**Call Meeting to Order:**

Chairman Alex called the Special Meeting of the Franklin Township Board of Trustees to order at 1:04 p.m. on Monday, October 26, 2020, via teleconference (ZOOM).

**Roll Call:** Alex, yes; Fleshman, yes; Horn, excused.

*Alex made a motion to suspend the pledge of allegiance and the reading of any past meeting minutes.  Fleshman seconded the motion.  With no discussion a vote was taken as follows:  Alex, yes; Fleshman, yes; Horn, excused.  The motion was passed.*

**Purpose of the Meeting:** *To renew the employee benefits for 2021 and to consider the change of health care broker.*

Alex introduced Fiscal Officer Rhinehart and she explained that the health benefits cost is over a million-dollars and that it is getting late in the year to actually change coverage but there is still time to change brokers.  Rhinehart said that the current broker Linda Faulk from The Individual and Group Health Insurance Agency as well as a potential new broker Brian Lenzo, from Preferred Benefits are joining the call today.  Rhinehart introduced Linda Faulk and welcomed her to the call.

Faulk introduced herself and explained that she was given limited notification of this meeting (less than a 24 hour notice) and is not prepared to provide a thorough presentation at this time.  Faulk said she is not sure what she has done wrong and is unable to get Fiscal Officer Rhinehart to return her emails or phone calls.

*1:15 pm Trustee Horn joined the meeting.*

Horn said he understands that this is a competitive bid process and he indicated that he has not seen any bids to date and apologized for interrupting.  Horn said he does not have sufficient information to make any decision at this time.  Faulk agreed that she has not been given the opportunity to provide the 2021 premiums to the trustees.  Horn said he would prefer to get the information together and decide at a later date.

Fleshman said this appears to be a presentation for the Township and that no decision will be made today.

Alex asked Faulk to provide her portion of the presentation.  Faulk asked that the other broker Brian Lenzo from Preferred Benefits go first.  Lenzo introduced himself.  Alex asked Potts if this conversation needed to go into an executive session.  Potts said he is unsure at this time.  Alex asked each broker to submit their proposals in writing to the Board of Trustees and to keep in mind this is a public meeting.

Rhinehart shared that the intent of this meeting was to bring each broker to the table to introduce themselves and present their 2021 benefit information.

Alex said the meeting will flow as printed on the agenda.  Alex asked Faulk again to begin with her presentation.  Faulk asked if Preferred Benefits could go first since she is the existing benefit provider she would like the competitor to go first. Alex asked the board if they would like to make a motion to amend the agenda to allow Brian Lenzo of Preferred Benefits to speak first.

Fleshman recommended that the board follow the agenda.  Alex agreed.

Alex asked Faulk a final time if she would like to speak otherwise he would be moving on to the next section of the agenda. Faulk asked Alex to move on with the agenda. Alex invited Lenzo to speak.

Brian Lenzo of Preferred Benefits explained his job as a sales representative.  He explained that with his interaction with the Township Fiscal Officer he was able to develop a new client checklist related to compliance.  Lenzo said he was able to identify some of the compliance issues which are a concern.  The current Health Reimbursement Agreement (HRA) is in non-compliance due to the lack of a stream-lined process and the lack of reporting to the IRS as it relates to the HRA program.  Lenzo said he is confident that Preferred Benefits can go through the checklist and get Franklin Township into compliance.  If the Township is not ready to make any changes at this time, Preferred Benefits can shop the market in 2021 to find the best benefits for Franklin Township, said Lenzo.

Fleshman said he remembers the disasters from the previous broker before Faulk.  Medical Mutual has been one of the best plans that we’ve been able to offer the employees and want to ensure he has all the information needed.

Alex asked Horn if he had any comments.  Horn said he had no questions or comments based on what Lenzo explained.

Rhinehart explained that it is too late in the year to change insurance benefits, but it is important to reevaluate the position of the broker.  Alex asked Rhinehart what the contract says about changing brokers and secondly, how much would this cost?

Rhinehart said there is no contract with the current broker and the current increase of the medical premium for 2021 was approximately 9%.

Faulk confirmed that she does not have a contract with Franklin Township.  The contract the township has is with Medical Mutual.  Faulk shared her role is the same as Lenzo’s, and also explained that she has the same resources as Preferred Benefits.

Alex asked if any of the board members had any other comments.  Alex asked that each bargaining unit be made aware of this issue.

Horn said he would prefer not to change anything at this time.

Fleshman said he would like to receive more information which will then allow the board to make the best decision for the employees.

Alex agreed with his fellow trustees and asked for everything pertinent to this meeting be provided in writing to the board to ensure the proper paper trail for future audits.

Rhinehart asked the board for a timeline for this process.  We currently have a compliance issue which was brought up by the auditors in June of 2020 and we still remain out of compliance.  Rhinehart said her goal was to have the township in compliance by the end of 2020.  Alex agreed that this can be done by the end of the year.  Alex asked Rhinehart to submit a list of items that the board needs to do to get into compliance by the next scheduled regular board meeting.  Once the list is received by the board, a resolution could then be presented asking for those things, said Alex.

Administrator Potts said he heard something about a November 1, 2020 deadline for staff enrollment.  Rhinehart said Lenzo may have the answer.  Lenzo explained that each employer has the ability to set their own dates for open enrollment for their staff.  Lenzo recommended that the Township set an open enrollment date no later than the last week of November or the first week of December 2020 for the January 1, 2021 roll out.

Alex said that the real critical piece is to ensure compliance and this can be addressed at the next general meeting.

**Adjournment:**

With no further comments, Alex adjourned the meeting at 2:00 p.m.

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Aryeh Alex, Chairman/Trustee

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John Fleshman, Vice-Chairman/Trustee

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Ralph Horn, Chairman/Trustee

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Mary Rhinehart, Fiscal Officer

Minutes were taken & typed by: R. Watkins

 Minutes approved by Board of Trustees on 03/25/2021