

**IRMO CHAPIN RECREATION COMMISSION
SPECIAL CALLED MEETING MINUTES**

Saluda Shoals Park
Administrative Building
November 12, 2014
6:00 p.m.

Members Attending

Scott Wilhide, Emily Shuman, Bruce Loveless, Bill Harmon

Members Absent

John Sowards

Non-members Attending

Elizabeth Taylor Eve Mittendorf David Gibson

Vice Chairman Scott Wilhide called the meeting to order at 6:00 p.m.

I. APPROVAL OF THE AGENDA

The agenda was approved by common consent.

II. REQUIREMENTS OF THE FREEDOM OF INFORMATION ACT

The news media was notified of the meeting, it was posted on the website and a notice and agenda was posted at the park sites one week prior to the meeting.

III. APPROVAL OF THE MINUTES

A MOTION WAS MADE BY EMILY SHUMAN TO APPROVE THE SEPTEMBER 24, 2014 MINUTES AS PRESENTED. BRUCE LOVELESS SECONDED. VOTE TAKEN. MOTION APPROVED.

IV. PUBLIC PRESENTATION

2015 Health Benefits – David Gibson, Gibson & Associates

Mr. David Gibson, Gibson & Associates, presented the 2015 health benefit recommendation. Mr. Gibson stated there were eight quotes requested, five replied: Trustmark, Coventry, BCBS, BlueChoice and Medova. Currently, the insurance companies are increasing fees due to the uncertainty of the health care reform, industry changes, tax implications and medical loss ratios. The health insurance bids came in with an increase of 27.5% to 38%; the lowest bid was from Medova at 27.5%. Discussion occurred regarding network options with various insurance providers and health providers. Commissioner Loveless inquired if there

is anything the agency or staff can do to cut insurance premium costs. Mr. Gibson shared participants being involved in the wellness program provides immediate incentives such as cash rewards as well as possible long term premium reductions for the agency. Commissioner Loveless directed staff to institute and promote the wellness program to assist in lowering claims and long term premiums. Commissioner Harmon inquired about the wellness program. David Gibson explained that Medova is very involved in the wellness program; Medova uses a point system so staff can earn rewards; reward points are earned by self-reporting exercise, participating in a non-smoking program and coordinating benefits with Medova. Discussion occurred regarding wellness programs, bio-metrics, participating in non-smoking programs, and additional charges for participants who elect unhealthy choices.

David Gibson shared that Eve Mittendorf and Gibson & Associates recommend staying with Medova as the primary health insurance provider and AmFirst premium saver in order to bring the deductible down from \$6600 to \$1500. Additionally, staff recommends a slight co-insurance and co-pay increase, which will reduce the initial 2015 renewal by \$9000.

The current recommendation for dental insurance is to remain with Guardian; there was an increase in cost primarily due to the ACA 3.3% fee; however, continuing to bundle the product with vision, life and disability provides better benefits at a cost effective rate. Additionally, life insurance costs remained the same for basic life and the voluntary life. Staff is recommending removing the short term disability product due to the generous sick leave policy provided by the agency and offering a long term disability option for employees.

Commissioner Loveless stated that unless the claims are reduced, premiums will continue to rise. David Gibson concurred that claim loss ratio does drive premium costs; the average Medova renewal for 2015 is 6%; however, ICRC experienced a high claim rate which resulted in a high renewal rate.

Elizabeth Taylor thanked David Gibson and Gibson & Associates.

V. **STAFF REPORTS**

Elizabeth Taylor updated the Commission on current development; the windows, drywall, basketball goals have been installed and parking lot, plaza area and electrical is being completed at Seven Oaks Park. Additionally the retaining wall should be completed in the next two weeks. The Saluda Shoals Park connector road is behind schedule due to permitting; currently the CORE and Lexington County are reviewing plans. The remaining SSP East development continues to be on schedule; four soccer fields are grassed, irrigation, and lighting is installed. Elizabeth Taylor also shared that the new Chapin park development clearing and grading continues; the re-design with the additional 15 acres continues to move forward.

VI. NEW BUSINESS

A. 2015 Health Insurance Benefits

Elizabeth Taylor asked Eve Mittendorf to present three health benefit options for Commission review and approval, which includes an increase to staff for the 2015 benefit year.

Eve Mittendorf reviewed the staff recommendation for the 2015 health benefits; the recommendation included remaining with Medova and AmFirst for health insurance and the Guardian for dental and vision. Additionally, the recommendation included changes to the co-insurance and co-pay in order to help in premium costs as well as increasing the employee only premium by \$15.00 and employee with dependents by \$10.00 per month; these changes resulted in an annual increase of approximately \$70,000 to the agency.

