

**CLARKSVILLE MONTGOMERY COUNTY EMPLOYEES**  
**INSURANCE TRUST MEETING**  
**February 4, 2019**

The meeting of the Clarksville Montgomery County Employees Insurance Trust was held Monday, February 4, 2019 in the Lecture Hall at Central Office. Members in attendance were Jeanine Johnson, Patricia Bailey, Amanda Beck, Tommy Butler, Blake Frerking, Charli Hall, Leslie Helmig, Kellie Jackson, Ed Long, Donna Mahoney, Pat Martin, Jeff Taylor, John Smith and Tim Swaw. Also in attendance were Chris Fessenden and Kim Phelps of Fessenden Consulting Group, BCBS Representatives Todd Hodge, Kent Barnes and Dr. Ian Hamilton, Marcia Demorest CMCSS Finance Director, Donna McIntosh, Amy Wigington, and Faye Tryon from the CMCSS Benefits Office and Pam Clark from County HR.

Jeanine Johnson called the meeting to order at 4:15 p.m. A quorum was established.

Minutes from the January 22, 2019 meeting were reviewed. Motion to accept the Minutes was made by John Smith. Kellie Jackson seconded. Motion carries.

Chris Fessenden updated the Trust members concerning the meeting of the HSA sub-committee. The sub-committee had a conference call on January 30, 2019 to discuss the possibility of moving forward with an HSA plan. The following are some of the positive points concerning an HSA:

- Possibly aid in employee recruitment and retention
- HSA plans are popular in today's marketplace
- Potential contribution savings for both CMCSS and County Government
- Payroll tax savings on HSA contributions for the employee and the employer
- Provides consumers more control over their healthcare costs

There was discussion concerning the possibility of the employer contributing to the employee's HSA and/or the employer paying the administrative fee (\$2.50/month) as an incentive for participation. A 2.5% medical premium increase was discussed at the last Trust meeting. An option would be to have a Preferred Plan premium increase, but not have a premium increase for the Standard Plan. The actuary will do an analysis and provide feedback concerning this option. Participation in the HSA plan may be as low 5%. There is some concern about the impact an HSA may have on the Onsite clinic. Options concerning Onsite and the addition of an HSA will be explored further. The FSA and the HSA will need to have the same administrator, so the FSA would be included in the RFP. A motion to conduct an RFP for a HSA plan was made by Tommy Butler. Tim Swaw seconded. Motion carries. It was mentioned that if during the RFP process it is determined to not be in the best interest of the Trust to move forward with an HSA, the process may be stopped.

BlueCross BlueShield representatives for our account, Todd Hodge, Kent Barnes and Dr. Ian Hamilton were present to go over claims data for our group with the Trust. Members were provided a binder containing the data and Kent presented it to the members. The BCBS representatives had met earlier in the day with the Onsite staff.

The next meeting will be held Tuesday March 19, 2019 at 4:15 p.m.

The meeting was adjourned at 5:35 p.m.