

EDINBURG TOWNSHIP TRUSTEES REGULAR MEETING

Edinburg Townhall

January 31, 2013

Diane Austin called the regular meeting of the Edinburg Township Trustees to order at 7:30 p.m. with the Pledge of Allegiance. Roll call shows: Diane Austin, present; Thomas Repcik, present; Sandra Templeton, present; Judy Repcik, present; Chris Diehl, present; Tim Paulus, present; Tami Scott, absent.

RESOLUTION 2013-26: A motion was made by Thomas Repcik to approve the Agenda as presented; this was seconded by Sandra Templeton. Roll call shows: Diane Austin, yes; Thomas Repcik, yes; Sandra Templeton, yes.

COMMENTS OR QUESTIONS FROM PERSON(S) IN ATTENDANCE:

Roger Mansfield, SE Lions Club

Ed Durlzee, Resident

Gary Krysiak, AFLAC

Debby Durlzee, Resident

Tom Wesley, AFLAC

Roger Mansfield: I'm Roger Mansfield. I'm president of the Southeast Lions Club and I'm just hitting all the different Townships and giving a brief summary of what we've done. We did a \$500 scholarship at the school each year—we've done it the last two years and we are planning on doing it again this year. We have several eye exams and eyeglasses--that's what the Lion's biggest thing is. We did assist one individual in the Paris area with a cataract surgery--which we did that through our Eye Foundation because when we can't personally afford it as a club, in the past we've gone to our Eye Foundation and they stepped forward and as long as they reach the criteria they have for it then they take care of it. We did help a child from the Charlestown area go to donate through the Dream Factory that she was able to go to Disney. She has got a lot of illnesses. We've given baskets out to Children's Advocacy. We've collected school supplies and donated them to the school. We got hats and gloves and coats for the last two years. We helped with the space program established at Southeast. They have their sportsmanship fundraiser and we've helped them the last two years with that. We do a program within our district convention, which includes the Eye Foundation and some other things like guide dog and pilot dog type things. We do a \$100 food basket which was the last two years for five different families throughout the Southeast District, one from each township. This year we actually did six, we did an additional family here in Edinburg that the church had contacted us about. Within those food baskets all of our individual members have gone out and bought the Christmas gifts and stuff for those families that we donated the food baskets to and at our Christmas party we have a full silent auction and we bring dinner and a white elephant gift and the last two years we raised \$450 in 2011, \$555 last year and both of those were donated to the Center of Hope. We helped out the Easter Egg Hunt over here at the Southeast Co-Op along with their pre-registration last year. We've done--there are a lot of fundraisers this year--there's been a lot of people like Steve Ernest that needed help and we donated food baskets and also we donated some money to each of those causes. Just in this past year we've donated just under \$6,000 plus donations including school supplies, donation baskets, hat, coats, gloves--some of this has been out of the members' own pockets. Our fundraisers are a sock hop once a month at Deerfield Townhall, for grades three through eight. We have our food trailer over here at the auction and we do a rose and carnation sale at Mother's Day so we'll be getting those out pretty soon, we start doing those too so contact any Lions member anyone interested in something like that. We do some pop can recycling and stuff like that --that's just some of the fundraisers that we do. We have about 34 members right now. We're always looking for more members. We try to get members throughout all the different townships because we're the Southeast Lions we're not just one particular township we try to help everybody throughout the Southeast District. We meet the second and fourth Thursday of each month at the Deerfield Townhall and like I said we're recruiting members so if anyone's interested they can contact me or any of the other Lions members.

Diane Austin: What time is your meeting?

Roger Mansfield: We usually get together around 6:30 and have food and then we start our meeting around 7:00 p.m. Usually our meetings are done by 8:30 at the latest.

Diane Austin: It's the same night as our Trustee meetings except for this week.

Roger Mansfield: Yeah this worked out good because we had our meeting last week.

Sandra Templeton: Thank you. It sounds like you guys to quite a bit for everybody. It's a good thing too.

Thomas Repcik: For just starting up too. You've been active about what, two years?

Roger Mansfield: Yes, this is our third year.

Diane Austin: Thank you for coming.

Roger Mansfield: Thank you.

