

MINUTES – MAY 14, 2013

The Caswell County Board of Commissioners met in special session at the Caswell County Historic Courthouse in Yanceyville, North Carolina at 5:00 p.m. on Tuesday, May 14, 2013. Members present: Cathy W. Lucas, Chair, Kenneth D. Travis, Vice-Chairman, Nathaniel Hall, Larry G. Hamlett, Jeremiah Jefferies and N. Kent Williamson. Absent: William E. Carter. Also present: Kevin B. Howard, County Manager and Mindy Satterfield, HR Coordinator. Paula P. Seamster, Clerk to the Board, recorded the minutes.

MOMENT OF SILENT PRAYER

Chair Lucas opened the meeting with a Moment of Silent Prayer.

FY 2013-2014 HEALTH BENEFITS RENEWAL PRESENTATION

Ms. Mindy Satterfield, HR Coordinator, stated “Good afternoon Madam Chairman and Commissioners. Thank you for allowing me the opportunity to come up here and go over the information for the 2013-2014 group health renewal information. I believe that you all were probably emailed a packet yesterday that contained a lot of information in it. A lot of research has been done and what you have in front of you today is actually a summary of that information. As you can see the 2013-2014 premiums are in green along with the number of employees. These are the employees that we had or the covered participants that we had on our May 2013 Cigna invoice. We had 218 Employee Only coverage, 100% of 17 Retirees that the county pays, the county pays 50% of 2 retirees, and the county pays 25% of 4 retirees and you see those numbers extended out there. There has been on rate change for this coming year on the 2013-2014 health insurance renewal, which is a very good thing. This is almost unheard of thing which this insurance arena that we have been over the last couple of years. There are several things that we had on the board that we were talking about. One was the Health Savings Account. If we implemented a Health Savings Account for the 2013-14 year we estimated that probably 30 employees would participate in that and that is an estimation. The monthly rate for a health savings account for employee only coverage is \$430.30 versus \$496.45. That is a savings of \$66.15 per month per employees if 30 employees actually participate in the health savings account. That is with the county putting in \$750 in those 30 participant’s account. That could be a net savings to the county of \$1,314. The other thing we looked at was a Wellness Program. Stop me anytime if you have any questions. I am a little bit nervous as you can tell but the more I talk about this the more comfortable I feel. I know this information so the more I talk about it the better I will get I hope. Do ask questions if you need to. The Wellness Program, for 2013-2014 fiscal year we estimated that 50 employees would enroll in that program at a cost of \$50 per employee that enrolled for the biometrics. That would be a cost to the county of \$2500. We talked about also previously that if the employees chose not to participate in the wellness program, it is totally voluntary, that those that did choose to participate would get a discounted rate. Those who do not choose to participate will not get a discounted rate. If 50 participated that would leave 168 that did not and that would bring in an additional \$47,040 for the 7 months and we will get to that in a minute for this 2013-2014 fiscal year. For the fiscal year 2014-2015 if we estimated that 40 out of those 50 employees actually met their goals that they would get some type of incentive. We had put \$500 out there and we will talk about that in

a minute too. Then we would have 178 employees who would not get the discounted rate. That would bring in a revenue of \$85,440. Am I making sense so far?"

Chair Lucas asked "So the ones that are not participating they will pay for not participating is that correct?" Ms. Satterfield responded "The way you have to look at it is that the people who are participating get a discounted rate. Those people who are not participating pay a full rate. That is the terminology that is used."

Commissioner Travis asked "It is about \$40 difference in what the insurance cost per month, isn't it?" Ms. Satterfield responded "Yes sir it would be \$40. Actually the difference from the premium at Cigna, there would be no difference from Cigna. That would be an internal number that we would use."

Commissioner Hamlett asked "Did you do a survey of the people?" Ms. Satterfield responded "I did a survey of the people early on about what they wanted. I have those numbers that were put out. Most of the employees like the PPO. They want to keep the PPO just like it is. We had maybe a 10% amount that wanted a Health Savings Account and then we had about a 25% that wanted to participate in the wellness program. I have those numbers in here. To leave alone or with the PPO we had 68.75% of the employees. Not all the employees responded to the poll. Health Savings Account it is 8.93% would consider participating in that and in the Wellness Plan we had 23% that said that they would consider participating in that. That was just talking with them in general, this is what could happen, this is what we are taking in front of the county commissioners, what do you think would suit you better. Does that answer your question?" Commissioner Hamlett responded "Yes."

