

Ralston City Council Special Meeting  
Tuesday, July 23, 2019

The Ralston City Council met in special session on Tuesday, July 23, 2019 at 5:30 PM at Ralston City Hall. The Pledge of Allegiance was recited. Roll was called with the following present: Council President Krause and Council members Fidelity, Kavanaugh, and Preis. Mayor Groesser and Council members Konwinski and Sanchez were absent. The agenda was available at City Hall for public inspection and posted prior to the meeting. The legal notice for the meeting was published in the Daily Record.

Council President Krause gave the invocation. Krause said the meeting is subject to the Nebraska Open Meetings Act and a copy of the Act is posted at the rear of the Council Chambers.

Krause said the purpose of the special meeting is to discuss the medical and other insurance renewals. Dan Myers spoke on behalf of SilverStone Group, a benefits consulting group engaged by the City of Ralston as of April 1, 2019, to act on the City's behalf for the various insurance coverages.

Myers reviewed the current versus renewal employee/dependent premium breakdown for the health insurance. He commented on the pre-ACA plan that is the City of Ralston's current plan and alternative plans for entities of 2 to 50 employees. As of September 1, 2019, Blue Cross/Blue Shield will no longer offer the pre-ACA plans. Myers commented on the City's pre-ACA age-bracketed plan and the renewal plan offered by BluePride-GPA 19 Gold. This is the plan that matched most closely to the existing plan. This plan has the same deductibles for individuals of \$1,000 and families of \$2,000. After meeting the deductible, the plan pays 70 percent and the insured is responsible for 30 percent with out of pocket maximum for individual of \$4,000 and \$8,000 for family. Prescriptions and co-pays would apply to the out of pocket maximums. The BluePride plan design shows a 9 percent decrease in the annual cost. Deductibles re-set January 1<sup>st</sup> each year.

Myers reviewed three network options offered under BluePride-GPA 19 Gold: Network Blue, Premier Select BlueChoice, and Blueprint Health. Network Blue includes the full network of providers; Premier Select BlueChoice is for Methodist Hospital, the Med Center and Children's Hospital and associated providers; Blueprint Health is for the CHI network and also includes Children's Hospital. Myers said whichever option is selected is the option that the employee must be under for the entire year. Krause commented about the advantage of selecting different options.

Myers reviewed the composite rates renewal rates and indicated the composite rates is an easier way to work with the numbers because everyone will be charged the same rate. Bohling is recommending the composite rates because it would be much easier for calculation for budget purposes in understanding what the total costs would be. Currently, the City's older employees are taking on a heavier burden and paying more in premiums in most cases. The composite rates would put all the employees on the same playing field.

Myers explained the BluePride-SHA19 HSA, a high deductible health savings plan. An HSA does not have co-pays. The individual deductible would be \$3,000 and family deductible would be \$6,000. Myers said HSA plans are very different from the current plan design. HSA's are basically like a separate savings or checking account where the employee can save money aside for the separate expenses since the costs do not apply to the co-pay. The HSA account doesn't go away like the flex spending account. The plan can be used for any eligible expenses. When the HSA account accumulates to a certain level, there are investment options.

Myers reviewed the comparisons between the Blue Cross/Blue Shield and United Health Care plans and the deductibles, out of pocket maximums and the physician office co-pays. The United Health Care plans do offer composite rates but would cover active and COBRA employees only, not retirees.

Myers reviewed the current plan, the renewal plan and the HSA plan under the medical market analysis. The renewal plan is a 70 percent plan after deductible. The \$4,000 and \$8,000 out of pocket maximum is higher than the current plan however the deductible, coinsurance, copays for medical and prescription would apply to the out of pocket maximum. Myers explained the physician office services under the renewal plan and indicated the pediatrics vision and dental is a requirement under the Affordable Care Act. This would be for dependent children under 19 years of age; however, it is not meant to be a replacement for a standard dental or vision plan. Myers commented on the prescription drug services tiers being changed from three tiers of prescriptions and further separating them. This is due to the increased cost of prescription medications.

Myers reviewed the United Health Care medical market analysis. Myers recommended the City of Ralston renew the health insurance under the Blue Cross/Blue Shield BluePride-GPA 19 Gold.

There are no changes to the Basic Life and AD&D coverage under American United Life (OneAmerica). Under the Long Term Disability, there is the opportunity to increase the maximum monthly benefit for Police Officers, Class 1 to \$5,000 from \$2,000. This will be the same as the maximum monthly benefit for Class 2, all other employees. The annual cost for dental coverage under Humana increased 8.5 percent with the same coverage as is in place currently. There is no change to the vision coverage under Humana.

Myers commented on a Voluntary Life proposed plan. This could be added to the benefit package as an employee paid benefit. This would require 25 percent participation and would be a supplement to the group life insurance plan provided by the City.

Forrest indicated the aforementioned renewals will be on the City Council agenda for August 6<sup>th</sup> for action. Open enrollment will be in August for a September 1<sup>st</sup> renewal and there will be an open enrollment meeting with all City employees.

There being no further business to come before the Council, the meeting was adjourned at 6:11 PM.

Next regular meeting Tuesday, August 6, 2019 at 5:30 PM.

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Rosemarie D. Russell  
City Clerk

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Gerald Krause  
Council President