

TOWN OF GREENVILLE
ORDINANCE NO. 2011-WR-034

**RESOLUTION CONCERNING THE SELECTION OF AN INSURANCE
CARRIER REPRESENTATIVE FOR THE TOWN OF GREENVILLE,
INDIANA WATER UTILITY FROM
JUNE 1ST, 2011 THROUGH MAY 31ST, 2012**

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, the Greenville Water Utility Clerk / Treasurer received a policy renewal notice for the Water Utility Employees medical coverage from our current insurance provider ISU Insurance and Investment Group reflecting an overall rate change increase of 16.57% 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 researched the possibility of joining the group insurance medical plans provided by the State of Indiana and Floyd County, Indiana for their employees and;

WHEREAS, this research has indicated that the cost of joining either of these group plans would dramatically increase the cost of providing medical insurance coverage by the Greenville Water Utility for their Employees and;

WHEREAS, given the limited amount of time available to obtain additional bids from Humana Group Insurers it was decided to request a competitive bid from Mr Zoeller of Neace Lukens, Inc. whom is the Insurance Representative for the Floyd County Indiana Employees;

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

1. Given the substantial savings that can be obtained by switching our current Greenville Water Utility Employee Humana Medical Coverage, Life / AD&D Coverage, Dental Coverage, Vision Coverage and Disability Coverage to Neace Lukens, Inc. the Greenville Water Utility Clerk / Treasurer shall contact Rick Zoeller of Neace Lukens, Inc. and provide him with any information he may require to issue insurance policies for Humana Medical Coverage, Life / AD&D Coverage, Dental Coverage, Vision Coverage and Disability Coverage for the Greenville Water Utility Employees.
2. Insurance Policies issued by Neace Lukens, Inc. shall be effective from June 1st, 2011 through and to include May 31st, 2012.

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3. Mr Zoeller of Neace Lukens Inc. 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.
4. Neace Lukens shall provide to the Greenville Water Utility Clerk / Treasurer a minimum of 45 to 60 days prior to renewal date premiums renewal notices. The Greenville Water Utility shall acquire at least one competitive bid for the same coverage of insurance {not insurance company} if a premium increase is indicated for the June 1st, 2012 through and to include May 31st, 2013. The Greenville Water Utility Clerk / Treasurer shall submit the new bid along with the renewal premiums for the current insurance provider representative Neace Lukens Inc. to the Greenville Water Utility Council one week prior to the May 2012 Monthly Meeting.
5. 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.
6. The Greenville Water Utility Clerk / Treasurer shall provide all additional life insurance policy information for the Greenville Water Utility and Marshal Department Members to Mr Zoeller of Neace Lukens, Inc. for competitive bidding no later than June 1st, 2011.
7. Comparison Chart Current Carriers vs. Neace Lukens

	<i>Current Carriers Greenville</i>	<i>Neace Lukens</i>
<i>Medical</i>	\$ 2741.05	*\$ 2604.00
<i>Life AD&D</i>	\$ 58.80	\$ 58.80
<i>Dental</i>	\$ 286.84	\$ 205.64
<i>Vision</i>	\$ 65.50	**\$ 40.23
<i>Disability STD/LTD</i>	<u>\$ 337.00</u>	<u>***\$ 382.87</u>
<i>Monthly Total</i>	\$ 3488.59	\$ 3291.54
 <i>Yearly Total</i>	 \$41,863.08	 \$39,498.48

Approximated Savings to be realized by switching to Neace Lukens \$2,364.60 per year

* 5% discount is applied to Medical Rates base on adding Dental /Vision.

** Based on Current Participation including Spouse

*** Based on Current salary (Exiting Based on 2007 income)

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. Based on information provided by Town of Greenville, Indiana.

TOWN OF GREENVILLE
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ADOPTED BY THE TOWN COUNCIL OF GREENVILLE, INDIANA, ON THE 23rd DAY
OF MAY, 2011.

PRESIDENT OF THE TOWN AND
WATER UTILITY COUNCIL OF
GREENVILLE, INDIANA


TALBOTTE RICHARDSON,


JACK TRAVILLIAN,
CLERK/TREASURER

PREPARED BY: RANDAL JOHNES

**Town of Greenville Water Utility
P.O. Box 188, 9706 Clark Street
Greenville, In. 47124
{812} 923-9128**

May 23, 2011

American General
3501 East Frontage Road
Tampa, Florida 33630-3066

Re: Town of Greenville Municipal Water Utility
Account Number 51953H

To Whom It May Concern

Please be advised that as of this date, we have appointed Richard A Zoeller, Neace Lukens Inc., 2305 River Road, Louisville, Kentucky 40206 as our exclusive insurance representative with respect to the above policy(s). This agent of record appointment rescinds all previous appointments and the authority contained herein shall remain in force until cancelled in writing. This is to be effective immediately; furthermore, we hereby request that any waiting period before this becomes effective be waived.


This appointment authorizes Neace Lukens to negotiate directly with (Insurer) as respects changes in any and all existing insurance policies. Neace Lukens shall not be responsible for any deficiencies in our current insurance program to which this letter applies. Any and all commission assignments associated with these policies should be made to Neace Lukens upon formal recognition of this Agent of Record change.

This letter constitutes your authority to furnish Neace Lukens with any and all information they request pertaining to insurance contracts, rates, rating schedules, plan coverage summaries, or other financial data which they may request.

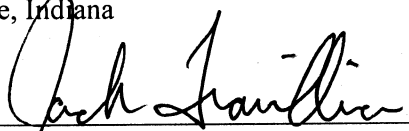
Please provide Neace Lukens with complete copies of our insurance policies.

We appreciate your cooperation and prompt attention to this matter.

Sincerely,



Talbotte Richardson
President Greenville Water Utility and Town Council
Greenville, Indiana

Attest: 

Jack Travillian
Clerk / Treasurer of the Greenville Water Utility and
Town Council Greenville, Indiana

cc: Neace Lukens
Richard A Zoeller
File

**Town of Greenville Water Utility
P.O. Box 188, 9706 Clark Street
Greenville, In. 47124
{812} 923-9128**

May 23, 2011

Humana
321 West Main Street
11th Floor
Louisville, Kentucky 40202

Re: Town of Greenville Municipal Water Utility
Account Number 619834

To Whom It May Concern

Please be advised that as of this date, we have appointed Richard A Zoeller, Neace Lukens Inc., 2305 River Road, Louisville, Kentucky 40206 as our exclusive insurance representative with respect to the above policy(s). This agent of record appointment rescinds all previous appointments and the authority contained herein shall remain in force until cancelled in writing. This is to be effective immediately; furthermore, we hereby request that any waiting period before this becomes effective be waived.

This appointment authorizes Neace Lukens to negotiate directly with (Insurer) as respects changes in any and all existing insurance policies. Neace Lukens shall not be responsible for any deficiencies in our current insurance program to which this letter applies. Any and all commission assignments associated with these policies should be made to Neace Lukens upon formal recognition of this Agent of Record change.

This letter constitutes your authority to furnish Neace Lukens with any and all information they request pertaining to insurance contracts, rates, rating schedules, plan coverage summaries, or other financial data which they may request.


Please provide Neace Lukens with complete copies of our insurance policies.

We appreciate your cooperation and prompt attention to this matter.

Sincerely,



Talbotte Richardson
President Greenville Water Utility and Town Council
Greenville, Indiana

Attest: 

Jack Travillian
Clerk / Treasurer of the Greenville Water Utility and
Town Council Greenville, Indiana

cc: Neace Lukens
Richard A Zoeller
File