Gary Krysiak: My name is Gary Krysiak I'm with AFLAC. I talked to Tom last week and he gave me the opportunity to come out and address the Board tonight. What we'd like to do is show you what we can do for the Township itself and how we can benefit the employees and also save some money at the same time.

Tom Wesley: My name is Tom and I'm going to be giving you guys a brief overview here in a second--what we offer and how we've helped townships and cities and what AFLAC is all about so whenever you're ready for me to do that...

Diane Austin: Go ahead right now. I'm guessing--not to cut your whole thing short but--

Sandra Templeton: Do we all get a duck?

Diane Austin: --most of us probably know because we have it through the school.

Tom Wesley: Oh ok so you already have it. We'll give you guys this duck but--

Sandra Templeton: I was kidding.

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Tom Wesley: No, we'll give you all a duck. Have you guys seen our duck? This is our newest Christmas duck and you guys can have this for the Township. I don't know if you guys knew much about the duck but these ducks are—100% of the proceeds go for our Cancer Center in Atlanta, Georgia and some little kid designed this little duck—there's a little tab that shows it --so this is all for you. What's your name?

Diane Austin: Diane.

Tom Wesley: Diane what's your experience with AFLAC?

Diane Austin: Um, go ahead and give your presentation.

Tom Wesley: Basically, what AFLAC does is we are a voluntary benefit that complements your existing health insurance and it also pays cash to you if you get sick or hurt. Is your name Judy? [yes] So, Judy, let's say, God forbid, something happens to you and you slipped and fell and you couldn't work, how would you pay your bills if something happened to you.

Judy Repcik: We're retired so we're not a good example.

Tom Wesley: Oh, well most people don't have a way to keep up with their bills so what AFLAC does is we pay cash to you so you can use the money for prescriptions, leftover medical costs, that type of stuff. We've been very popular with the cities, the schools. If you look on the left hand side I just want to give you guys an update about AFLAC. Right now we're currently at 117 billion dollars in assets. We're in the world's most ethical companies – there only two insurance companies in the United States that are in the world's most ethical and the other company is a small insurance company in Minnesota so the reason that's important is, AFLAC does what they say they're gonna do, we pay our claims within 3.3 days. So if any of you folks ever need to use us, with the mail, you'll get a check from AFLAC in 7 days. Does anybody know what the number one reason for bankruptcy in the United States is?

Judy Repcik: Medical?

Tom Wesley: Yes, medical and you're going to get a duck for answering that. There is an independent study that I put in the packet from Harvard and Ohio University it's behind that first page—60% of all the medical bills are from some type of illness or injury and 77% represents the people that had good major medical. The problem is, if you do get sick or hurt and you're out of work for a long period of time, you could pay \$5 to your medical provider for the rest of your life or the hospital they can't take you to court, or do anything legally on the other side, your mortgage company wants their full mortgage, your car insurance is gonna want their full payment if you came into the grocery store on crutches, they're gonna want their money so AFLAC pays you the cash, you can use it for whatever expenses you want and to keep up with your loss of pay. Ok? On the right hand side, we currently have 430,000 companies that are offering AFLAC. It does not replace or conflict with any other insurance that you have and it pays you tax free cash so the money that you receive from AFLAC is tax free. Is anybody married in here or have children under 26? If you do it acts like a family disability plan so you can cover your spouse and children. So we're just a financial safety net and a peace of mind company. We want to make sure that people are financially solvent if something happens to them. If Edinboro Township decides to offer this all of you and to the employees, you will get discounted rates—all groups over three people get discounted rates. This is your insurance and if you ever do retire or leave, it follows you at the same rates that you have there. Basically some of the advantages of AFLAC, these are guaranteed renewable insurances for life. Once you have a plan with AFLAC you can never be cancelled so you get a disabling back injury or something happens to you we can't raise your rate because of that. You're also locked into the age band that you are today. We've just come out with a new plan; it's called a Hospital Protection Plan. What we're doing with this plan right now is we're waiving all the medical questions so if anybody has had any type of medical condition AFLAC will waive all of the medical questions on that and you can get into the plan. I'd like to just briefly go through that plan really quick and then I'll be done. Is that ok? [affirmative] ok. It's in the orange folder. This plan is not to get confused with major medical. What it does is it pays you cash if you're every hospitalized. If anybody in here ever gets hospitalized, we pay you an initial \$500 when you're first hospitalized. We would pay you \$100 a day for every day you're in the hospital for up to a full year. So here's what I tell people: if you get hospitalized you're going to need probably that \$500 to pay your deductible or whatever and then \$100 a day for the rest of the year. So if you're in the hospital --what's your name ma'am? [Sandy] Sandy if you were in the hospital for seven days, would \$700 help you out for that week?