Ms. Satterfield stated "I think we were looking at the Fiscal year 2014-15 year with the estimated cost of the wellness program with the participants meeting their biometrics goal, they would receive some type of incentive. We put \$500 out there and we can talk about that number in just a few minutes. That would leave 178 employees of the 218 that would have to pay the non-discounted rate which would bring that \$85,000 back into the county. I think at our last meeting that it was asked that staff bring a recommendation to the Board. What the staff would like to recommend is that we would institute a wellness program along with the current PPO. So in the blue box, this summary we put the different colors on it so hopefully it would be easier to follow or at least for me to tell you what color we are talking about. You see there that the health insurance for the employees would be \$1,298,713. For the retirees \$125,105. The estimated wellness/biometrics would be \$2,500 so the total cost would be \$1,426,318. With the discounted rate it would bring money back into the county which would be \$47,040. The netted amount would be \$1,379,278. We also went ahead for the 2014-2015 with the projections with no increase which would be great again. We put the incentive bonus in there of the \$20,000 and we also did a 5% increase extension there. Do you follow me so far?"

Chair Lucas asked "But it does not change the coverage for the current PPO participants?" Ms. Satterfield responded "No ma'am, the PPO would be left alone. Those people that want the PPO left alone are getting what they want but we are recommending adding a wellness side to it and hopefully can encourage more participation in that than these 50 that we have here. That is what our goal would be. Looking at the second page Points of Consideration. We have to take into

consideration that the projections that we used in the wellness and the health savings account are estimates. We will not know until we start signing people up. Until we have this approved on what we are going to do, we meet with the people and they fully understand and we get them to sign up then we will know exactly what we are working with. Only full time employees would be considered for the wellness plan and/or the health savings account program. This is for the incentives and health savings account money. We would not restrict anybody that was a county employee or the Board that would want to come to some of the activities that we are going to have for the wellness initiative. We will have lunch and learn, educational types of things even some physical activities, exercises, walking and those kinds of things. Everybody would be invited to do that we would not exclude anybody. Another thing we would like to propose along with several other things is we would like for the ABC Board and the Lake Authority to start paying one month in advance for their premiums as all other do. Employees pay a month ahead for their premiums, retirees pay a month ahead for their premiums, but the Lake and ABC Board do not. We would also like to add a \$10 surcharge on them per employee per month for handling for being on our insurance. We don't think there are any problems with doing that but that would have to be something the Board would have to say yes let's do that. The \$500 for participants meeting their goal is not a set number. The number can be adjusted but we need to keep in mind that it needs to be substantial so that our employees take this seriously. If they are in the wellness program they will want to meet those goals. They will need to meet three of those four goals that were listed. We would have people to come in and do the biometrics this year and they would come back next to do the biometrics again and some of this is in the timeline that we will talk about later. There are 218 full time employees on the May 2013 Cigna invoice. We have 8 others. 3 are from the ABC board, 5 from the Lake Authority and we have 23 retirees and these numbers I briefly went over to start with. We have 4 that pay 25% of their premiums and 2 that pay 50% of their premiums. That is what we have right now as far as what the county is covering on the insurance. For every full time employee added to the group health insurance plan with the wellness the annual cost with the incentive pay would be \$6,000 for the premiums that we would pay for health, the \$50 for the biometrics, and the \$500 if it were \$500 for the incentive for meeting those goals. So you are looking at every employee that we would add on to the county's insurance to cost \$6,550 and that is just an important number for us to know. If all full time employees opted to get the biometrics that cost could be \$11,000 to \$11,500. That sounds like big money and it is but ultimately our goal is to build that healthy work force and that is where we are going with this. That is what we want to start. Now we do have some employees that have waived coverage with the county for various reasons. We have 6 full time employees that opted out of our insurance, 6 part time and we have 5 part times that are paying a percentage of their coverage based on the number of hours they are working and that amount is \$916.65 monthly. We as staff have to make sure that we are watching those part time people because that could affect us with the changes in the 2014 Health Reform Bill. That is something we have to stay on top of. Okay, so far so good? No Questions? Not boring anybody? Okay Why Wellness? There is little or nothing we can do about the cost of health or the cost of premiums, all we can do as a county is to build a healthier workforce that is more knowledge, active and aware of the cost of their health care. We as a county can only do this through educating, helping employees monitor their progress, supporting them and giving them information in helping them to make wise decisions on lifestyles and shopping for their health care services. That is why staff wants to recommend that we implement the regular PPO along with the wellness plan. We have some actions that need to be taken after there is any discussion.

