employee portion will be in the amount of \$137.46 per month.
5. To continue to pay monthly to Teledoc a fee of \$2.90 per employee per month.
6. To continue to pay 100% of premiums for life only covered employees in the amount of \$6.00 per month.

IT IS FURTHER ORDERED that the renewal notification for dental coverage submitted by Fox Everett Hub International for FY 2015 is hereby accepted. This renewal will maintain current benefits and does not include a rate increase. All dental premiums are 100% employee funded.

IT IS FURTHER ORDERED that the renewal notification for vision coverage by Always Care Benefits for FY 2015 is hereby accepted. This renewal maintains current benefits and includes a 5% rate increase. All vision premiums are 100% employee funded.

IT IS FURTHER ORDERED that the renewal notification for the Humana Cancer & Specified Disease policy by Bay Bridge Administrators, LLC for FY 2015 is hereby accepted. The optional insurance will be offered as long as there are a sufficient number of participants. If a plan drops below the requisite number of participants, the benefit will be cancelled. All premiums are 100% employee funded.

IT IS FURTHER ORDERED that the renewal notification for UNUM voluntary benefits at the employees; expense for life, accidental death & dismemberment, disability and accident/injury for FY 2015 is hereby accepted. This optional insurance will be offered as long as there are a sufficient number of participants. If a plan drops below the requisite number of participants, the benefit will be cancelled. All premiums are 100% employee funded.

IT IS FURTHER ORDERED that the following two (2) amendments are hereby approved to remain in compliance with the Affordable Care Act:

Amendment #10 – Is mandatory for all employers under the Affordable Care Act and replaces any previous language concerning HIPAA privacy practices.

Amendment #11 – This amendment is mandatory for all employers under the Affordable Care Act and eliminates non-coverage for pre-existing conditions, removes the limit on annual maximum benefits, requires children of insured to be allowed to remain on the plan until age 26 and includes a right of rescission of coverage in the case of fraud. Additionally, this amendment will also modify the waiting period for coverage on our insurance plan to the 1st day of the month following 60 days from the date the employee meets the definition of a full time employee (i.e. date of hire).

IT IS FURTHER ORDERED that the City Manager and City Clerk are authorized to execute any and all documents necessary.

Motion was made by **BLANK** seconded by **BLANK** and the following vote was recorded:

AYES:

NAYS:

MAYOR

ATTEST:

CITY CLERK

BLANK by the Mayor and Members of the Council of the City of Gautier, Mississippi, at the meeting of September 2, 2014.