



Supervisor's Office
Gloria M. Palmblad

Town Hall: 1155 East Route 22 • Lake Zurich, IL 60047
Phone: 847-438-7823 **Fax:** 847-438-9269
E-mail: info@elatownship.org

Special Meeting – Insurance Renewal

Thursday, November 12, 2020

9:00 a.m.

Ela Town Hall, 1155 East Route 22, Lake Zurich
Meeting Minutes

This meeting will be conducted by audio or video conference and may not have a physically present quorum of the Ela Township Board because of a disaster declaration related to COVID-19 public health concerns affecting the Township. Pursuant to Section 7(e)(2) of the Open Meetings Act, the Supervisor has determined that an in-person meeting at the Township building with all participants is not practical or prudent because of the disaster. Township officials, legal counsel, and the Township Manager will not be physically present at the Township Hall, if that is unfeasible due to the disaster. Since physical public attendance at the Township Hall may be limited or not feasible, alternative arrangements for public access to hear the meeting has been made available by contacting the Supervisor's Office at (847) 438-7823 for the Zoom meeting link or the phone number to call into the meeting prior to 9:00 a.m. on November 12, 2020. In accordance with the Open Meetings Act, the meeting will also be audio or video recorded and made available to the public, as provided by law.

1. Call to Order

Meeting was called to order by Supervisor Palmblad at 9:03 pm.

2. Roll Call

Present were Supervisor Palmblad and Township Manager Stefaniuk. Also present via zoom were Trustees Bos, Bowman, Jennings and Sikes; along with Russell Warye from Benefit Partners Group.

3. Discussion on Insurance Renewal

Mr. Warye opened the meeting by providing the Township with 2021 rates on our current policy from Blue Cross Blue Shield as well as options from United Healthcare and Humana. Since the Township would be seeing a 6.86% decrease in costs, there was really no reason to consider other insurers. Minor policy changes for the upcoming year were deductible and co-pay increases. Delta Dental has provided their fees for 2021 with no changes in rates for vision and dental coverages.

The Board also discussed offering a HMO policy as an option with lower co-pay fees. After talking through the HRA reimbursement plan, the Board seemed in favor of covering the increase in deductible through this mechanism and leaving the employee's portion of the insurance the same as deducted from their paychecks in 2020.

4. Adjournment

The meeting adjourned at 9:45 a.m.