Then we have a timeline that we have to meet that is down in the purple that we need to make sure so that we can get everything done in the order that it needs to be done in and by when it needs to be done by. Before we talk about actions that need to be taken do you have any questions or concerns? If I don't know it I will find it out."

Commissioner Hall asked "Before we get to the actions under the wellness plan, I think I have what happens in year two. Year one, we do the biometrics. Year two you do another biometrics for comparison. What happens in years three and four?" Ms. Satterfield responded "Hopefully we will be successful with it. We would continue to do the biometrics to make sure that everybody is staying on board and doing what they are supposed to be doing. There may be a time Mr. Hall that this is not what we need to do and we may need to rethink everything."

Chair Lucas asked "So that will cost us \$11,000 per year for the biometrics part?" Ms. Satterfield responded "Yes if everybody chose to do it. There is no guarantee who will and how many will sign up to do that." Chair Lucas continued "And the biometrics actually monitors?" Ms. Satterfield responded "It is the cholesterol ratio, it is your hemoglobin, it is your waist circumference and it is your blood pressure. To meet the goal you have to meet 3 out of the 4. If you already have some type of conditions that would not allow you to meet those standard goals that they got from the Standard Health Association or wherever they get that information from there are alternative plans. Let's say my blood pressure is already high so me getting my blood pressure down to 140/90 which is where they want you to get it may not be applicable so I would be given an alternate plan and I would be given that by the third party administration that would come in and do this stuff. That is where this money is coming in, this \$50 per employee, we would have a third party administrator come in to do this and keep the data. This keeps us, the county, out of that for privacy reasons." Chair Lucas asked "I guess my question is would the Health Department be involved in this in any way or could they not be or?" Mr. Howard responded "Not in the monitoring, not in the monitoring part to start off with the biometrics part. They will not be involved with the biometrics part. We might bring them in to do some education type things or other things but as far as managing the stats of the biometrics on an annual basis they would not be involved right now. It may be later that we decide to do that but right now we would deal with an outside firm. I want to add to Mr. Hall's question part of the reason we would continue in years 3 and 4 for the biometrics is to get the discount you have to maintain, you will still need three of the four measures. If you fall below that you would not qualify for the discount on the rates." Ms. Satterfield added "We may find something greater and bigger in years 3 and 4 that we can do but if not like Kevin said that is the purpose behind that." Chair Lucas asked "Do we have to enter into a 3 year contract for the biometrics?" Mr. Howard responded "We will do that annually."

Commissioner Williamson asked "I have a question. Just as an employee and taking away the health benefits what would be the incentive for me to be in the biometrics program, the dollar figure? What would encourage me to be in the biometric program?" Ms. Satterfield responded "If you are not in the wellness program and get your biometrics done then you will not get your discounted premiums. You will have to pay \$40 per month this year starting in November." Commissioner Williamson continued "But to be in the biometrics program I get a \$40 discount and then I pay \$50 to have it done?" Ms. Satterfield responded "The County pays the \$50. That is the \$2500 we were talking about if 50 people do it and if everybody does it will be \$11,000."

Mr. Howard added “And to be eligible for whatever you decide for next year whether it is \$200 or \$500 if you don’t do the biometrics this year and get your baselines they would not have something to compare it to next year. That is when you would give some form of incentive hopefully to encourage that. Say I do the biometrics this year and I only meet 2 of the 4 so next year I would have to meet 3 of the 4 to qualify for the discount and qualify for some kind of incentive if we decide to do that.”

Chair Lucas asked “So in essence, if you don’t participate, you are penalized \$40 is that right?” Ms. Satterfield responded “Yes ma’am but we can’t use that word penalized. That is some of the stuff that we need to make sure that we are doing right. That is why we say that those that are participating are getting a discount but the number is \$40.”

