

TOWN OF GREENVILLE
ORDINANCE NO. 2013-WR-027

**RESOLUTION CONCERNING THE SELECTION OF AN INSURANCE
CARRIER REPRESENTATIVE FOR THE TOWN OF GREENVILLE,
INDIANA MUNICIPAL WATER AND SEWER UTILITY FROM
JUNE 1ST, 2013 THROUGH MAY 31ST, 2014**

WHEREAS, the Greenville Water Utility Council for the Town of Greenville, Indiana, is the entity for fixing of compensation and benefits for all employees of the Greenville Water Utility pursuant to IC 8-1.5-3-4 and;

WHEREAS, in the interest of providing Greenville Water Utility Employees with quality medical insurance coverage at the most cost effective premiums the Greenville Water Utility Council for the Town of Greenville, Indiana requested quotations from ISU Insurance and Investment Group Michael Whalen Agent and Neace Lukens Inc. Rick Zoeller Agent and ;

WHEREAS, ISU Insurance and Investment Group Michael Whalen Agent has declined to give a cost estimate for the coverage period from June 1st, 2013 through May 31st, 2014 and;

WHEREAS, Neace Lukens Inc. Rick Zoeller Agent is the current Greenville Municipal Water and Sewer Utility Agent of Record and;

WHEREAS, Neace Lukens Inc. Rick Zoeller Agent has submittal a notice of premium renewal notice {see attached};

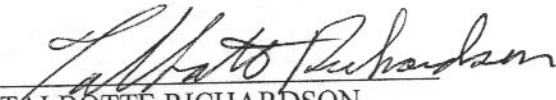
NOW, THEREFORE, BE IT ORDAINED BY THE GREENVILLE MUNICIPAL WATER AND SEWER UTILITY COUNCIL OF THE TOWN OF GREENVILLE, INDIANA, AS FOLLOWS:

1. Insurance Policies issued by Neace Lukens Inc. Rick Zoeller Agent shall be effective from June 1st, 2013 through and to include May 31st, 2014.
2. Neace Lukens Inc. Rick Zoeller Agent shall contact Gary Getrost Superintendent of the Greenville Water Utility and make arrangements to meet with the Greenville Water Utility Employees to explain their Humana Medical Coverage, Life / AD&D Coverage, Dental Coverage, Vision Coverage and Disability Coverage and answer any questions they may have.
3. Renewal Premium Notice from Neace Lukens Inc. attached.
4. Ordinance No. 2010-W-032 shall be reaffirmed to allow a payment of \$750.00 each for Greenville Water Utility Employees and / or spouse. All other deductibles above \$750.00 shall be the responsibility of the Greenville Water Utility Employee and / or spouse.

TOWN OF GREENVILLE
ORDINANCE NO. 2013-WR-027

ADOPTED BY THE TOWN COUNCIL OF GREENVILLE, INDIANA, ON THE 13th DAY
OF MAY, 2013.

PRESIDENT OF THE GREENVILLE
MUNICIPAL WATER AND SEWER UTILITY
COUNCIL OF GREENVILLE, INDIANA


TALBOTTE RICHARDSON,


JACK TRAVILLIAN,
CLERK/TREASURER

PREPARED BY: RANDAL JOHNES

johnesdrafting

From: "Rick Zoeller" <rick.zoeller@neacelukens.com>
To: <johnesdrafting@insightbb.com>
Cc: <amy-greenville-water@insightbb.com>; "Lynn Cavan" <lynn.cavan@neacelukens.com>
Sent: Friday, May 10, 2013 12:04 PM
Attach: 13 Town of Greenville Summmary - 050913.docx; 13 Comparison Spreadsheet Town of Greenville.xls
Subject: Town of Greenville - Renewal Spreadsheet and Comparison

First please accept our apologies for the delay in getting this information to you. As you are aware, the renewal information was sent to the prior agent erroneously. In my hast to get this to you, I am forwarding to you the communication that I received from my associate Lynn Cavan, who as you know has worked with you and Amy on this issue.

I would like to call to your attention what we were able to negotiate with Humana, and which we believe is to the benefit of the Town of Greenville. Thus:

- 6% relief in the renewal rate for the Health Insurance.
- 5% relief in the renewal rate for the Life, Accidental Death & Dismemberment Insurance,
- 2% relief in the renewal rate for the Dental Insurance.
- No increase / Rate Hold for the Short Term Disability Insurance.
- No increase / Rate Hold for the Long Term Disability Insurance.

