Minutes of the Centerville City Council **work session** held Wednesday, April 11, 2017 at 5:00 p.m. in the Centerville City Council Chambers, 250 North Main Street, Centerville, Utah.

MEMBERS PRESENT

Mayor	Paul A. Cutler
Council Members	Tamilyn Fillmore
	William Ince (arrived at 5:15 p.m.)
	Stephanie Ivie
	George McEwan
	Robyn Mecham
STAFF PRESENT	Steve Thacker, City Manager
	Lisa Romney, City Attorney
	Jolene Jackson, Treasurer
	Jacob Smith, Assistant to the City Manager
	Katie Rust, Recording Secretary

FY 2018 BUDGET WORK SESSION

Employee Health Insurance Plan Renewal

Steve Thacker, City Manager, reported that the Select Share health insurance network suggested recently by an independent consultant is only available to employers with more than 100 employees needing coverage, making it unavailable to Centerville. The Select Value network, also recommended by the consultant, is the smallest network offered by SelectHealth, and only offers around 1,500 providers. The Select Med network offers approximately 4,000 providers, and Select Care offers approximately 6,000 providers. Mr. Thacker said the City's brokers suspect there would be a negative reaction from employees regarding the lower selection offered by the Select Value network. He commented that premiums for the Select Value network are generally 8% lower than premiums for Select Med. Jacob Smith, Assistant to the City Manager, presented the rates for health insurance renewal options, both traditional and HSA. He explained the current 90/10 arrangement, with the City paying 90% of the premium cost and employees paying 10%, and showed how the numbers change if the percentage is adjusted.

Mayor Cutler said he has been encouraging the City to move to an HSA plan for a long time. He said he believes it is good public policy for employees to have more control of their own health care costs. He added that the cost of HSA plans is increasing at a slower rate than the cost of traditional plans. Councilman McEwan said he understands the County is offering an HSA plan for the first time this year, and is incentivizing the switch by changing from a 90/10 premium cost share to an 80/20 model for those choosing a traditional plan. Councilman McEwan said he is interested in how the County employees react to the change, and said it is his impression that HSAs are good for people who are young and healthy. Mayor Cutler said it is his experience that HSAs are good for those on both ends of the usage spectrum – i.e., those who only use a little health care, and those who use a lot of health care.

Jolene Jackson, Treasurer, reported that the first education session held with employees ended with a lot of employees thinking the change would be a disaster. She said the idea of changing to an HSA caused a lot of heartache for a lot of employees. Mr. Thacker said he put together a committee after that first meeting that included five or six employees. The employees were against the HSA option at first, but now view the option more favorably having learned more. He suggested a couple more education sessions for all employees, including one in the evening. Mr. Thacker encouraged the Council to offer an HSA plan as well as a

traditional plan, and to incentivize the HSA plan. The City's brokers have offered to meet with each employee individually to discuss which plan might be best for them. Mayor Cutler said he is in favor of using some of the savings to incentivize participation in the HSA option with contributions to the accounts.

Councilwoman Fillmore said she likes the idea of offering the Select Value option as an affordable choice, particularly for new employees. She suggested it would be helpful to compare what other governmental agencies are doing. Councilwoman Fillmore commented that sometimes individuals accept lower incomes in governmental jobs, with better benefits as the tradeoff. She said she would not want the City's employees to all move to other agencies for better benefits. Councilwoman Mecham agreed, saying that her particular concern is the police officers. The Council discussed whether or not a separate insurance option could be arranged for police officers. Councilman McEwan said he is not opposed to offering an HSA, but he is disinclined to pull back benefits below a level that would be acceptable. Councilman McEwan commented that health care in general is the hardest benefit to look at and talk about changing. He asked if the HSA option would be approached as an experiment, or as the only option that will be offered within a few years. Mayor Cutler said he envisions continuing to offer a traditional plan. Ms. Jackson pointed out that not all employees are eligible for the HSA option.

Councilman McEwan asked if HSAs are FDIC insured deposits, or if they are at risk to market losses. Councilman Ince responded that investment is possible. For some accounts a minimum deposit is required before investment is an option. Employees make their own risk decisions. Mr. Thacker said he suspects the Council would be uncomfortable making a cost share decision at this time since they have not yet seen the FY 2018 Budget. Council members Ivie and Fillmore agreed. Councilwoman Ivie said she feels the City should definitely offer an HSA option. Mr. Thacker said he will ask the broker if adding the Value network is possible. Councilwoman Fillmore said she leans toward taking away the higher level and offering the Med and Value networks. Ms. Jackson advised against removing the Select Care network because there are many employees with providers that would not be available through Select Med and Select Value. The cost to the City is the same either way. Ms. Jackson emphasized that education will be important for the employees.