Sandra Templeton: Oh sure.

Tom Wesley: So that money comes directly to you and it's designed to help you pick up your loss of pay and any leftover deductibles, co-pays like that. We also added an emergency room benefit. So if you go into the emergency room for pneumonia we're gonna pay you \$50 twice a year for an emergency room benefit and we also have a hospital short stay—so if they don't admit you for 23 or more hours you still will get \$50. If it's more than 24 hours, you'll get the \$500. We also have physician's visits at \$25. Most people have a co-pay now to go to the physician so if you have a family we pay up to six visits at \$25 for that. Medical diagnostic exam at \$150 and then we have an ambulance and life flight benefit. Does anybody know how expensive life flight is? Just to turn on the propeller it's 3 or \$4,000 so we know people are going to have leftover costs with that -- we would pay you \$1,000 for that. We have a surgery benefit. I had a lady that just had a surgery on our old hospital plan. She was paid \$750 for a hip replacement surgery she was hospitalized for a few days—she got a check for over \$2,000 from AFLAC and she disbursed the money however she wanted to use it. And basic diagnostic exam—so you go and get admitted into the hospital and you were in a car accident and they say, "we need to scope your knee to see if there's any damage there", they'll pay you \$100 toward the scope and then if you had to have a surgery they'd pay you up to \$1,000 for your surgery.

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We also pay \$100 a day, like I mentioned, for up to 365 days if you go into the hospital and they add another hundred if you went into intensive care. So if you're sitting in intensive care, AFLAC is going to be paying you \$200 a day for every day that you're in the hospital. Ok? If you have diabetes, if you have any type of illness, AFLAC will waive those and everybody can get his plan. Their price sheet that Gary put in there, is right there, Edinboro Township, we also put two other plans in the packet they follow the same format—an accident plan, and a cancer plan. And the average cost as you can see of our plans are weekly \$5 for the accident, \$7 for the hospital, \$4 for the cancer, so it's something that's not going to break people's bank—it's on average between \$5 and \$10 a week depending on what coverage you want and all Gary and I are asking to do is to come out and put a full presentation together for you folks. We can bring pizza in, whatever to get everybody together and then if you have three or more people that are interested, you guys can become a group with AFLAC. Does anybody have any questions?

Thomas Repcik: I have one question. We currently provide health insurance for our full-time firefighters; only two right now. We do carry—well there's insurance on the fireman through Volunteer Firefighters' Association. We also, as a Township, carry an insurance policy on all the fire personnel through Provident and it's through our OTARMA, Ohio Township Association. When you read a lot of this, a lot of this they help with --pay for their wages, they help pay for the hospital—

Tom Wesley: Right and the plan that the fire people and the police officers—is it an accident plan? That plan if you were ever hospitalized from an accident—and what they do is they allow you to be covered on the job—if you're ever hospitalized for an injury, you'll get a \$1,000 up front and \$200 for every day you're in the hospital for up to a full year. All your other insurance will probably pay the medical bills but we're there to help with the loss of pay.

Thomas Repcik: That's what this Providence does.

Diane Austin: But it's limited to, I believe, the fireman, right? [yes] This would cover anybody.

Tim Paulus: This is additional to any insurance you have.

Tom Wesley: Yes, so this has nothing to do with—there's no coordination of benefits with any other insurance.

Diane Austin: We have a lot of people in the Township that aren't covered under our hospitalization but they could do this, correct?

