

**VILLAGE OF BETHALTO  
SPECIAL COMMITTEE MEETING MINUTES  
OCTOBER 8, 2024, 6:00PM  
VILLAGE HALL COUNCIL CHAMBERS**

**Members Present:**

Gary Bost	Terri Keister
Brady Dugger	Maria Perkhiser

**Also Present:**

Village Clerk Sue Lowrance  
Dave Wiegand, Jacob Lowry, Barb Wiegand from Wealthcare Group  
Det. Sgt. Ryan Dugger

The meeting was called to order by Mayor Gary Bost at 6:03pm in the Council Chambers of Village Hall.

Dave Wiegand and Jacob Lowry from the Wealthcare Group were in attendance to present our options for our medical insurance renewal that is due on November 1<sup>st</sup>. To begin, Mayor asked Wiegand to explain why our renewal options aren't available until within 30 days of our expiration date; Wiegand replied that generally renewals start 90 days out, but shopping for competitive bids takes time and clerical work and explained that the bid process is like an auction, with a lot of back and forth negotiating. Wiegand said that the packet provided tonight is the result of over 60 days of negotiations. Each bidding company looks at claims and bases their bid on that information, but several declined to bid this year. Wiegand and Lowry explained that "pooling", or being grouped with other companies our size, has been beneficial to the Village as claims have been high over the past three years; however, a high renewal can be expected when the providers see significant, ongoing claims. The Village currently shows 5 of these claims. Wiegand reviewed the options, noting that initially UHC quoted a renewal at a 27.10% increase. Blue Cross Blue Shield quoted a package at a 28.23% increase. After negotiating, UHC decreased their bid slightly, coming in at a final increase of 19.90%. Those are the only two options since others declined to bid. The UHC plan is nearly identical to the current plan, and Wiegand recommends we renew under this plan. Trustee Perkhiser asked if any of the plans have a maximum lifetime payout; Lowry stated no they do not. Trustee Keister asked what our increase was last year, from Aetna to UHC; Lowry stated it was right under 10%. Lowry further stated that switching providers every year is discouraged as it doesn't look favorable to the Village and that could be why Aetna declined to bid this year.

The current funding of our HRA plan, managed by TASC, was reviewed through the first 9 months of 2024; our funding is solid right now and Wiegand recommends staying the course with our monthly contributions. It was noted that we currently show a surplus, but sometimes end-of-the-year submissions can wipe out the surplus quickly. Perkhiser asked if payouts are broken down by year, which they are, and if any surplus in the HRA fund could be invested;

Wiegand replied that you generally don't want that large of a surplus; we monitor the funding and expenditures and adjust accordingly to avoid any large overages or shortages. Perkhiser asked if there are deadlines for employees to submit claims; Wiegand stated that they are encouraged to submit for reimbursements as soon as possible, but that some do hang onto them until the end of the year which is one reason that the run-out period from January to March can be distorted. Lowry noted that this is also discouraged as the bill itself must be timely paid, so the employee is encouraged to submit for the reimbursement they are entitled to.

Trustee Dugger asked what we budgeted for an increase; Mayor stated we budgeted for a 15% increase, but that Finance Director Randolph would calculate the final numbers and have that all ready for Monday's board meeting, as we just received these renewal figures today. Bost stated that the amounts that employees will pay must also be calculated to determine the final effect on the budget.

Having no further items for discussion, the meeting was adjourned by Mayor Bost at 6:36pm.

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Sue Lowrance, Village Clerk