Councilwoman Fillmore said she leans toward a lower annual City contribution and a higher one-time bonus for HSA enrollment. Councilman McEwan asked if employees will be allowed to go back to a traditional plan after changing to an HSA for one year. Mayor Cutler said it is his understanding that employees can go back to a traditional plan the next year, and commented that the first year may not be the time to offer a big one-time incentive. The Council discussed incentive possibilities.

Mr. Thacker proposed the following timeline:

- May 2 – FY 2018 Budget submitted to Council
- May 9 – Budget work session
- Employee education sessions within a week of the May 9 work session
- Enrollment by the end of May

Councilwoman Ivie asked if it would be possible for individual employee consultations with the broker to be mandatory. Mr. Thacker said he is not comfortable insisting on a mandatory consultation. Ms. Jackson responded that the broker plans to offer the opportunity at the education session. Councilwoman Ivie said she believes the consultations will not happen if employees are left to sign up for a consultation on their own.

Accounting Services Contract

Finance Director Blaine Lutz is no longer with the City. Mr. Thacker said he proposes the City enter into a contract for high-level accounting expertise with a CPA firm for the foreseeable future, possibly going into years. He recommended contracting with the firm that provided the most recent audit, for a fee of $4,000 per month and an average of 60-70 hours per month. The City would contract the annual audit to another firm while Keddington & Christensen are providing accounting services. Councilman Ince said he would like to know how many years of experience each of the team members have. Mr. Thacker said he is pleased with the scope of services offered by the accounting firm, and he feels it is a cost effective way to go. Mr. Thacker said he intends to stay directly involved with the Finance Department for the next several months.

Councilman Ince asked if someone should review the last 15 years worth of City Council meeting minutes looking for things that have been missed by finance staff. Councilwoman Fillmore said a process needs to be in place to ensure that finance staff follows through with decisions made by the Council. Mr. Thacker said he has been with the City for 19 years, and he can say with confidence that he is not aware of any other fund that should have been created and was not, other than the ones recently identified. Mr. Thacker said the scope of contracted services includes working with staff to prepare monthly reports.

Councilwoman Mecham asked if the City would be better off hiring an in-house accountant instead of contracting long-term with an outside firm. Mr. Thacker responded he feels the City would be better off getting the targeted accounting assistance needed by contract. He proposed a new management structure that would cost the City less than the current structure. Councilwoman Fillmore said they should not plan on the cost savings being permanent. She said she feels the two most important things the City Council does is decide how and where money is spent, and land-use planning -- so with those two combined, she sees a need for staff focused on economic development. Mayor Cutler said he is inclined to support trying the proposed accounting services for a few months, with the understanding that the Council may chose not to continue. Councilman McEwan said he suspects more than five or six months would be necessary to really get an understanding. He said he is comfortable going with an outside accountant for an extended period of time, even an entire fiscal year. Some tasks may be absorbable by existing staff members, and some may not. Councilwoman Fillmore said she completely agrees, and she would want to hold the personnel savings in reserve while evaluating what is absorbable and what is not. Ms. Romney pointed out that accounting is only part of the Finance Director responsibilities. Councilman McEwan said he would like to give employees an opportunity to rise to the challenge and see what is absorbable. Mr. Thacker agreed, and said he would like to give existing employees a chance to see what they can do. Councilman Ince said he suspects Mr. Thacker has already taken on a significant chunk of the Finance Director responsibilities. Mr. Thacker agreed that a fair number of the responsibilities have been reallocated in recent years. Councilman McEwan said he agrees with Councilwoman Fillmore's suggestion to not spend the savings yet.

ADJOURNMENT AND CLOSED MEETING

At 6:36 p.m., Councilman McEwan made a **motion** to adjourn the work session and move to a closed meeting in the conference room for the purpose of discussing the character and competence of individuals. Councilwoman Ivie seconded the motion, which passed by unanimous vote (5-0). In attendance at the closed meeting were: Paul A. Cutler, Mayor; Council members Fillmore, Ince, Ivie, McEwan, and Mecham; Steve Thacker, City Manager; and Lisa Romney, City Attorney.