Tom Wesley: Yes, they do not have to have hospitalization. They could be covered under a spouse it doesn't matter; these benefits will still kick in. I know you may have had, I know you don't want to talk about your experience; there's a letter from one of my policyholders in the folder. His phone number is on the bottom. He had a heart attack back in March and had one of our plans and got a check for \$13,000 from AFLAC. A lot of the experience is that—Gary just started with AFLAC not too long ago—that we're finding it's because the agents weren't taking care of the customers or things were not explained right. Gary and I are not just here to sell policies; we're going to help you through claims if you need them—if you need any help with anything and AFLAC really does play their claims. If you googled: “the most respected U.S. insurance company in the United States today” AFLAC comes up at number one. So they really do what they say they're gonna do and we're here to help you if you decide this is something you want to offer. For the Township, it doesn't cost you anything to offer, there is some tax savings for you if you decide to do this on a pre-tax basis. For every person that takes out a policy, the Township will save \$50 in taxes of their gross payroll taxes. Do you guys do payroll deductions for the employees?

Diane Austin: For the health insurance, yes.

Tom Wesley: So typically what the cities do and the townships is they make it available through their payroll so they take advantage of that tax savings. It'd be \$50 per employee off your gross payroll taxes per year.

Tim Paulus: But they're township, they don't pay payroll tax.

Diane Austin: Yeah we don't pay payroll tax.

Tom Wesley: Then you don't pay any taxes—gottcha.

Tim Paulus: What the difference between a husband and wife and a two-parent family?

Tom Wesley: The husband and wife would be just you and your wife; the two-parent family is as many children as you have.

Tim Paulus: So this would also apply the same benefit to your children?

Tom Wesley: Yes and that's the other point I was going to make. It acts like a family disability plan because 60% of our policyholders are not the people that take out the policy, it's their spouse or child and the insurance policies that people have at work disability and other insurances, does not cover you to be a care giver or cover the spouse and children for income replacement. So if you have any children under 26 if one of those was in the hospital, they would get a \$1,000 upfront on the accident plan, \$200 a day it may give you some money to take some time to be with them, that's what those plans are designed to do. K?

Diane Austin: So we just need to call Gary or call you?

Tom Wesley: Yes, Gary's number is in the packet. Give him a call; all we're asking to do is set up a presentation. It doesn't cost anything; we'll bring pizza in whatever you guys want we'll bring you some ducks and we'll go from there.

Diane Austin: Because we could open it up to everybody to come listen to it and then...

Thomas Repcik: We'll talk about it. We have a total of 35 people that work--they're not all paid--they're Zoning Commission, BZA--

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Diane Austin: Some of them are volunteers but they volunteer for the Township—are they eligible as well? We don't give them a paycheck.

Tom Wesley: Ok, yeah, we'd have to work something out to figure that out. All AFLAC does is send people bills so if you could work something out, they don't have to get a paycheck from here and they could still take advantage of the—

Thomas Repcik: We've got 17 fire personnel and--

Judy Repcik: Part time, full time, all qualify?

Tom Wesley: Yes, everybody would qualify; it doesn't matter if they're part time or full time.

Thomas Repcik: We have plenty there—20-something.

Diane Austin: We'll talk about it and we'll call Gary.

Tom Wesley: We really appreciate you guys having us out tonight.

Sandra Templeton: Thanks for coming out.

RESOLUTION 2013-27: A motion was made by Sandra Templeton to approve the minutes of the January 7, 2013 Organizational Meeting as presented; this was seconded by Thomas Repcik. Roll call shows: Diane Austin, yes; Thomas Repcik, yes; Sandra Templeton, yes.

RESOLUTION 2013-28: A motion was made by Sandra Templeton to approve the minutes of the January 10, 2013 Regular Meeting as presented; this was seconded by Thomas Repcik. Roll call shows: Diane Austin, yes; Thomas Repcik, yes; Sandra Templeton, yes.

RESOLUTION 2013-29: A motion was made by Sandra Templeton to approve the minutes of the January 16, 2013 Special Meeting as presented; this was seconded by Thomas Repcik. Roll call shows: Diane Austin, yes; Thomas Repcik, yes; Sandra Templeton, yes.

CORRESPONDENCE

--Training Announcement Workshop for the Officials – February 1, 2013

--Thank you letter from Edinburg United Church

--2012 Certified Road Mileage – for signatures

--Reduced Road Limits for County Commissioners

OLD BUSINESS

--Ravenna City Request for PSAP Change

Diane talked to the Sheriff and she is recommending that the Township leave things as-is until further information becomes available because there are too many unanswered questions. A detailed explanation of what would happen if the Township changes would have to be presented more clearly. She doesn't know how it would benefit the Township to change at this time. **All agreed to wait for more information before making a decision.**

NEW BUSINESS

--Sale Agreement for Breathing Air Compressor – was signed by all

--Letter to Sports Associations on CPR/AED Training – was signed by all

DEPARTMENT REPORTS

Tami Scott - Zoning Inspector, Zoning Secretary, Administrative Secretary & Parade

--She was not present to give her report.