Again, we appreciate the opportunity of working with you and your associates. If we can assist in any way, please let us know.

*Please note the family status change for one of the employees (Steven Schmitt) has an impact on the total premium.

RICHARD A. ZOELLER CLU, ChFC | Vice President

NEACE LUKENS | An AssuredPartners Company
 2325 Green Valley Rd., Suite 205, New Albany, IN 47150
 P 812.206.5511 F 812.944.8010 C 502.262.6588

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From: Lynn Cavan
Sent: Friday, May 10, 2013 10:51 AM
To: Rick Zoeller
Subject: Town of Greenville - Renewal Spreadsheet and Comparison

Rick

Attached please find the Current/Renewal Spreadsheet and Summary for the Town of Greenville.

This Comparison Spreadsheet is for informational purposes only and does not constitute a binding contract. Final rates/benefits are subject to change based on final enrollment and final underwriting criteria. Refer to Attached Summary of Benefits for Clarification/Detail of Plan Design(s)

Thanks
Lynn

LYNN MARIE CAVAN | Account Manager

NEACE LUKENS | An AssuredPartners Company
2325 Green Valley Road, New Albany, Indiana 47150
P 812.941.4117 F 812.944.8010

lynn.cavan@neacelukens.com neacelukens.com  LinkedIn  Facebook  Blog

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2013 Renewal Town of Greenville / Greenville Water

Medical

	<u>Humana Current</u>	<u>Humana Renewal</u>
<i>Deductible - Individual/Family</i>	<i>\$1000/\$2000</i>	<i>\$1000/\$2000</i>
<i>Coinsurance</i>	<i>90% / 60%</i>	<i>90% / 60%</i>
<i>Out of Pocket - Individual/Family</i>	<i>\$2000/\$4000</i>	<i>\$2000/\$4000</i>
<i>Office Visit</i>	<i>\$20/\$40</i>	<i>\$20/\$40</i>
<i>Inpatient Care</i>	<i>90% after Deductible</i>	<i>90% after Deductible</i>
<i>Outpatient Care</i>	<i>90% after Deductible</i>	<i>90% after Deductible</i>
<i>Emergency Visit</i>	<i>100% after \$150 Copay</i>	<i>100% after \$150 Copay</i>
<i>Prescription Drug</i>	<i>\$10/\$30/\$50/25%</i>	<i>\$10/\$30/\$50/25%</i>
<i>Monthly Total Premium</i>	<i>\$2930.61</i>	<i>\$3334.78</i>
<i>Renewal Rate Change</i>		<i>13.79%</i>
<i>Rate Relief</i>		<i>6%</i>
<i>Monthly Premium- Original Census Enrollment</i>		<i>\$3134.61</i>
<i>Monthly Premium Revised Census Enrollment *</i>		<i>\$3658.45</i>

* Employee Enrollment Changed from Employee/Child to Family Coverage

Humana Life AD&D Insurance

	<u>Current</u>	<u>Renewal</u>
<i>Life AD&D</i>	<i>\$15,000</i>	<i>\$15,000</i>
<i>Monthly Premium</i>	<i>\$58.80</i>	<i>\$69.45</i>
<i>Renewal Rate Change</i>		<i>18.11%</i>
<i>Rate Relief</i>		<i>5%</i>
<i>Revised Total Premium</i>		<i>\$65.85</i>

Humana Vision Insurance

	<u>Current</u>	<u>Renewal</u>
<i>Monthly Premium</i>	\$45.40	48.64
<i>Renewal Rate Change</i>		7.14%

Humana Dental Insurance

	<u>Current</u>	<u>Renewal</u>
<i>Monthly Premium</i>	\$240.39	\$263.92
<i>Renewal Rate Change</i>		9.79%
<i>Rate Relief</i>		2%
<i>Monthly Premium- Original Census Enrollment</i>		\$258.64
<i>Monthly Premium Revised Census Enrollment *</i>		\$298.90

* Employee Enrollment Changed from Employee/Child to Family Coverage

Dearborn National STD / LTD Insurance

	<u>Current</u>	<u>Renewal</u>
<i>Short Term Disability</i>		
<i>Monthly Premium</i>	\$169.37	July 2014
<i>Quarterly Premium</i>	\$508.10	Rate Hold
<i>Annual Premium</i>	\$2032.40	
<i>Long Term Disability</i>		
<i>Monthly Premium</i>	\$183.10	July 2014
<i>Quarterly Premium</i>	\$549.30	Rate Hold
<i>Annual Premium</i>	\$2197.20	

This Comparison Spreadsheet is for informational purposes only and does not constitute a binding contract. Final rates/benefits are subject to change based on final enrollment and final underwriting criteria.