Chair Lucas asked “I have a question for all the commissioners. Did everybody get to read the letter from Brian Ferrell regarding the legality? Are you familiar with it Mindy?” Ms. Satterfield responded “I have not read the letter from Brian, I am sorry. I went to a Labor Law update on Friday and there were some conversations about wellness plans and there are a lot of things that we need to look at as far as the language that we use and that we are not taking adverse effect on people with the American with Disability Act and those kinds of things. I don’t there is nothing we can’t work through with the proper counsel to make sure that we are doing what we need to do. Kevin do you feel that way?” Mr. Howard responded “That is why we talked about the alternative plans. Say that I am as healthy as I can be based on my conditions or whatever illnesses I have there would be some kind of clause in there where your doctor would state that this is as healthy as I can get as long as I continue my medications and that would be taken into consideration for certain employees.” Ms. Satterfield stated “He would still get the discounted rate because he is qualified through his health professional saying this is his condition and he has it where he needs it.”

Commissioner Travis asked “I don’t know if you say anything about this or not but what you are saying is if we decide to go with the wellness program and that people that don’t go with it by November they will be paying \$40 a month on their insurance so if their insurance is \$496.46 and that is what the county is paying now the county will only pay \$456.46 and they will pay the other \$40.” Chair Lucas added ‘Or will there be an increase of \$40?’ Ms. Satterfield responded “They will be paying \$40.” Commissioner Travis continued “So in other words this \$40 will be added to this \$496.46 then?” Ms. Satterfield responded “What will happen to that and I think it was in some of that information on the discounted rate and the non-discounted rate. The discounted rate would be \$496.46, the non-discounted rate would be \$536.46 and the employee would pay that did not participate that \$40 and that would bring the premium down that we would pay for Cigna to the \$496.” Mr. Howard added “The \$40 is not set either, we can adjust that rate. Did that make sense Mr. Travis?” Commissioner Travis stated “The \$496.46 is with the discount right?” Mr. Howard responded “Yes.” Ms. Satterfield responded “Yes sir.” Commissioner Travis continued “If we don’t go with the wellness program and we don’t participate in it, it will be \$536.46?” Ms. Satterfield responded “Yes you as an individual do not go with the wellness program then your rate essentially goes to that \$536.46.” Chair Lucas stated “The County will pay the \$496.46.” Mr. Howard added “What the county will pay will never be more than \$496 even if you don’t do the wellness program it will still be \$496.46 per employee.” Commissioner Williamson asked “So in other words the employees are not paying

anything for their health now?" Commissioner Travis responded "Not right now they are not." Commissioner Williamson continued "With the PPO do you have to pay deductibles or different things when you go to the doctor?" Mr. Howard responded "Yes there are co-pays and deductibles." Commissioner Williamson stated "From what I see here you are really penalizing the employees with the \$40 so from that right there and from what Brian had sent me says no we can't do that so you are penalizing the employees. The words can't change it. The facts are there they are going to be penalized \$40 and that is going to open the door for whatever. Cigna is not going to charge the county \$40 more if the employees don't participate right?" Ms. Satterfield responded "No sir." Commissioner Williamson continued "I just wanted to make it clear."

Chair Lucas stated "So the timeline here is you will meet and communicate with the employees with the Health, Vision and Eye Plan and the Wellness Component from May to June. You have to have everything in place by June?" Ms. Satterfield responded "June 14th yes ma'am. We have to have that to payroll on any changes because it is open enrollment time and you have to give the employees the opportunity to add or drop any type of coverage they want on the dental and vision and to make any changes to the health that they want."

Commissioner Travis stated "We can add this wellness program on down the road; we don't have to add this right now. We have to do something about insurance." Ms. Satterfield responded "That is correct." Commissioner Travis continued "I think we need to start doing something instead of keep messing around so we will know which way we are going." Chair Lucas stated "I just got my letter from Brian yesterday so I did not have that information prior to today." Ms. Satterfield stated "I think he just got that out yesterday." Commissioner Williamson responded "He did." Chair Lucas stated "That would have been helpful to have had at the last meeting but we didn't." Ms. Satterfield stated "As Mr. Travis just said we can go ahead and give Cigna the okay that we are staying with the PPO and that we are good with that. For the open enrollment we have to give people 30 days so they can make any changes that they want to make to their insurance. We have that 60 day window that we have to let people know if we make any changes on rate changes or a plan change or adding a wellness component to it. We would have to give them a 60 day notice. That is what we are working backwards from."

