TOWN COUNCIL WORK SESSION

Monday, July 18, 2016
Front Royal Administration Building

**Minutes from S. Burke
Clerk absent

<u>1. Continued Discussion of Town Health Insurance</u> – *Creekside Insurance Advisors*
Summary: Representatives from Creekside Insurance Advisers will be in attendance to discuss with Town Council the continued discussion of the Town's Health Insurance. Any handout material will be distributed at the meeting.

Jim DeBruler & Kati Ritter with Creekside Advisors
Self Funded options versus fully funded (traditional coverage)
High deductible - minimal preventative coverage with remaining out of pocket
HSA require high deductible plans - contributed on pre-tax basis. Funds are owned by
individual and carry over each year.
Families use more discretion in use of benefits.
Typical reduction of 10% in premiums.
Education required for employees
High Deductible w/ $13.7k max deductible. 100% paid after deductible
Opt out option need to meet 9.5% affordability.
Have multiple plan options
Gene - 170 employees. Reduce of only 10%; can it be higher.
Kati - Yes. If you have higher deductible and lower HSA contribution.
Gene - 10% of $1.7M is not alot.
Jim - Potential outside with stop loss on traditional and fully funded programs.
Tim - How prevalent are high deductible and HSAs?
Jim - 15 years. Becoming more common so employers reduce costs.
Kati - Offer High Deductible as base plan and then buy up to other plans
Bret - At 65, can we require you to go on medicare.
Jim - No. But you can require medicare pay first.
Bret - The larger the pool, the more cost effective
Jim - The more predictable the premium adjustments
Bret - Can we partner with other govts?
Jim - Yes, but not with schools.
Bret - Employers can fund the HSA pre tax.
Jim - There is an educational process for employee to understand.
Kati - It rolls over
Jim - You wont realize a big savings in the future. You can get an underwriting refund if
limited claims.
Julie - Concerns on how it would work. Going through major health events if Town does
not fully fund HSA in future. Determine how we provide HSA funding to employee.

Jim - Major health events that run into $100k. In a catastrophic event, the employee will
have similar. Employers typically fund HSA monthly with ability to advance fund 12 months
with catastrophic event.
Julie - Reporting for ACA and for deductible. There are carriers that report and some
don't. Agents handle claims.
Chief Furr - How does this affect retirees with Town insurance.

<u>2. Police Headquarters Update</u> – *Moseley Architects*
Summary: Representatives from Moseley Architects will be in attendance to update Town Council on the design of the new Police Headquarters.

Moseley Arch - Josh Bennett
Gene - Cost estimate for Clerk of the Works
Hollis - Keep noise and lights from 11th St
Gene - We need to high outside analyst to verify Moseley estimate
Josh - We hire independent estimator.
7/25 Agenda - Advance with Design

<u>3. Hometown Halloween and First Night Update</u> – *Tourism Director*
Summary: Staff is currently in the planning stages of two Town-sponsored events: Hometown Halloween and First Night. Staff is seeking any input from Council that would enhance these events for our citizens.

Tim Smith
Pokemon Go - Mayor wanted businesses to benefit from Pokemon
Hometown Hallow Mon 10/31
Possible movie
First Night - More family activities; tighter schedule; more sponsors
More heating stations
Different lighting
Advertise for local entertainment in August
Rev3 & Heritage Society - Reach out to Mark Harris to promote - Leaf Peepers Half
Marathon.

<u>4. Continued Discussion to Rename a Portion of Warren Avenue</u> – *Town Manager*
Consent if possible

<u>5. Council Discussion/Goals</u>

Liaison - Just Hollis & Gene

Hollis - Cameras - Go with HD for $6k - Look for funding to assist - **Future WS Discussion**