Created 05/09/2012 (5:30 PM)

Medical Plan Benefit Comparison

June 1, 2013

Town of Greenville

Benefits	Humana	Humana	Humana
	Current / Renewal	Revised Renewal - Original Census	Revised Renewal Rate Reduction Census Change
	IN 90/60 PPO 08	IN 90/60 PPO 08	IN 90/60 PPO 08
Deductible - Individual	\$1,000	\$1,000	\$1,000
Deductible - Family	\$2,000	\$2,000	\$2,000
Coinsurance	80% / 60%	80% / 60%	80% / 60%
Out of Pocket - Individual	\$2,000	\$2,000	\$2,000
Out of Pocket - Family	\$4,000	\$4,000	\$4,000
Office Visit/Exam	\$20/\$40	\$20/\$40	\$20/\$40
Inpatient Care	80% after deductible	80% after deductible	80% after deductible
Outpatient Care	80% after deductible	80% after deductible	80% after deductible
ER Visit	100% after \$150 Copay	100% after \$150 Copay	100% after \$150 Copay
Prescription Drugs	\$10/\$30/\$50/25%	\$10/\$30/\$50/25%	\$10/\$30/\$50/25%
Coverage	Humana	Humana	Humana
	Current	Renewal	Census Change
Female Age 22	\$244.17	\$277.58	\$260.93
Male Age 61	\$1,322.80	\$1,510.67	\$1,419.98
Male Age 29 *	\$354.77	\$392.34	\$892.64
Female Age 53	\$1,008.87	\$1,154.19	\$1,084.90
Total Premium:	\$2,930.61	\$3,334.78	\$3,658.45
Percentage of Change:	13.79%	6.96%	24.84%

In addition to the commissions and/or fees identified specifically for your plan, Neace Lukens may qualify for additional incentive compensation payments from carriers based on aggregate sales volume, including sales volume associated with your plan, where allowed by applicable law. This compensation is not charged to your plan.

To learn more, please contact your Neace Lukens representative.

This illustration is for informational purposes only and does not constitute a binding contract. Final rates/benefits are subject to change based on final enrollment and final underwriting criteria.

*** Note: Group Received 6% Rate Relief - Employee Enrollment Changed from Employee/Child to Family Coverage**

Created 05/09/2013 (5:30)



May 8, 2013

AMY STONE
TOWN OF GREENVILLE
PO BOX 188
GREENVILLE, IN 47124

Humana Rate Change Notification

Company Name: TOWN OF GREENVILLE
Group ID(s): 619834
Last Renewal Date: 06/01/2013
Rate Change Effective Date : 06/01/2013

Dear Amy Stone:

Thank you for choosing Humana. You will be pleased to know that we have reconsidered your rates.

Please be sure to ask your agent, RICHARD A ZOELLER at (812) 941-4110, about new Humana plan options that are now available.

We look forward to working with you and your agent to offer a comprehensive lineup of benefits for your employees.

Thank you for the privilege of serving you, your employees and their families.

Sincerely,

Your Renewal Team

cc: ASSURED NL INS AGENCY INC-NEW ALBANY



At A Glance...

Medical/Rx

	Current Plan
Plan Name:	IN 90/60 HumanaPPO 08 \$20/\$40 OV
Network:	CHC
Plan Deductibles:	\$1,000/\$3,000
Out-of-Pocket Max:	\$2,000/\$6,000
Office Visit Copays:	\$20/\$40
Pharmacy Benefits:	\$10/30/50/25%
Optional Benefits:	PREV CARE REFORM, PREVENTIVE CARE 2012
Association Name:	GLI
Grandfathered Coverage:	No
Monthly Medical/RX Premium:	** New \$3,658.45

** Premiums include the following adjustment(s): HumanaVitality wellness premium discount 0%

The federal Affordable Care Act includes several new taxes and fees that go into effect in 2014. The medical premiums reflected in this renewal notice include a prorated share of the impact of approximately 4.0% additional taxes and fees. The additional taxes and fees include (a) Comparative Effectiveness Fee, (b) Federal Insurer Annual Fee, and (c) Federal Reinsurance Assessment. Humana will pay the fee directly and add these fees to premiums.