Eve Mittendorf also presented three additional options for Commission review and consideration: option 1 included a \$90,000 increase to the agency with no health benefit changes and no increase to staff, option 2 included a \$58,000 increase to the agency and an increase in co-insurance and co-pays for the employees as well as a \$42.50 per month premium increase for single coverage, option 3 included an increase to the agency of \$50,000 and an increase in co-insurance and co-pays for the employees as well as a \$62.50 per month premium increase for single coverage. Commissioner Loveless inquired if the increase to the agency came out of the operational budget. Elizabeth Taylor stated yes. Discussion occurred regarding balancing operational costs, staffing, Affordable Care Act options and making business decisions that ensure long term sustainability.

Vice Chairman Wilhide requested a motion for further discussion.

A MOTION WAS MADE BY EMILY SHUMAN TO APPROVE NO MORE THAN \$50,165 ANNUAL INSURANCE PREMIUMS TO THE AGENCY. BRUCE LOVELESS SECONDED.

Discussion occurred regarding employee costs, tiers, and disbursement.

COMMISSIONER SHUMAN AMENDED THE MOTION TO INCLUDE AUTHORIZING THE EXECUTIVE DIRECTOR TO DETERMINE HOW THE EMPLOYEES WILL ABSORB THE REMAINING 2015 ANNUAL HEALTH BENEFIT INSURANCE INCREASE. SECONDED BY BRUCE LOVELESS.

Commissioner Harmon asked the Commission to consider the \$58,000 option and \$42 per month increase to employees versus the \$50,000 option and \$62 per month cost to employees. Commissioner Wilhide recommended staff requirement to participate in the Wellness Program. Discussion occurred

regarding the difference in savings between the two plans, employee's participation in the health and wellness program and future health care costs to the agency. Commissioner Loveless recommended that next year's premium increase be passed to the employees. Commissioner Shuman communicated the importance of continuing to be consciences of tax dollars.

VOTE TAKEN. MOTION DEFEATED.

A MOTION WAS MADE BY BRUCE LOVELESS TO APPROVE NO MORE THAN \$58,805 ANNUAL INSURANCE PREMIUM INCREASE TO THE AGENCY, REQUIRE ALL ENROLLED EMPLOYEES TO PARTICIPATE IN A HEALTH AND WELLNESS REWARDS PROGRAM AND AUTHORIZE THE EXECUTIVE DIRECTOR TO DETERMINE HOW THE EMPLOYEES WILL ABSORB THE REMAINING 2015 ANNUAL HEALTH BENEFIT INSURANCE INCREASE. EMILY SHUMAN SECONDED. VOTE TAKEN. MOTION PASSED.

Elizabeth Taylor and Eve Mittendorf shared appreciation to the Commission for their input and support.

B. 2015 Commission Meeting Schedule

A MOTION WAS MADE BY BRUCE LOVELESS TO APPROVE THE 2015 COMMISSION MEETING SCHEDULE. SECONDED BY EMILY SHUMAN. VOTE TAKEN. MOTION PASSED.

VII. EXECUTIVE DIRECTOR'S REPORT

Elizabeth Taylor reviewed the upcoming events: Annie Jr., Chairman's Lighting, Sleighbell Trot, Sleighbell Stroll and staff holiday party. Additionally Elizabeth Taylor highlighted a new report included in the monthly staff reports; the new report includes an update on market development in the sports tourism market. Elizabeth Taylor also shared that there were 3000 participants at Halloween at the Park event at Crooked Creek Park and Will O' The Wisp event at Saluda Shoals Park had 850 participants. Additionally, ICRC partnered with The Irmo Chamber in hosting a successful Wine Walk at Saluda Shoals Park.

Elizabeth Taylor shared the agency received a new therapeutic recreation bus; this was as a result of a grant awarded to ICRC through the Community Block Grant Program. In addition, Palmetto Pride Grant Program donated 600 trees for agency landscaping.

Elizabeth Taylor also shared with the Commission a development market study for Nature's Theater will be presented to the Commission in January 2015. Commissioner Loveless asked if the consultant recommended design modifications. Elizabeth Taylor stated, yes, that is one of the recommendations. Discussion

occurred regarding donors, development goals and monies raised; the Foundation received a \$3700 grant from the Arts Commission for the purpose of purchasing a batik of the Saluda River to hang in the Environmental Education Center. ICRC also received nearly \$50,000 in sponsorship for Holiday Lights.

VIII. COMMISSION RESPONSE

Commission shared their appreciation to Eve Mittendorf for the health benefit information provided. Elizabeth Taylor shared appreciation to the Commission for the feedback and guidance in reaching the best decision for the overall agency.

IX. ADJOURNMENT

There being no further business the meeting adjourned at 7:30 p.m.

Respectfully submitted,
Eve Mittendorf
IRMO CHAPIN RECREATION COMMISSION
January 21, 2015