

**RECORD OF PROCEEDINGS**

*Minutes of* **MIFFLIN TOWNSHIP BOARD OF TRUSTEES** *Meeting*

---

**Held** **OCTOBER 12,** **2009**

---

Chairman Spanovich called the Special Meeting to order at 9:30 A.M. with Mr. Angelou, Mrs. Stewart and the Fiscal Officer, Nancy White, present.

This Special Meeting was called to discuss the Health Insurance Benefit Opt-out provision. The Media was properly notified.

The Fiscal Officer said she spoke with Attorney Pete Griggs and our insurance representative Sean Sprouse regarding this. There is an option of a straight reimbursement when an employee provides evidences of the cost of their coverage through their spouse or other plan not to exceed our contribution for that person through our insurance. It is the responsibility of the employee to show proof of that coverage and if they would lose that coverage, they would have the option to join our coverage. The other option is the Cafeteria Plan or 125 Plan which means they may select to enroll in our health coverage or to decline coverage and be reimbursed up to 25% of our premium cost for the Townships plan. Sean Sprouse said that United Healthcare does not have a problem with a new employee or a present employee taking one of these options. However, if more than 10% of our employees opt out, they may have a concern. If 50% of our employees choose one of these options, then our group may not be able to get coverage from any carrier. The Fiscal Officer said that these are things that need to be reviewed prior to a decision being made as to which option to select and also when and how we are going to pay it such as monthly, quarterly, etc.

The Fiscal Officer recommended that the Reimbursement Plan would be the better option, because it puts some burden on the employee. They must show that they have the coverage and that it is paid in order to be reimbursed. Under the Cafeteria Plan, the township would pay 25% of the current premium not including the deductible which is funded under our current Plan. We are only required to offer them the Healthcare coverage. After discussion, the Trustees agreed that the Reimbursement Plan was the better option and it would be a policy offered to any Full-time employee and not geared to just one person.

The Trustees asked the Fiscal Officer to spell out what they would be passing. She said they would be passing a Resolution modeled after the Brown Township Resolution for a Health Insurance Reimbursement Practice with exceptions, such as denial of coverage or choosing not to participate in our Plan. The Township would reimburse the amount of whatever creditable health coverage the employee has obtained. They must give evidence that they are insured and submit proof that the premium has been paid. This will be done on an annual basis either upon hire for a new employee or on an annual basis as an open enrollment period at the beginning of our policy year. If an employee loses their alternate coverage through a qualifying event such as a spouse losing their job or a divorce, they could reapply to take our coverage. Mr. Angelou said that if the new Federal Regulations change this in any way, we have the right to revisit and reassess this policy.

**Res. 280-09: Approve Resolution to Adopt Health Insurance Policy Reimbursement Practice for All Full-time Employees Eligible for the Township’s Coverage Effective September 1, 2009 Under the Cash Reimbursement Guidelines**

Mr. Angelou moved to approve the Resolution to Adopt the Health Insurance Policy Reimbursement Practice for all Full-time Employees eligible for the Township’s coverage effective September 1, 2009 under the Cash Reimbursement Guidelines. Mrs. Stewart seconded. All voted yea. Motion carried. (See Referral File)

There being no further business, Mr. Angelou moved to adjourn the meeting. Mrs. Stewart seconded. All voted yea. Motion carried.

---

Joseph F. Spanovich, Chairman

---

Nancy M. White, Fiscal Officer

\*\*\*\*\*  
The Trustees approved the October 23, 2009 payroll warrants for the period of October 4, 2009 thru October 17, 2009 and the October warrants for bills, Numbers 47479 thru 47613. Copies of warrants and October Receipts are on file with the Fiscal Officer.  
\*\*\*\*\*

**RECORD OF PROCEEDINGS**

*Minutes of*

***MIFFLIN TOWNSHIP BOARD OF TRUSTEES***

*Meeting*

---

**Held**

**JANUARY 5,**

**2009**

---

**RECORD OF PROCEEDINGS**

*Minutes of* **MIFFLIN TOWNSHIP BOARD OF TRUSTEES** *Meeting*

---

Held

**JANUARY 5,**

**2009**

---

**RECORD OF PROCEEDINGS**

*Minutes of*

***MIFFLIN TOWNSHIP BOARD OF TRUSTEES***

*Meeting*

---

**Held**

**JANUARY 5,**

**2009**

---