Marsha L. Morrow, City Recorder

5-2-2017
Date Approved

Katie Rust, Recording Secretary

Current Centerville City Rates

2016 Health Insurance Rates									
Select Med +	Enrollment	Rates	Total Premium	Centerville Pays	Total Paid by City	%	Employee Pays	Total Paid by Em	%
Single	9	$ 497.10	$ 4,473.90	$ 447.39	$ 4,026.51	90%	$ 49.70	$ 447.30	10%
Two Party	12	$ 1,033.60	$ 12,403.20	$ 930.24	$ 11,162.88	90%	$ 103.36	$ 1,240.32	10%
Family	27	$ 1,342.10	$ 36,236.70	$ 1,207.89	$ 32,613.03	90%	$ 134.20	$ 3,623.40	10%
Monthly			$ 53,113.80		$ 47,802.42			$ 5,311.02	
Annual			$ 637,365.60		$ 573,629.04			$ 63,732.24	
Select Care +	Enrollment	Rates	Total Premium	Centerville Pays			Employee Pays		%
Single	2	$ 523.10	$ 1,046.20	$ 447.40	$ 894.80	86%	$ 75.70	$ 151.40	14%
Two Party	1	$ 1,088.20	$ 1,088.20	$ 930.24	$ 930.24	85%	$ 157.96	$ 157.96	15%
Family	3	$ 1,412.60	$ 4,237.80	$ 1,207.90	$ 3,623.70	86%	$ 204.70	$ 614.10	14%
Monthly			$ 6,372.20		$ 5,448.74			$ 923.46	
Annual			$ 76,466.40		$ 65,384.88			$ 11,081.52	
Combined Totals			**$ 713,832.00**		**$ 639,013.92**			**$ 74,813.76**	

Centerville City Renewal Options 2017

2017 Health Insurance Rates (% Increase)							Amount funded	4.67%	
Select Med +	Enrollment	Rates	Total Premium	Centerville Pays	Total Paid by City	%	Employee Pays	Total Paid by Em	%
Single	9	$ 520.31	$ 4,682.79	$ 468.28	$ 4,214.55	90%	$ 52.03	$ 468.24	10%
Two Party	12	$ 1,081.87	$ 12,982.44	$ 973.68	$ 11,684.19	90%	$ 108.19	$ 1,298.25	10%
Family	27	$ 1,404.78	$ 37,929.06	$ 1,264.30	$ 34,136.06	90%	$ 140.48	$ 3,793.00	10%
Monthly			$ 55,594.29		$ 50,034.79			$ 5,559.50	
Annual			$ 667,131.48		$ 600,417.52			$ 66,713.96	
Select Care +	Enrollment	Rates	Total Premium	Centerville Pays			Employee Pays		%
Single	2	$ 547.53	$ 1,095.06	$ 468.28	$ 936.57	86%	$ 79.25	$ 158.49	14%
Two Party	1	$ 1,139.02	$ 1,139.02	$ 973.68	$ 973.68	85%	$ 165.34	$ 165.34	15%
Family	3	$ 1,478.57	$ 4,435.71	$ 1,264.30	$ 3,792.90	86%	$ 214.27	$ 642.81	14%
Monthly			$ 6,669.79		$ 5,703.14			$ 966.65	
Annual			$ 80,037.48		$ 68,437.73			$ 11,599.75	
Combined Totals			**$ 747,168.96**		**$ 668,855.24**			**$ 78,313.72**	

Budget Impact	**$ 29,841.32**	**4.67%**

HSA $1500/3000 with Centerville HSA Contributions							% Funded by City	90.0%		
Select Med +	#	Rates	Total Premium	Centerville Pays	Total Paid by City	%	Employee Pays	Total Paid by Em	%	Contribution$
Single	11	$ 461.40	$ 5,075.40	$ 415.26	$ 4,567.86	90%	$ 46.14	$ 507.54	10%	$ 636.28
Two Party	13	$ 959.90	$ 12,478.70	$ 863.91	$ 11,230.83	90%	$ 95.99	$ 1,247.87	10%	$ 1,317.27
Family	30	$ 1,246.00	$ 37,380.00	$ 1,121.40	$ 33,642.00	90%	$ 124.60	$ 3,738.00	10%	$ 1,714.78
Monthly			$ 54,934.10		$ 49,440.69			$ 5,493.41		
Annual			**$ 659,209.20**		**$ 593,288.28**			**$ 65,920.92**		**$ 75,566.96**
				Total w/ contrib	**$ 668,855.24**					
					Employee Savings/Year (fami	**$**	**115.20**			

Current Centerville City Rates

2016 Health Insurance Rates									
Select Med +	Enrollment	Rates	Total Premium	Centerville Pays	Total Paid by City	%	Employee Pays	Total Paid by Empl	%
Single	9	$ 497.10	$ 4,473.90	$ 447.39	$ 4,026.51	90%	$ 49.70	$ 447.30	10%
Two Party	12	$ 1,033.60	$ 12,403.20	$ 930.24	$ 11,162.88	90%	$ 103.36	$ 1,240.32	10%
Family	27	$ 1,342.10	$ 36,236.70	$ 1,207.89	$ 32,613.03	90%	$ 134.20	$ 3,623.40	10%
Monthly			$ 53,113.80		$ 47,802.42			$ 5,311.02	
Annual			$ 637,365.60		$ 573,629.04			$ 63,732.24	
Select Care +	Enrollment	Rates	Total Premium	Centerville Pays			Employee Pays		%
Single	2	$ 523.10	$ 1,046.20	$ 447.40	$ 894.80	86%	$ 75.70	$ 151.40	14%
Two Party	1	$ 1,088.20	$ 1,088.20	$ 930.24	$ 930.24	85%	$ 157.96	$ 157.96	15%
Family	3	$ 1,412.60	$ 4,237.80	$ 1,207.90	$ 3,623.70	86%	$ 204.70	$ 614.10	14%
Monthly			$ 6,372.20		$ 5,448.74			$ 923.46	
Annual			$ 76,466.40		$ 65,384.88			$ 11,081.52	
Combined Totals			**$ 713,832.00**		**$ 639,013.92**			**$ 74,813.76**	