Tami asked Sandy to announce that she would be out of the office from February 16 through 24.

Thomas reported that the house located on Rock Springs Rd. was razed.

Chris Diehl - Roads, Buildings, Cemetery and Park

--He's been taking care of the roads, working on wintertime projects and getting the equipment ready for spring.

--He received two loads of salt today.

Tim Paulus - Fire Department Report

Purchases

He had no purchases to request at this time.

Park

The Nature Works grant application is open again with a deadline of May 1, 2013. Last year Freedom Township was awarded \$16,260 for a new trail and Streetsboro received \$13,857 for playground equipment. Funds available for Portage County in 2013 are \$30,117. Last year the Township's project total was \$17,801 for a total project (for parking) of \$23,735.92. The Township can either request that they reconsider the 2011 project in 2013 or submit a new application for any project. He is attempting to contact ODNR to see if they have a waiting period for a second award (since the Township received funds in 2009) and if there are preferred projects that they're looking for. If they are looking for playground equipment applications then that's what the Township should apply for.

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Community CPR Class

He's beginning to receive calls for signups. The February 23rd class is full and the February 13th class has a few openings. Classes will be every second Wednesday of the month at 6:00 p.m. and the fourth Saturday at 9:00 a.m.

Association

The Association purchased and delivered the freezer as a donation to the Back Door Pantry.

They are having a pancake breakfast on Sunday, March 3rd to raise funds for their second event: a 70th anniversary (Fire Dept) celebration at the park on Sunday, June 23rd from 12 p.m. to 4 p.m. A fun-filled day is planned for everyone! He is requesting that the fee for both pavilions be waived for this event.

RESOLUTION 2013-30: A motion was made by Thomas Repcik to waive the pavilion fee for the Fire Department's anniversary party; this was seconded by Sandra Templeton. Roll call shows: Diane Austin, yes; Thomas Repcik, yes; Sandra Templeton, yes.

Employee

He has received the pager charger back from Derek Reed.

Year End Report

He presented a copy of his 2012 Year End Report.

Judy Repcik - Fiscal Officer Report

She presented:

--Year to Date Cash Summary

The [accounting] system is up and running now. She hasn't had any problems with it so far.

She presented a corrected Rate Sheet for signatures.

TRUSTEE REPORTS

Thomas Repcik

He had nothing further to report.

Sandra Templeton

She had nothing further to report.

Diane Austin

--She spoke to Chris Meduri about possibly leasing the land at the Park. He needs to research the period of time allowed. She will have something formal to present at the next Trustees meeting.

--She requested an Executive Session to discuss Fire Department personnel.

RESOLUTION 2013-31: A motion was made by Thomas Repcik to approve the payment of the bills; this was seconded by Sandra Templeton. Roll call shows: Diane Austin, yes; Thomas Repcik, yes; Sandra Templeton, yes.

RESOLUTION 2013-32: A motion was made by Diane Austin to enter into an executive session at 8:15 p.m. to discuss Fire Department Personnel; this was seconded by Sandra Templeton. Roll call shows: Diane Austin, yes; Thomas Repcik, yes; Sandra Templeton, yes.

RESOLUTION 2013-33: A motion was made by Diane Austin to come out of executive session at 8:25 p.m.; this was seconded by Sandra Templeton. Roll call shows: Diane Austin, yes; Thomas Repcik, yes; Sandra Templeton, yes.

RESOLUTION 2013-34: A motion was made by Sandra Templeton that the meeting be adjourned at 8:26 p.m. this was seconded by Thomas Repcik. Roll call shows: Diane Austin, yes; Thomas Repcik, yes; Sandra Templeton, yes.

Diane Hargett Austin, Chairperson

Thomas Repcik, Vice Chair

Sandra Templeton, Trustee

Judy Repcik, Fiscal Officer