

**Notice of Public Meeting**  
**\*Thursday, October 22, 2020**  
**8:30 a.m.**

**RISK MANAGEMENT**  
**&**  
**INSURANCE COMMITTEE**

**Door County Government Center**  
**County Board Room, 1st floor**  
**421 Nebraska Street, Sturgeon Bay, WI**

**\*Amended AGENDA**

- A. Call Meeting to Order
- B. Establish a Quorum / Roll Call
- C. Adopt Properly Noticed Agenda
- D. Correspondence
- E. Public Participation
- F. Approve Minutes of August 26, 2020 Meeting
- G. New Business – Discussion / Action
  - 1. Horton Group, Tim Deaton
    - 2021 Renewal Projection Review and Recommendations
    - Review of Teledoc – Implemented 1/2020
    - 2021 Health Plan Recommended Changes – Rx
    - 2021 Health Insurance Premiums
    - Go365 Wellness Program Update
    - 2021-2022 Insurance Incentives
- H. Review and Approve 2021 Stop Loss Insurance Renewal
- I. Review of 2021 Insurance Renewals
- J. Matters to be Placed on a Future Agenda
- K. Future Meeting Dates – At Call of Chair
- L. Meeting Per Diem Code
- M. Adjourn

In light of the declared state of emergency and to mitigate the impact of COVID-19 this meeting will be conducted by teleconference or video conference. Members of the public may join the meeting remotely or in-person in the Peninsula Room (C121) 1<sup>st</sup> Floor Government Center (*please note public in-person has limited capacity and is on a first come, first served basis*).

**To attend the meeting via computer:**

**Go to:**

<https://doorcounty.webex.com/doorcounty/onstage/g.php?MTID=ec75ebb6da61bd3a0ec7d7385125a8b4d>

**Event Password:** Oct22rmi2020

**To Connect via phone:**

**Call:** 1-408-418-9388

**Access Code:** 146 873 4757

*Deviation from the order shown may occur*

**MINUTES**  
**Wednesday, August 26, 2020**

**RISK MANAGEMENT  
 &  
 INSURANCE COMMITTEE**

*Door County Government Center  
 County Board Room, 1st floor  
 421 Nebraska Street, Sturgeon Bay, WI*

**Call Meeting to Order**

Chair Kohout called the August 26, 2020 Risk Management and Insurance Committee meeting to order at 9:00 a.m. at the Door County Government Center.

"These minutes have **not** been reviewed by the oversight committee and are subject to approval at the next regular committee meeting."

**Establish a Quorum / Roll Call**

Members present: Susan Kohout, Dale Vogel, and Laura Vlies Wotachek. Richard Virlee was absent. David Enigl was excused.

Others present: Administrator Ken Pabich, CC Grant Thomas, Finance Director Steve Wipperfurth, HR Director Kelly Hendee, Tim Deaton – Horton Group, and County Clerk Jill Lau.

**Election of Vice Chairperson**

Supervisor Vogel nominated Laura Vlies Wotachek, seconded by Kohout. Motion carried by voice vote.

**Adopt Properly Noticed Agenda**

Motion by Vlies Wotachek, seconded by Vogel to adopt the agenda. Motion carried by unanimous voice vote.

**Correspondence**

No correspondence was presented.

**Public Participation**

N/A.

**Approve Minutes of October 2, 2019 Meeting**

Motion by Vlies Wotachek, seconded by Vogel to approve the October 2, 2019 meeting minutes. Motion carried by voice vote.

**New Business – Discussion / Action  
 Committee Duties**

Administrator Pabich explained this meeting is a learning session to bring new members up to date. Information included in the meeting packet was reviewed.

HR Director Hendee presented history on insurance vendors, coverage, and programs. Hendee explained the County is self-insured. Annually, County staff come before the Committee with an update of where the County stands related to insurance; anticipated insurance premiums; and Wellness/GO365.

**Horton Group, Tim Deaton**

Tim introduced himself noting the Horton Group works with the County for health insurance, stop loss insurance, and the wellness program. A handout providing an overview of the agenda topics was distributed.

**Self-Insured and How it Works**

Tim defined what being self-funded means and how it works. Tim compared self-funded to fully insured. The County pays Auxiant to perform all of the adjudication, customer service, and claims processing. In a self-funded environment any monies saved stays in the coffers of the County which in-turn can create a reserve. Being self-insured allows the County to manage the risk and look at different programs, services, and vendors. The County can tweak the Health Insurance Plan as needed.

**Review of Current Stop Loss Insurance Carrier and Purpose**

Tim reviewed the Stop Loss Insurance. Once an individual reaches \$75,000 in claims the Stop Loss insurance kicks in. In addition, the County has aggregate coverage; the umbrella policy that covers all claims under \$75,000. The County is insured through American Fidelity.

**2020 Health Claims Review (1<sup>st</sup> 3 quarters)**

Tim reviewed the 2020 Health claim for the first three quarters.

**2021 Health Insurance Premiums – Projections**

\$22,784 projected per employee for year 2021; 2.9% below current. A couple more claim months are ahead which may add to this. Anticipating to drop or remain steady.

Dental and vision insurance was reviewed. Delta Dental is the County's insurer; 100% is covered by the County. Voluntary Vision was added 4 years ago and is employee paid.

**Go365 Wellness Program Update**

Tim explained Go365 is owned by Humana and is offered on a stand-alone basis. The program is app based and on the computer. It's personalized and has a rewards aspect tied to it. Tim reviewed each level – blue, bronze, silver, gold, and platinum and the current premium discounts that correspond. The program gives points to participants for activities and medical related exams and tests. In addition, employees earn bucks which can be used to purchase gift cards, movie passes, athletic/outdoor gear, etc. The program had 458 participants the first year; over half of the participants reached platinum status.

**2022 Insurance Incentives Review**

At this time a 0% increase in insurance premiums may be the recommendation. No plan changes are anticipated. Staff will review Go365 incentive levels and bring back recommendations for next meeting. Anticipating a late October or early November meeting to review and act on recommendations.

**Overview of Comprehensive General Property & Liability Insurance**

Finance Director Steve Wipperfurth provided a brief overview of the general property and liability insurance. Wisconsin County Mutual is our insurance carrier for all insurance coverages. Wipperfurth also reviewed Workers Compensation Insurance.

**Matters to be Placed on a Future Agenda**

No new agenda items as of this meeting.

**Future Meeting Dates – At Call of Chair**

Anticipating late October or early November meeting.

**Meeting Per Diem Code**

100.

**Adjourn**

Motion by Vlies Wotachek, seconded by Vogel to adjourn. Time: 10:56 a.m. Motion carried.

Respectfully submitted by Jill M. Lau, County Clerk