Commissioner Travis asked "Did I understand you right that you have to be an employee of the county to participate in the wellness program?" Ms. Satterfield responded "Basically yes sir. Employees that choose not to..." Commissioner Travis continued "Let me get down to the facts on it. What I am getting at is I pay for my insurance through the county I would not be considered in the program by what you just said." Ms. Satterfield responded "You could be in the wellness program." Commissioner Travis stated "But it would not benefit me as far as the premiums." Ms. Satterfield responded "Those employees that are not eligible for incentives or for health savings account money. They will still get a discounted rate because they did not get the opportunity to participate and we would not say they could not come to the wellness events." Commissioner Travis continued "I understood that part but they way I understood it is you would not be able to participate in the deductions on your insurance. That is what you said if I did not misunderstand you." Ms. Satterfield responded "Maybe I misstated it." Mr. Howard responded "You would get the discounted rate but you would not participate in the program. AN example would be that we elected to allow the ABC Board and the Lake Authority to come

through our program. They are not county employees per se, they pay us and they get the insurance through us to get a larger group rate. They would not participate in it but they would not pay any more than what they are already paying.” Ms. Satterfield added “We are not going to make them pay a higher premium.” Commissioner Travis asked “I understand that. What I am saying is I would not get the \$40 off because I am not an employee of the county.” Mr. Howard responded “Right.” Ms. Satterfield responded “You would not pay the \$40 extra. The Lake Authority would not pay it. The ABC Board would not pay it. The retirees would not pay it. Just like if we were to put in a health savings account they would not get that \$750 in the health savings account.” Commissioner Travis stated “To me I really think the wellness program would be a good thing if everybody would participate in it but if just a few people participate in it I don’t think it would benefit the cost.” Mr. Howard responded “I think we would find and maybe not the first year there would be a high participation rate but I think that would grow once the programs are in place.” Commissioner Travis stated “I can pass 3 of the things now and there would be no problem.” Mr. Howard responded “The point is to get people to get checked. The point is to get the biometrics to see if you have issues. Half the employees here probably don’t know they have high blood pressure because they don’t get checked every year.” Commissioner Travis stated “I think the county needs something like this to get people on the right track for their health. I think at this point in time we need to work on it a little bit more before we do anything. I do think we need to pass this insurance tonight so we can move forward with this insurance before July.”

Commissioner Hall asked “I apologize I had to step out and this might be part of Kent’s question. On the wellness plan if we are paying 100% of the insurance where is the discount, who gets the discount?” Mr. Howard responded “We probably should have reworded this. The insurance rate per employee would be the \$536. The employees would pay \$40 on their insurance for next year.” Commissioner Hall continued “Let me stop you so I can make sure that I have it clear. If we do the wellness we are paying 100% now and next year we will pay 100% less \$40?” Mr. Howard responded “No.” Commissioner Hall stated “That is why I am confused. Go ahead.” Chair Lucas stated “The County will pay 100% and the employee will pick up the \$40.” Commissioner Hall responded “That is what I said. We would pay the 100% less the \$40 per month. Let me rephrase that, we are in year one and in year one we do the biometrics and x number of employees participate. Year two we are still proceeding. Those employees that do not participate will be charged \$40.” Ms. Satterfield responded “Yes sir. Actually the way the wellness program is laid out is that if we go with the wellness plan we would let employees know in July or August that the wellness program is going into effect. We will do the biometrics in September for anyone that would like to participate. For those employees that choose not to participate in the biometrics to have their baseline done and to start working on the wellness initiative if they do not sign up for that plan they will have to pay \$40 for their insurance where they are not paying anything right now. It is a discount for the employees who are participating in the program.” Commissioner Hall stated “I understand that and I get Kent’s part on that too. It does not matter how we word it...I don’t have a problem with that based on the letter from our general counsel. If we go forward with anything like that it has to go through legal because that is the concern.” Ms. Satterfield responded “Yes sir.”

Commissioner Williamson asked “Where did this \$40 come from?” Ms. Satterfield responded “Mark III.” Commissioner Williamson continued “So why would you put something in there like

that when you know it is nothing but a penalty? That is what it is. Our counsel point blank has told us and any other wellness program that you go out here and look at you don't have those types of things in there. It may cost the county another \$11,000 but we might benefit twenty, thirty or forty thousand dollars because we have healthier employees. Take out the legal part of it, the \$40 and forget about it and say let's look at a straight wellness program. Let's look at some incentives and how they can get that \$750 and things like that." Mr. Howard responded "The reason it is structured that way is because it is based on what the other counties are doing. This is what Mindy looked into. Maybe you don't want to do it that way but what we are trying to do is or what Mark III put together is what Mark III has shown what works at other places. Over time I don't want to say it has brought the premiums down but it has brought them under control. Maybe the first year you do that. There is no incentive; we are just offering this because we want you to do this." Ms. Satterfield stated "I talked to several, to 10 or 12 different counties, and they are all doing it a lot of different ways and they used the word penalized for their employees that did not participate. Some are not discounting or penalizing their employees. There are a number of ways that this can be done. It is just a matter of how the Board wants to have it done and far the want to expend as far as the monies go." Mr. Howard added "I will say I think it would work better by holding out the stick with the carrot. You just don't want to do the discounted rate. It will work much better if there is some kind of incentive later on in the program whether it is \$100 or whatever."

