

Minutes  
APC Meeting  
August 21, 2017  
10:00 AM

Members present: Chuck Moreland (Chairman), Norty Markham, Donald Paczkowski, Phil Kadlecek, Don Goff (Board Liaison) and Earl Foster (Staff)

**Health Insurance**

Justin Clark, Vice President, Frost Insurance presented health insurance alternatives. Since our meeting had been delayed, Earl Foster had already made a proposal to the MUD board last week that we continue with the same carrier, United Healthcare with a 4.9% premium increase. The current policy contains favorable coverage to that available in new policies after ACA was enacted and does not require new underwriting. (Mr. Foster indicated to the board that the APC committee had not yet reviewed the alternatives. The board did not take action, awaiting further details) A proposal by Aetna had a lower proposed premium however it requires new underwriting, which we expect, would increase the premium.

A motion was made by Don Paczkowski to remain with the current carrier with the 4.9% increase. Seconded by Phil Kadlecek, approval of motion was unanimous.

Discussion followed on Dental, Life and AD&D, Long Term Disability and Short Term Disability. Mr. Clark intends to request additional certain changes from alternate carrier to assure equal comparison of premiums. Current carrier is Met Life on all. A motion was made by Norty Markham and seconded by Don Paczkowski that all policies be placed with one carrier. Once Mr. Clark has provided Mr. Foster with the revisions, he will send his recommendation in an e-mail to APC members for vote. If all vote in favor of the recommendation by e-mail, we will not require another committee meeting this month.

**Review of Merit budget increase for FY2018**

Earl Foster presented background on rate increases. A motion was made by Norty Markham and seconded by Phil Kadlecek to propose the recommended 3% budget increase. Motion approved by unanimous vote.

**New Committee Member**

Committee members were urged to think of possible new committee members and submit a summary of experience. We need to add one member.

**Next Meeting:**

October 5, 2017 at 3:00 PM.

Notes submitted by Philip Kadlecek

Approved ( ✓ ) via e-mail by: Chuck Moreland ✓ \_ Norty Markham \_ ✓ \_  
Donald Paczkowsk \_ ✓ \_ Philip Kadlecek \_ ✓ \_