

**VILLAGE OF MACKINAW**  
**PRESIDENT AND BOARD OF TRUSTEES**  
**SPECIAL MEETING MINUTES**

**March 28, 2019**

**Village President Craig Friend called the meeting to order at 6:30 P.M.**  
**This was a special scheduled meeting of the Village of Mackinaw.**

**I. ROLL CALL**

**Present:** Village President Craig Friend and Trustees Carolyn Elmore, Jerry Peterson, Candy Haynes, Kraig Kamp, Mark Morman and Josh Schmidgall

**Also Present:** Village Clerk/Collector Lisa Spencer and Police Chief Jack Nieu Kirk (8:17 p.m.)

**II. PLEDGE OF ALLEGIANCE**

**III. EMPLOYEE HEALTH INSURANCE** - The Board reviewed the cost of insurance for the past several years. In 2012 the cost was \$107,000 and that's when the Board switched companies and started the employees paying a portion of family coverage. Since then due to changes in plans and employees taking family members off their plans the overall rates have stayed on average around \$80,000 a year. The Board had assigned Trustee Haynes to shop for a reduced rate. She contacted Randy Butts of Clemens Insurance. He reviewed different plans and showed how raising the deductible can lower the monthly premiums and by offering a reimbursement on the deductible can give even more saving. Only 28% of participants meet their annual deductible. Trustee Schmidgall would like to see a \$650 credit for family plans and then have the employee pay 30% of any cost over \$650. There are currently two family plans – Brian Lang and Brandon Reese. It was said that families shouldn't be penalized and by making a flat \$650 credit for family coverage was fair. Kamp asked what the current budget is for health insurance and at what dollar amount is too much that something needs to be done. The appropriation amount for insurance is currently \$100,000. Morman asked if there is a list that can be given showing how the employees are using the insurance. He would also like to see an ordinance or policy written to have in the handbook exactly what is offered for health insurance. The Board discussed a reimbursement of deductible for the Blue Cross Blue Shield 1500 Choice plan. The discussion led to giving a \$1000 reimbursement to singles when they meet their \$1500 deductible and \$2000 reimbursement to families that meet their \$3000 deductible. The difference in age rate verses composite was reviewed. The overall cost for either is a difference of .02. Morman said that Randy Butts recommended going with age since the trend is to hire younger people with younger families. When Brandon Reese was hired there was a miscommunication on him being offered a family plan. The Board at the time corrected this by added an extra \$2.70 per hour to his wages to cover the extra premium cost until it was time for insurance renewal. At this time with the new policy Trustee Elmore stated that the extra for the insurance premium needs to be removed and he should go back to his hire hourly rate of \$18.00. Butts recommended the Village switching to Lincoln Financial Group for life and short term disability coverage to save the Village \$2,439.72 annually. Dental insurance is through Delta Dental, there rates stayed the same so the Board just wants to move the plan to Clemens Insurance. The Village currently pays 100% of dental coverage for the employees and their families. Delta vision is an optional coverage paid for by the employees for vision coverage. The Board would also like to move this plan to Clemens Insurance.

Trustee Elmore moved, seconded by Trustee Kamp to have Randy Butts of Clemens Insurance as the new broker for the Village's employee health insurance. Enroll employees and families in the Blue Cross Blue Shield 1500 Choice plan. Grant a reimbursement on deductibles met. Single plans would receive \$1000 reimbursement after meeting their \$1500 deductible. Family plans would receive a \$2000 reimbursement after meeting their \$3000 deductible. Family plans will be granted a \$650 credit monthly - any coverage cost over that amount for the Blue Cross Blue Shield 1500 Choice plan will be a cost of 30% to the employee. Life and short term disability insurance will be switched

from Dearborn to Lincoln Financial Group at a cost to the Village of \$2516.64 annually. Brandon Reese's additional wage of \$2.70 to cover the miscommunication of the previous United Health Care policy will be removed from his wage and will have him making the \$18 per hour he was hired at. A description of employee benefits offered will be written up and added to the employee handbook. This will eliminate any confusion in the future for new hires. New policy and employee contributions of premiums will begin April 1, 2019. On a roll call, the vote was:

AYES: 6 – Trustees Elmore, Haynes, Kamp, Morman, Peterson, and Schmidgall

NAYS: 0

ABSENT: 0

There being six affirmative votes, the **motion carried**.

**IV. ADJOURNMENT @ 8:06 P.M.:** There being no further business to come before the Board Trustee Elmore moved, seconded by Trustee Morman to adjourn, the **motion carried**.

I, Lisa Spencer, Village Clerk/Collector of the Village of Mackinaw, Illinois do hereby certify that the foregoing minutes are a true and correct copy of the regular meeting held on the above date, as the same appears on the records of the Village now in my custody and keeping.

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Lisa Spencer, Village Clerk/Collector  
Posted: 4/10/19