

APC COMMITTEE MEETING

March 15, 2011

Present: Linda Wishard, APC Committee Chair; Committee Members: Jan Neese, Donald Paczkowski and Lois Willis; Board Representative: Allan Hitchcock; General Manager, Earl Foster and Finance/Administration Manager, Margaret Cathey Absent: Judy Wallace, Committee Member

The meeting was called to order at 5:15 p.m.

In response to an inquiry from Karl Ansbach and Earl Foster as to why the first item had been included on today's agenda, Linda Wishard said that it was important to begin a review of the Health Insurance plan, its costs and the cost sharing relationship between employees and the MUD (tax payers) at this time in order to ensure the Committee has the opportunity to make timely recommendations for the Board's consideration and in order to budget for the 2012 plan year.

Earl Foster distributed the schedule of Medical Expense Benefits from TML and a Health Benefit Comparison from Justin Clark, our Broker of Record who represents Clark Benefits, for the Committee's review. Earl responded to several questions regarding the current plan design and described the renewal process that occurred for 2011.

Don Paczkowski noted that the prior renewal did not reflect an accurate rate comparison due to the fact that health providers other than that offered through TML Insurance did not have access to actual claims experience, i.e., fully loaded quotes. Don commented that his expectation would be for the Broker to not only provide fully loaded quotes, but also make a recommendation as to plan design and costs based on best practices and his knowledge of today's health care marketplace.

After further discussion, the Committee asked Earl to arrange for Mr. Clark to join us at the April Committee meeting (to be determined). Additionally, the Committee's expectation is that full claims information will be provided to other carriers to obtain 2012 renewal quotes. In the meantime, Linda asked the Committee to review the Medical Expense Benefits document in detail and be prepared to discuss the current plan versus possible plan design alternatives when we meet with Mr. Clark in April.

Earl Foster provided a brief overview of "The Wellness Program" that was presented to the Board last month. Concerns regarding permission to access private property during the upcoming Poker walk and how the wellness program will measure return on the investment were discussed. There was further discussion regarding why the program had not been presented and reviewed by this Committee prior to submission to the Board. Earl Foster indicated that this would be the process in the future, especially for programs that had both budgetary and employee welfare impact.

Linda Wishard advised that some time ago Jerry Hietpas had requested the Committee's review and/or development of a Code of Ethics policy for the MUD. Dick Drury provided some comments and proposed revisions to the current MUD Code of Ethics policy that Linda distributed to the Committee. After a brief discussion, Linda asked the Committee to review the proposed changes and make recommendations with the intent of finalizing a proposed revision to the Board at the April APC Committee meeting.

It was determined there were no additional general discussion items. Jan Neese moved for adjournment and it was passed. The meeting ended at 6:10 p.m.