

**COMMISSIONERS' COURT  
WORKSHOP MEETING  
October 11, 2013**

**[AGENDA](#)**

**[AUDIO](#)**

**[ATTESTATION TO MINUTES](#)**

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Notice is hereby given that the Titus County Commissioners' Court met in a Workshop meeting on Friday, October 11, 2013 at 8:30 a.m. in the Titus County Courtroom, with the following members present:

Judge Brian P. Lee	County Judge
Al Riddle	Commissioner Precinct 1
Mike Fields	Commissioner Precinct 2
Phillip Hinton	Commissioner Precinct 3
Thomas Hockaday	Commissioner Precinct 4
Sheryl Preddy - Absent	County Treasurer
Dianne Norris	County Clerk
Paula Dyke	Justice of the Peace Pct. 2
Carl Johnson	County Auditor

**Public Attending Meeting:**

Christie Davis	Elizabeth Welborn	Toni Melton
Kay Holloway	Morgan Luedke	Sheila Moon
Kris Frazier	Joyce Simpson	Lou Antonelli

<b>Pledge of Allegiance led by:</b>	Judge Lee
<b>Invocation by:</b>	Judge Lee

**1. Public Comments and/or Requests for Information on Non-Agenda Items in Accordance with Section 551.042, Texas Open Meetings Act (Listen to audio track 1 and/or see video)**

There were none.

**2. Consider and Possibly Approve Changes to the Employee Health Plan for the 2014 Calendar Year (Listen to audio track 1 and/or see video) ([See Attachment #1](#))**

Toni Melton with Capps Insurance addressed decisions that needed to be made regarding the Health/Life Insurance Plan with the County and also went over the Affordable Care Act Options. All proposals are from Guardian Group Benefits. The following changes were implemented:

- a.) **Basic Vision Plan** - Discussion centered on whether to add a clause to the Basic Vision Plan that will pay for the employee's Doctor's visit to measure them for glasses needs (refraction) which is currently not covered under our plan nor was it covered under the Health First Plan.

Motion made by Commissioner Hockaday and seconded by Commissioner Fields to leave the Basic Vision Plan as it is with our current plan. Motion passed unanimously.

**Employee Voluntary Vision Plan** - The decision is whether to add this benefit and offer during Open Enrollment at the same time as the Health Plan. This is strictly individual coverage with option to cover family at no cost to the County. This plan will cover exam, whether it is preventive or not, glasses or contacts.

Motion made by Judge Lee and seconded by Commissioner Fields to offer Guardian Vision Plan #4 with three (3) local providers: Lawler Vision Center, Dr. Brian Nichols and Mt Pleasant Eye Associates. Motion passed unanimously.

- b.) **Compass Option** – software which provides the lowest cost search service for whatever type of care needed. The cost is \$4.50 per month per employee.

Motion made by Judge Lee and seconded by Commissioner Hinton to not utilize the Compass Option. Motion passed unanimously.

- c.) **Dental Plan** – Motion made by Commissioner Fields and seconded by Commissioner Hinton to increase the Calendar Year Maximum Benefit from \$1000 to \$1200 per year without the Rollover Benefit. Motion passed three to two with Judge Lee and Commissioner Riddle voting nay.
- d.) **Prescription Mail Order** - The present plan requires that you pay three co-pays for a 90 day supply. This offers no incentive for the employee to use. If a plan was offered that would require 2 or 2-1/2 co-pays for a 3 month supply, it would help lower your drug utilization. This would also offer a savings to the County.

Motion was made by Judge Lee and seconded by Commissioner Hockaday to offer a 3 month mail order prescription for the cost of 2 months. Motion passed four to one with Commissioner Fields voting nay.

- e.) **Shingles Shot** - Motion made by Commissioner Fields and seconded by Commissioner Hockaday to include the Shingles Shot at 100% paid as a preventative to those over 60. Motion passed unanimously.

