LOUDON COUNTY COMMISSION
SPECIAL CALLED MEETING
May 20, 2019

Item #	Item	Resolution/Exhibit #
1	Opening of Meeting / Roll Call	
2	General Public Comments	
3	Employee Insurance Approved	Exhibit 052019-A
4	Adjournment	

LOUDON COUNTY COMMISSION
Loudon County, Tennessee
Monday May 20, 2019
County Office Building
6:00 P.M.

SPECIAL CALLED COMMISSION MEETING

(1) Opening of Meeting

BE IT REMEMBERED that the Board of Commissioners of Loudon County, Tennessee convened in a Special Called Session in Loudon, Tennessee on the 20th day of May, 2019.

Commission Chairman Henry Cullen called the meeting to order at 5:59 P.M.

(2) Roll Call

Upon Roll Call, the following Commissioners were **PRESENT: Kelly Brewster, David Meers, Julia Hurley, Matthew Tinker, Gary Whitfield, Henry Cullen, Harold Duff, Van Shaver, and Adam Waller (9)**

The following Commissioners were **ABSENT: Bill Satterfield (1)**

Thereupon **Chairman Cullen** announced the presence of a quorum.

Also present was the **Honorable Mayor Buddy Bradshaw and Director of Accounts and Budgets, Tracy Blair.**

(3) General Public Comments

Chairman Cullen opened the floor for comments by the General Public. Pat Hunter spoke.

(4) Employee Insurance Approved

Mayor Buddy Bradshaw presented Commission with four different employee insurance plans that the Salary and Benefits Committee had reviewed at their meeting on May 15, 2019. **Mayor Bradshaw**, on behalf of the Salary and Benefits Committee, recommended the CIGNA insurance plan which was a 7% decrease from last year's employee insurance. Commissioner Shaver made a motion to approve **Mayor Bradshaw's** recommendation for employee insurance and **Commissioner Meers** seconded the motion.

Chairman Cullen called for a Roll Call Vote.

Upon Roll Call Vote, the following Commissioners voted **AYE: Meers, Hurley, Tinker, Whitfield, Cullen, Duff, Shaver, Waller, and Brewster (9)**

The following Commissioners voted **NAY: (0)**

The following Commissioners were **Absent: Satterfield (1)**

The motion PASSED (9/0/1)
EXHIBIT 052019-A

(5) Adjournment

There being no further business, a motion being duly made by **Commissioner Shaver** and seconded by **Commissioner Brewster**, the May 20, 2019 Loudon County Special Called Commission Meeting stood adjourned at 6:05 P.M.

Loudon County Commission Chairman

ATTEST:

Loudon County Clerk

Loudon County Mayor

LOUDON COUNTY COMMISSION
EXHIBIT 052019-A

Loudon County 2019-2020

Benefits			Selected Plan		
2018-2019		2019-2020	2019-2020	2019-2020	2019-2020
UHC -Current		**UHC- Renewal**	**CIGNA**	**CIGNA**	**BCBS**
PPO -RV	PPO -RV	PPO -RV	Local Plus	OAP	Network S
		No tennova	No Tennova	Tennova	Tennova
OC-Co Pay	$35/SPC $50	$35/SPC $50	$35/SPC $50	$35/SPC $50	$35/$50 Spec
UC/ER	$100/$250	$100/$250	$100/$250	$100/$250	$100/$250
Deductible	$750/$1500	$750/$1500	$750/$1500	$750/$1500	$750.00/$1500
Co Insurance	90%	90%	90%	90%	90%
Out Of Pocket	$1500/$3000	$1500/$3000	$1500/$3000	$1500/$3000	$1500/$3000
RX	$15/$40/$70	$15/$40/$70	$15/$40/$70	$15/$40/$70	$15/$40/$70
Out of Network					
Deductible	$1500/$3000	$1500/$3000	$1500/$3000	$1500/$3000	$1500/$3000
Enrollment					
Employee	65	66	66	66	66
Employee +1	57	56	56	56	56
Employee+ Family	77	79	79	79	79
Total	199	201	201	201	201
Rates					
Employee	$583.12	$705.69	$551.15	$583.87	$576.57
Employee +1	$1,166.98	$1,412.38	$1,102.30	$1,167.75	$1,153.79
Employeee + Fam	$1,663.14	$2,012.73	$1,570.77	$1,664.05	$1,646.42
Monthly Cost	$236,008.00	$284,669	$219,605.00	$235,379.00	$232,733.00
Annual Cost	$2,832,096	$3,416,027	$2,635,261.00	$2,824,624.00	$2,792,796.00
		21%	-7%	1%	-1.00%