Centerville City Renewal Options 2017

2017 Health Insurance Rates (% Increase)						% Funded by City	85.00%		
Select Med +	Enrollment	Rates	Total Premium	Centerville Pays	Total Paid by City	%	Employee Pays	Total Paid by Empl	%
Single	9	$ 520.31	$ 4,682.79	$ 442.26	$ 3,980.37	85%	$ 78.05	$ 702.42	15%
Two Party	12	$ 1,081.87	$ 12,982.44	$ 919.59	$ 11,035.07	85%	$ 162.28	$ 1,947.37	15%
Family	27	$ 1,404.78	$ 37,929.06	$ 1,194.06	$ 32,239.70	85%	$ 210.72	$ 5,689.36	15%
Monthly			$ 55,594.29		$ 47,255.15			$ 8,339.14	
Annual			$ 667,131.48		$ 567,061.76			$ 100,069.72	
Select Care +	Enrollment	Rates	Total Premium	Centerville Pays			Employee Pays		%
Single	2	$ 547.53	$ 1,095.06	$ 442.26	$ 884.53	81%	$ 105.27	$ 210.53	19%
Two Party	1	$ 1,139.02	$ 1,139.02	$ 919.59	$ 919.59	81%	$ 219.43	$ 219.43	19%
Family	3	$ 1,478.57	$ 4,435.71	$ 1,194.06	$ 3,582.19	81%	$ 284.51	$ 853.52	19%
Monthly			$ 6,669.79		$ 5,386.31			$ 1,283.48	
Annual			$ 80,037.48		$ 64,635.67			$ 15,401.81	
Combined Totals			**$ 747,168.96**		**$ 631,697.42**			**$ 115,471.54**	

Budget Impact $ (7,316.50) -1.14%

available for contributions

HSA $1500/3000 with Centerville HSA Contributions						% Funded by City	90.0%					
Select Med +	#	Rates	Total Premium	Centerville Pays	Total Paid by City	%	Employee Pays	Total Paid by Empl	%	Contribution$	One Time
Single	11	$ 461.40	$ 5,075.40	$ 415.26	$ 4,567.86	90%	$ 46.14	$ 507.54	10%	$ 500.00	$ 250.00
Two Party	13	$ 959.90	$ 12,478.70	$ 863.91	$ 11,230.83	90%	$ 95.99	$ 1,247.87	10%	$ 1,000.00	$ 250.00
Family	30	$ 1,246.00	$ 37,380.00	$ 1,121.40	$ 33,642.00	90%	$ 124.60	$ 3,738.00	10%	$ 1,500.00	$ 250.00
Monthly			$ 54,934.10		$ 49,440.69			$ 5,493.41			
Annual			**$ 659,209.20**		**$ 593,288.28**			**$ 65,920.92**		**$ 63,500.00**	**$ 13,500.00**
				Total w/ contribu	**$ 670,288.28**						
					Employee Savings/Year (family)		**$ 1,033.40**				

Maximum Budget Impact of Contributions **$ 31,274.36** **4.89%**

Current Centerville City Rates

2016 Health Insurance Rates

Single	9	$ 497.10	$ 4,473.90	$ 447.39	$ 4,026.51	90%	$ 49.70	$ 447.30	10%
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Annual			$ 76,466.40		$ 65,384.88			$ 11,081.52	
Combined Totals			**$ 713,832.00**		**$ 639,013.92**			**$ 74,813.76**	

Centerville City Renewal Options 2017

2017 Health Insurance Rates (% Increase) — **Amount funded** — **4.67%**

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Budget Impact **$ 29,841.32** **4.67%**

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Annual			**$ 659,209.20**		**$ 593,288.28**			**$ 65,920.92**		**$ 75,566.96**

Total w/ contribu $ 668,855.24

Employee Savings/Year (fami $ 115.20

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Combined Totals			**$ 747,168.96**		**$ 631,697.42**			**$ 115,471.54**	

Budget Impact **$ (7,316.50)** **-1.14%**

available for contributions

HSA $1500/3000 with Centerville HSA Contributions

% Funded by City **90.0%**

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Total w/ contribu **$ 670,288.28**

Employee Savings/Year (family) **$ 1,033.40**

Maximum Budget Impact of Contributions **$ 31,274.36** **4.89%**