



Mr. Scott Wright, Chairman, called the meeting to order at 9:07 AM in the Board Room of the Utility Building at 710 West Choctaw Street. All Board Members and legal counsel were present.

Other Attendees: Mr. Mike Doublehead, General Manager | Ms. Kim Dorr, Assistant General Manager | Ms. Erin Butler, Executive Assistant | Ms. Lacy Creech, Human Resources Generalist | Mr. Frank Macario, Director of Water Distribution | Mr. Rick Patrick, Electric Foreman | Ms. Beth Bailey, Financial Director | Mr. Barry Tucker, Director of Wastewater Collections | Mr. Mike Richardson, Director of Special Services | Ms. Rhonda Baber, Mapping Tech | Mr. Chris Hall, Teehee WTP Foreman | Mr. Mark Christison, AJ Gallagher | Mr. Pete Towne, AJ Gallagher | Ms. Tiffany Edmunds, AJ Gallagher

## REGULAR AGENDA

### 1. Introduction of guests

Mr. Doublehead welcomed Mr. Towne, Mr. Christison, and Ms. Edmunds from AJ Gallagher.

### 2. Discussion & Possible Action to amend the 2023-2024 health insurance coverages

Mr. Wright asked Mr. Towne to explain to the Board what the current healthcare coverages are for TPWA employees. Mr. Towne directed the Board to a page in the packet AJ Gallagher provided to show the breakdown of coverages from Blue Cross, Blue Shield (BCBS). He explained the HRA plan and how the plan saves money for TPWA and the employees. The HRA Plan design includes a deductible reimbursement for employees who exceed \$1000 of the individual's deductible. He stated there are 60 employees enrolled in the current HRA Plan and 10 employees on the OEPIC Plan.

Mr. Towne then explained the reason for the Preferred Plan option, but stated no one was enrolled in the plan in this plan year. Mr. Wright asked for clarification that the employee would have to pay the difference in the premium for the "buy-up" plan and Ms. Long stated the Preferred Plan has the larger network. Mr. Towne agreed to both comments, but also stated the differences in the networks were not substantial; possibly four or five doctors on the Preferred Plan not cover on the Advantage Plan based off the usage from employee reports.

Then Mr. Towne discussed the Insure OK/OEPIC Plan option. He explained to the Board that Insure OK is a state program through the healthcare authority that provides premium reimbursements to employers for employees that meet certain income guidelines. TPWA is reimbursed 60% of the premiums for employees and 85% of a spouse's premium, if covered.

Mr. Towne explained how AJ Gallagher negotiated with BCBS for a better renewal rate on the PPO plan and stated BCBS came down to 19.90% (from 27.7%). Aetna, United Health Care, and Oklahoma Municipal League declined to quote, but Community Care (CCOK) provided a competitive quote for an HMO plan. Gallagher provided the CCOK quote to BCBS and was offered a \$6000 deductible plan option through BCBS to come in under the 18.52% increase offered by CCOK.

Mr. Towne concluded the presentation explaining the selected plan from the last Board Meeting was Option 2 from BCBS. This plan is a \$6000 deductible, \$7000 out-of-pocket, and 50/50 coinsurance. He

recommended the Board consider raising the HRA to \$5000 of the deductible. The risk is an extra \$1000 but most employees do not maximize the deductible. This plan option could save TPWA approximately \$27,000 in premiums. Mr. Christison recommended the BCBS Option 2 as well, based on the savings and he said employees will see about the same benefits.

Mr. Wright asked if the Option 2 was the same plan that was voted on at the previous meeting with no changes. Mr. Towne confirmed, but stated in the original presentation, Option 2's Preferred Plan column was "hidden" on the spreadsheet and he made sure it was shown on this presentation as part of the Option 2 plan.

Mr. Doublehead explained the reason for the meeting today was to have a better understanding of the options available to the employees, to make a motion to increase the HRA reimbursement to \$5000, and to approve Option 2 as presented with the Preferred Plan included.

Mr. Wright asked for a motion to approve BCBS Option 2 as presented and to increase the HRA to a \$5000 reimbursement, so moved by Ms. Long and seconded by Mr. Gish.

Roll Call: AYE: Mr. Wright, Mr. Gish, Ms. Long, Ms. Baker, Mr. Mutzig

NAY: None

ADJOURNMENT: Mr. Wright called for a motion to adjourn the meeting, so moved by Ms. Baker and second by Mr. Mutzig.

Roll Call: AYE: Mr. Gish, Ms. Long, Ms. Baker, Mr. Mutzig, Mr. Wright

NAY: None

Meeting adjourned at 10:08 AM.



Chairman