	A	B	C	D
1		UHC	Cigna	BCBS
2	**Diagnostic Service**	100%	100%	100%
3	Periodic Oral Evaluation	100%	100%	100%
4	Radiographs	100%	100%	100%
5	Lab and Other Diagnostic Tests	100%	100%	100%
6				
7	**Preventive Services**			
8	Dental Prophylaxis (Cleaning)	100%	100%	100%
9	Fluoride Treatment	100%	100%	100%
10	Sealants	100%	100%	100%
11	Space Maintainers	100%	100%	100%
12				
13	**Basic Services**	80%	80%	80%
14	Restorations (Amalgams or Composite)*	80%	80%	80%
15	Emergency Treatment/General Services	80%	80%	80%
16	Simple Extractions	80%	80%	80%
17	Oral Surgery (incl. surgical extractions)	80%	80%	80%
18	Periodontics	80%	80%	80%
19	Endodontics	80%	80%	80%
20				
21	**Major Services**			
22	Inlays/Onlays/Crowns	50%	50%	50%
23	Dentures and Removable Prosthetics	50%	50%	50%
24	Fixed Partial Dentures (Bridges)	50%	50%	50%
25	Implants	50%	50%	50%
26				
27	**Orthodontic Services**			
28	Orthodontia	50%	50%	50%
29	Orthodontia Eligibility	Up To 19	Up to 26	Up To 26
30				
31	Deductible	$50/$150	$50/$150	$50/$150
32	Deductible applies to Prev. & Diag.	No		
33	Annual Max	$1,000.00	**$1,500.00**	$1,000.00
34	Lifetime Ortho Max	$1,000.00	**$1,500.00**	$1,000.00
35	Waiting Period	None		
36	Out of Network Basis	UCR 80th	UCR 80Th	UCR 80th
37	PPO Network	PPO 30	DPPO	PPO
38	CMM–Annual Roll-Over	NO		
39				
40	**Assumed Enrollment Rates**			
41	Employee (74)-$27.75	$28.55	$26.96	$27.20
42	Employe + Family (158)-$81.48	$83.83	$79.17	$79.85
43	Monthly Premium	$15,357.54	$14,503.90	$14,629.10
44	Annual Premium	$184,294.08	$174,046.80	$175,549.00
45	Increase	2.90%	-5%	-4.80%

Vision Services	UHC	Cigna	BCBS
Plan Options			
Contribution	Employee core		
Product Type	Exan and Material	Calender year	
Network Type	Flex		
Exan Co pay	$15	$15	$20
Material Co pay	$30.00	$30	$25
Service Frequency			
Exams/Lenses/ frames/contacts	12/12/24/12	12/12/24/12	12/12/24/12
Eye Exam	100%	100%	$20.00
Lenses			
Single/lined/lined tri/Lent	100%	100%	$15.00
Frames			
Retail allowance	Up to $100	Up to $100.00	Up To $100.00
Discount frame coverage	30%		
Elective contact lenses			
Covered Selection Contacts	Up To 4 Boxes	$100.00	$100.00
Non Selection	Up To $105.00		$100.00
Necessary Contact Lenses	100%	100%	100%
Employee (68)	$4.16	$5.47	$4.80
Employee + 1 (71)	$7.77	$10.22	$9.60
Employee + family (60)	$11.77	$15.48	$15.36
Monthly	$1,540.75	$2,023.38	$1,929.60
Annual	$18,489.00	$24,316.56	$23,155.20