Dental

	Current Plan
Plan Name:	IN PPO MAF 09 100/80/50 In 80/50/50 Out
Perio/Endo:	Basic
Deductible:	\$50/\$50
Annual Max:	\$1,250
Optional Benefits:	N/A
Association Name:	Chamber
Other Options:	N/A
Monthly Dental Premium:	New \$298.90

The federal Affordable Care Act includes several new taxes and fees that go into effect beginning in 2014. The dental premiums reflected in this renewal notice include a prorated portion of the Federal Insurer Annual Fee.

Life/Ad&d

	Current Plan
Plan Name:	Basic 3mp Employee Life and AD&D 2004
Coverage Amount:	\$15,000
Total Volume Amount:	\$75,000
Monthly Life/Ad&d Premium:	New \$65.85

General Information:

Medical and Life plans insured by HUMANA INSURANCE COMPANY; Dental plans insured by HumanaDental Insurance Company, Humana Insurance Company or CompBenefits Insurance Company.

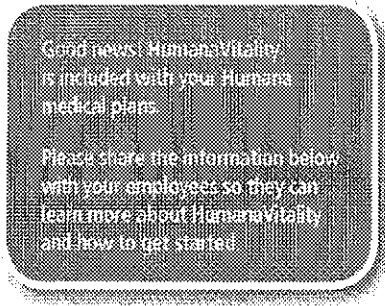


Rate Detail (cont..)

Coverage Type Codes

EMP = Employee
 EMP/SP = Employee/Spouse
 EMP/CH = Employee/Child(ren)
 FAM = Family

Subscriber Name	Coverage Type	New Rates
BURKHART, CRYSTAL R	EMP	\$2.40
BURKHART, WILLIAM R	EMP	\$16.05
GETROST, GARY W	EMP	\$34.20
SCHMITT, STEVEN J	EMP	\$4.05
STONE, AMY L	EMP	\$9.15
TOTALS	5	\$65.85



ISAUTO69-0-005-008-000033-000179

What if we made getting healthy fun and rewarding?

We just did.

You want to be healthier. You want to live longer. And you want better quality out of that life. HumanaVitalitySM is here to help you do that. It's a groundbreaking program you can voluntarily use to really take charge of your health.

Getting started is easy.

When your new plan year begins, you can start exploring all the benefits of HumanaVitality by logging in to your secure member page at **Humana.com**.

If you are not registered, go to **Humana.com**, choose "Register" in the log-in box, and follow the instructions.

When you register, you begin changing your life, working with HumanaVitality to understand your health today and find out what your risks are for tomorrow — all in a safe, secure, and confidential manner. You get advice on what to eat and what kind of exercise makes sense for you. And the best part is, you are rewarded not only in health and happiness, but in perks you choose.

With HumanaVitality, once you know where you stand, you set goals. We help you form good habits, like picking up fruits and vegetables at the market instead of chips. Or taking a walk instead of sitting on your couch.

Healthy choices are recorded and earn you Vitality PointsTM. And those points earn you rewards, like name-brand products, travel, and resort stays. It's just that simple. No matter what stage of life or health you're in, HumanaVitality is for you.

HumanaVitality: A fun, rewarding wellness program that puts YOU front and center.



Program details are subject to change.

Humana Plans are offered by Humana Medical Plan, Inc., Humana Employers Health Plan of Georgia, Inc., Humana Health Plan, Inc., Humana Health Benefit Plan of Louisiana, Inc., Humana Health Plan of Ohio, Inc., Humana Health Plans of Puerto Rico, Inc. License # 00235-0008, Humana Wisconsin Health Organization Insurance Corporation, or Humana Health Plan of Texas, Inc. - A Health Maintenance Organization, or insured by Humana Health Insurance Company of Florida, Inc., Humana Health Plan, Inc., Humana Health Benefit Plan of Louisiana, Inc., Humana Insurance Company, Humana Insurance Company of Kentucky, Emphesys Insurance Company, or Humana Insurance of Puerto Rico, Inc. License # 00187-0009, or administered by Humana Insurance Company or Humana Health Plan, Inc.