Ms. Satterfield stated "Bottom line is and Commissioner Travis said the wellness program is something we need and I think the staff agrees. It is something we need and need to get in place no matter how we do it. Whether it is a discount or whether it is an incentive at the end of it. That is the only way we are going to help with premiums is if we build a healthier, more educated work force. It can be done a lot of different ways. This is just one proposal." Mr. Howard added "We have been successful in that because our rates are staying low. It may not continue. We have had programs in the past encouraging the use of generic drugs to help those costs down. Two or three years ago we implemented that the annual wellness visit was free, there is no co-pay charge on that. That has helped out some. This is just another phase in that to make sure that we stay ahead of the curve." Ms. Satterfield stated "I think bringing this to the Board this year because we did not an increase so this was a good year to look at doing something. Like I said where I come from it is unheard of not getting some type of increase in your annual renewal."

Commissioner Williamson asked "The people that are on our insurance that are not county employees don't their use of the plan affect our rates?" Ms. Satterfield responded "Yes sir they do." Commissioner Williamson continued "Okay then why wouldn't we have them as part of our wellness program also? The opportunity to be in it?" Ms. Satterfield responded "What was put out there was they could participate in the activities but not in the incentives. We can do it anyway you want to." Commissioner Williamson asked "Could you tell me why they would not be a part of the incentives?" Mr. Howard responded "We would want them to pay the incentive part of it if they wanted to participate. In other words the ABC Board would need to pay. If in year two you meet your goals the county should not pay them that incentive." Commissioner Hall asked "What is wrong with that?" Ms. Satterfield responded "If their board would approve paying that then that would be great." Commissioner Hall stated "It is our plan. If their board

does not want to pay it let them go and find their own insurance. Let's build a plan. I would not worry about that part."

Ms. Satterfield stated "The only action that we really do need to try to get going tonight is that the Board would approve the PPO health plan for 2013-2014 as the same plan in the current year."

Commissioner Travis moved, seconded by Commissioner Williamson to approve the same PPO that the county had last year and work on the wellness program later on.

Commissioner Hall asked "He said work on this later on, I just want to know when later on is?" Commissioner Travis responded "The people on staff can get with the people and find out." Commissioner Hall continued "But you made the motion that we approve it and work on it later on. I just want to know if we are going to continue to work on the wellness thing or are we going to drop it for another year." Commissioner Travis stated "That is not what I said. I said we need to work on the wellness thing." Commissioner Hall responded "Later on is what you said. My question is when is later on?" Commissioner Travis stated "They can start on it now." Chair Lucas added "And report back?" Commissioner Williamson asked "Can we make that in a two part motion? The first part would be to approve the PPO and then the next part would be on the wellness program. Do you understand what I am saying?" Commissioner Travis stated "My motion is to approve the insurance just like it was last year."

Upon a vote on the motion, the motion carried unanimously.

Commissioner Williamson moved, seconded by Commissioner Travis that staff bring a revised plan back to the Board the meeting in June considering some of the discussions that we have had on the wellness plan. The motion carried unanimously.

Ms. Satterfield stated "Madam Chairman I would like two other staff recommendations on what we need to get done tonight and this is on the dental and vision plans. Those plans are as is, there is no increase and the employees pay 100% of the premiums on those."

Commissioner Hamlett moved, seconded by Commissioner Jefferies to approve the Dental and Vision plans as they were last year. The motion carried unanimously.

Mr. Howard stated "At the last meeting I mentioned the workshops that Yanceyville was having. They wanted to invite you all to them. I put a flyer at your seat. These were sent out today on those workshops."

ADJOURNMENT

At 5:47 p.m. Commissioner Jefferies moved, seconded by Commissioner Hamlett to adjourn.
The motion carried unanimously.

Paula P. Seamster
Clerk to the Board

Cathy W. Lucas
Chair