#### **Affordable Care Act Options:**

- f.) **Tier IV Specialty Drugs** - Due to the changes in the Affordable Care Act, it is mandatory to have a fourth tier on your Rx Plan for Specialty drugs. These are drugs that are very expensive things that are maybe \$1000 or more a month. Co-pay has to be established. The recommendation for this is from 10% cost of drug up to a maximum of \$150/month/ employee.

Motion was made by Commissioner Fields and seconded by Commissioner Hockaday to establish the maximum amount of out of pocket expenses to \$150/month/employee for Tier IV Specialty drugs. Motion passed unanimously.

- g.) **Dependent Life** – The County now offers a Dependent Life Insurance paid by the employee at a cost of \$1.68 per unit. This insurance offers \$5000 coverage benefit on spouse and \$2500 benefit coverage on children. There are only sixteen (16) employees that are taking this. Guardian's proposal is at the same cost and offers 16 units.

Motion was made by Commissioner Fields and seconded by Commissioner Hockaday to discontinue offering Dependent Life and grandfather any current employees that are taking advantage of this at the same terms. Motion passed unanimously.

- h.) **Supplemental Accident Policy** - Motion made by Commissioner Hockaday and seconded by Commissioner Fields to remove current Supplemental Accident Benefit Policy. Motion passed unanimously.

- i.) **Waiting Period** – Under Affordable Care Act, you cannot have a waiting period more than 90 days.

Motion made by Commissioner Fields and seconded by Commissioner Hinton to define the waiting period as the 1<sup>st</sup> of the month immediately after 60 day anniversary to begin new employee coverage. Motion passed unanimously.

- j.) **Out of Pocket Expenses** - In the past, your out of pocket maximum was only attributed to your co-insurance meaning the 10% the employee was paying. This was capped out at \$2750. Now, you have to include deductibles, co-pays, dental annual maximum and out of pocket co-insurance to this number. - This year, in 2014, you can have separate buckets to accumulate your medical, dental and prescription deductibles. This is only the medical and dental claims. Pharmacy will be covered separately.

Motion made by Judge Lee and seconded by Commissioner Riddle to raise maximum out of pockets expenses to \$4000 individual/\$8000 family for In Network and \$6000/\$12,000 for Out of Network under the terms of Obama Care. Motion passed four to one with Commissioner Hockaday voting nay.

- k.) **Prescriptions** Currently, there is no cap on prescriptions. The employee pays co-pays forever. The maximum that can be set is \$6350. This is mandated by Affordable Care Act.

Motion made by Judge Lee and seconded by Commissioner Hockaday to utilize the maximum amount of out of pocket prescriptions at \$6350.00 replacing our current no maximum for out of pocket prescriptions. Motion passed unanimously.

- l.) **Preventative Care Medicine** – Under this new act, if the doctor provides a prescription for over the counter preventative medication, there will be no deductible. These medications are on an approved list of preventative medications.

Motion made by Judge Lee and seconded by Commissioner Hinton to add over the counter preventative medications with no deductible if the doctor provides a prescription. Motion passed unanimously.

- m.) **Women's Preventative Contraceptives at Zero Cost to Employee** - This falls under the Preventative Benefits of the Affordable Care Act and women's only.

Motion made by Commissioner Hockaday and seconded by Commissioner Fields to add Women's Contraceptives only at zero cost to the employee. Motion passed unanimously.

- n.) **Preventative Vaccines** - Motion made by Judge Lee and seconded by Commissioner Hockaday to include in our plan that Preventative Vaccines be covered under the Prescription benefit, whether at the Pharmacy or Doctor's office, at no cost to the employee. Motion passed unanimously.

Motion made by Judge Lee and seconded by Commissioner Hockaday to renew the County's current coverage with the above noted changes. Motion passed unanimously.

Retiree benefits discussed with no action taken at this time.

## **ADJOURN**

Motion was made by Judge Lee and seconded by Commissioner Fields to adjourn. Motion passed unanimously.