For Arizona Residents: Offered by Humana Health Plan, Inc. or insured by Emphesys Insurance Company or insured or administered by Humana Insurance Company.

GCHH1W2HH 4/11



Healthy living is now more than its own reward

Start today, and take a step toward saving up to 10% on next year's renewal premium

Humana® is your partner in the lifelong well-being of your employees. And to show you how dedicated we are, when your employees engage in HumanaVitality and modify their behaviors for a healthier lifestyle, you can save up to 10% on next year's renewal premium, transforming the health of your overall business.

How it works

When employees in Indiana participate in HumanaVitality, they earn rewards points, but they also achieve various levels of status from bronze to platinum. For renewals on or after July 1, 2012, the number of covered employees that have HumanaVitality silver status or above on the last day of the plan year before the coverage renewal date determines the wellness premium discount (also referred to as credits) you will receive on your group's premium for the renewal period. It's that easy.

Renewal premium discount potential:

% of covered employees that have silver status or above on the last day of the plan year	Monthly premium group discount
0% – 19%	0%
20% – 39%	2%
40% – 59%	4%
60% – 79%	6%
80% – 99%	8%
100%	10%

About HumanaVitalitysm:

You can participate in HumanaVitality – a simple, fun, and engaging wellness program for everyone. There's no need to be a triathlete to take advantage of this program. All members begin at the same level and earn the same rewards. And the joy your employees will feel from getting that first reward will help keep them moving forward.

Example:

ABC Company had a July 1, 2011 effective date. 30 of ABC Company's 40 employees are covered by a Humana group health plan. 15 (or 50%) of employees have a HumanaVitality silver status or above at the end of the 12-month plan year – June 30, 2012, in this example. This means, ABC Company will receive a 4% discount off its monthly renewal premium beginning the new plan year starting July 1, 2012.

The renewal discount described is available to employer groups based in the state of Indiana that have 2 – 99 eligible employees enrolled in a Humana medical product approved by the state of Indiana. The renewal premium discount is only offered for one year and any future premium discount, if offered by Humana, will need to be re-earned the following year.

For details on participation and qualification, please contact your Humana broker.



Offered and insured by Humana Insurance Company.
Our health benefit plans have limitations and exclusions.

GCHH9C5HH 4/12



Summary of Benefits & Coverage

The Summary of Benefit and Coverage ("SBC") document is intended to provide plan members with consistent and comparable information regarding health plan benefits and coverage across health insurance carriers. The document illustrates the plan benefits, cost-sharing provisions, and coverage limitations and exceptions. This document will be available to employers upon renewal beginning on or after September 23, 2012.

Humana will provide the SBC to the employer, upon request. The employer is required to share the SBC with their employees.

Initially, the employer will have to request the SBC. This can be done in the following ways:

- Calling Humana at 800-232-2006;
- Contacting your broker;
- Contacting your Humana Sales Associate.

Please note the SBC will be available on Humana.com at a future date.



Important Information Regarding Mental Health and Substance Abuse Benefits

The Emergency Economic Stabilization Act of 2008, HR 1424, included provisions that amended the existing federal mental health parity requirements. The new legislation requires the same treatment and financial limits that apply to medical benefits also apply to mental health and substance abuse benefits.

Only employers with 51 or more employees are subject to this new legislation. Group size is based on the total number of employees, not the number covered under the employer's health plan. The total number of employees is calculated as follows:

Full time employees + part time employees + COBRA/state continuation participants
= the total number of employees.

Based on the above calculation, the following scenarios exist, which may require action on your part:

- If your group has 50 or fewer employees, your mental health and substance abuse benefits will not change; therefore, no action is required on your part.
- If your group has 51 or more employees and the total number of enrolled employees in your medical plan is 51 or more, your plan has been modified to include these new mental health and substance abuse benefits. No action is required on your part.
- **If your group has 51 or more employees and the total number of enrolled employees in your medical plan is 50 or less, please contact your agent or broker immediately. Your agent/broker will update your mental health and substance abuse benefits prior to your renewal to ensure compliance with this legislation.**

If your group has experienced significant workforce changes (above or below 50 employees), please notify us of these changes. It is your responsibility to inform us of this change, so please contact your agent for assistance.

Additional information regarding this legislation may be found at:

<http://apps.humana.com/marketing/documents.asp?file=1208909>