

**Meeting Minutes**  
**Special Health Care Benefit Program Governing Board**  
**4/25/2023**

The meeting of the Governing Board was called to order at 3:04 PM

Members Present: Lisa Brandl, Chairperson, Lisa Takach, Human Resources Director, Natasha Ramras, Chief Financial Officer, Iasmina Giurgiev, Program Manager

Others Present: City of Vancouver: Nena Cook, Natasha Douglass  
Davidson Benefits Planning: Erica Riggs, Katie Burdick

- I. Minutes:
  - a. Iasmina Giurgiev made a motion to approve the 4/21/23 Governing Board meeting minutes, Natasha Ramras seconded the motion, the motion passed unanimously.
  
- II. Communications:
  - a. none
  
- III. Reports:
  - a. none
  
- IV. Old Business:
  - a. none
  
- V. New Business:
  - a. Premiums for full and part-time employees; calculation, split, FTE grouping or other considerations and input.
  - b. Lisa Takach shared with the Governing Board why they are reviewing the premiums at this time. Currently every time there is an increase in premium the city picks up the first 5% and the rest is carried over to the employees. It's become very difficult to calculate as it is so complex, takes a lot of administrative time and is not easy to explain to employees. Lisa shared that it has been this way prior to her time and doesn't seem to have a lot of rationale as within the same plan, employees are paying differently.

Iasmina and Lisa are looking to make changes that will be more

sustainable and asked Davidson Benefits Planning to put some information together that reflects the city's current plans & premium and compares them to 9 other Washington cities plans & premium. Lisa also noted that if the city does make changes to the non-union premium calculation, it would also be nice to make changes to the union plans in the next union contract year.

Erica shared the Non-union rate comparison spreadsheet that they put together.

Lisa pointed out that one of the things she noticed across the other cities, was no cost to employees on a HDHP or lower premium shares for employee only coverage.

Natasha Ramras noticed that Seattle, Tacoma & Yakima's premium cost shares were frozen across all tiers. Erica explained that those are composite rates. Iasmina advised that OPEIU is set up with composite rates.

Natasha Ramras also shared that the original philosophy was to incentivize the HDHP and now it doesn't seem to be so great, she suggests they start to incentivize the HDHP again. The Employee & Spouse premium seems to be an outlier as it's more expensive than Employee & 1 child. She also noted that the \$230/month opt out has been the same amount for a long time and should also be considered in this review.

Natasha Ramras suggested they bring Fire and OPEIU into this comparison. Natasha Douglas advised that it's easier to explain the difference in premium between union & non-union, as it's a result of collective bargaining.

Natasha Douglas shared that VHA pays 100% of the premium for employee only and pays 85% for all other tiers (the 85% is less the amount they would pay for employee only). This was the same thing that the city had before the 5% calculation process was implemented.

Natasha Ramras asked for an update on cafeteria style plans. Erica surveyed Alera Group and only found a couple other employers who were offering a cafeteria style plan. Cafeteria style plans used to be popular but have now gone on the wayside. If the city were to do this they would have to give at least a couple thousand dollars to each employee. Erica and Katie will add this to the spreadsheet for comparison. Natasha was also curious how many people were enrolled on each of the city's plans. Erica advised per the last census there is approximately 407 on the Regence PPO Plan, 109 on the Regence HDHP and 300-400 on the Kaiser plans.

Lisa Takach & Natasha Ramras would like Davidson Benefits Planning to

put together modeling for the following:

- Regence and Kaiser Trad plans: 10% for EE Only and 15% for dependents
- Regence and Kaiser HDHP plans: 5% EE Only and 10% dependents
- Cafeteria style plan where the city gives them \$1,000 (for example) and depending on which tier they fall under is how much they would pay for dependents

Erica and Katie will also reach out to Seattle, Tacoma & Yakima to obtain their participation number by plan/by tier. Erica also suggests reviewing the deductible for these plans as well for an even more true comparison.

Iasmina will schedule a few more Special Governing Board meetings solely to discuss rates.

VI. General Information:

- a. none

The meeting adjourned at 3:54 PM