

TOWN OF GREENVILLE  
ORDINANCE NO. 2012-WR-028

**RESOLUTION CONCERNING THE SELECTION OF AN INSURANCE  
CARRIER REPRESENTATIVE FOR THE TOWN OF GREENVILLE,  
INDIANA WATER UTILITY FROM  
JUNE 1<sup>ST</sup>, 2012 THROUGH MAY 31<sup>ST</sup>, 2013**

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, This Resolution 2012-WR-028 represents the proposal of Neace Lukens Inc. Rick Zoeller Agent for consideration of passage by the Town of Greenville Water Utility Council and;

WHEREAS, an additional Resolution 2012-WR-027 which represents the proposal ISU Insurance and Investment Group Michael Whalen Agent shall be read for consideration of passage prior to a vote on either Resolution;

NOW, THEREFORE, BE IT ORDAINED BY THE WATER 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 1<sup>st</sup>, 2012 through and to include May 31<sup>st</sup>, 2013.
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. Neace Lukens Inc. Rick Zoeller Agent 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 if a premium increase is indicated for the June 1<sup>st</sup>, 2013 through and to include May 31<sup>st</sup>, 2014. The Greenville Water Utility Clerk / Treasurer shall submit the new bid along with the renewal premiums for the current insurance provider representative to the Greenville Water Utility Council one week prior to the May 2013 Monthly Meeting.
4. See Neace Lukens Inc. Rick Zoeller Agent Proposal dated May 2nd, 2012 attached.

TOWN OF GREENVILLE  
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5. Comparison Chart ISU Insurance Group vs. Neace Lukens

	<u>ISU</u>	<u>Neace Lukens</u>
Medical	\$ 2604.08	\$ 2718.05
Life AD&D	\$ 58.80	\$ 58.80
Dental	\$ 205.64	\$ 214.31
Vision	\$ 40.23	\$ 40.23
Disability STD/LTD	<u>No quote see letter</u>	<u>                    </u>
Monthly Total	\$ 2908.75	\$ 3031.39
Yearly Total	\$ 34,905.00	\$ 36,376.68

*Difference Neace Lukens \$ 1,471.68 per year more than ISU.*

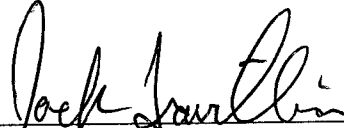
*Current provider paid direct Dearborn National STD / LTD Insurance presented by Neace Lukens \$ 352.47 per month or \$ 4,229.64 per year.*

6. 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.

ADOPTED BY THE TOWN COUNCIL OF GREENVILLE, INDIANA, ON THE 14th DAY OF MAY, 2012.

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

  
TALBOTTE RICHARDSON,

  
JACK TRAVILLIAN,  
CLERK/TREASURER

PREPARED BY: RANDAL JOHNES

## 2012 Renewal Town of Greenville / Greenville Water

### Medical

	<u>Humana</u> <u>Current /Renewal</u>	<u>UnitedHealthcare</u> <u>Alternative</u>
<i>Deductible - Individual/Family</i>	<i>\$1000/\$2000</i>	<i>\$1000/\$3000</i>
<i>Coinsurance</i>	<i>90% / 60%</i>	<i>80% / 60%</i>
<i>Out of Pocket - Individual/Family</i>	<i>\$2000/\$4000</i>	<i>\$4000/\$8000</i>
<i>Office Visit</i>	<i>\$20/\$40</i>	<i>\$25/\$50</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 \$200 Copay</i>
<i>Prescription Drug</i>	<i>\$10/\$30/\$50/25%</i>	<i>\$10/\$35/\$60/25%</i>
<i>Total Premium</i>	<i>\$2604.08 / \$2718.05</i>	<i>\$2228.04</i>
<i>Percentage of Change</i>	<i>4.38%</i>	<i>-14.44%</i>
<i>Difference From Current</i>	<i>\$113.97</i>	<i>\$376.04</i>
<i>Estimated Annual Difference</i>	<i>\$1367.64</i>	<i>\$4512.48</i>

### Humana Life AD&D Insurance

	<u>Current</u>	<u>Renewal</u>
<i>Life AD&amp;D</i>	<i>\$15,000</i>	<i>\$15,000</i>
<i>Total Premium</i>	<i>\$58.80</i>	<i>\$58.80</i>
<i>Estimated Annual</i>	<i>\$705.60</i>	<i>\$705.60</i>
<i>**Rate Hold</i>		

### Humana Vision Insurance

	<u>Current</u>	<u>Renewal</u>
<i>Monthly Premium</i>	<i>\$40.23</i>	<i>June 2013</i>
<i>Annual Premium</i>	<i>\$482.76</i>	

## Humana Dental Insurance

	<u>Current</u>	<u>Renewal</u>
<i>Monthly Premium</i>	\$205.64	\$214.31
<i>Annual Premium</i>	\$2467.68	\$2571.72

## Dearborn National STD / LTD Insurance

	<u>Current</u>	<u>Renewal</u>
<i>Short Term Disability</i>		
<i>Monthly Premium</i>	\$169.37	July 2013
<i>Quarterly Premium</i>	\$508.10	
<i>Annual Premium</i>	\$2032.40	

### *Long Term Disability*

<i>Monthly Premium</i>	\$183.10	July 2013
<i>Quarterly Premium</i>	\$549.30	
<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.

**Town of Greenville**  
**Employee Benefit Insurance Summary**  
**2012**

We respectfully submit to the Town of Greenville for consideration the following as a brief summary of the proposals which follow. We believe that the relationship with our firm has and will continue to benefit the Town of Greenville. Should you have any questions in regard to these matters, please let us know.

- I. Health Insurance – consider United HealthCare alternative – **Save \$4,512.**
- II. Life / Accidental Death & Dismemberment – No increase.
- III. Vision Insurance – No increase – renews 2013.
- IV. Dental Insurance – **Increase \$104 (\$8.67 mo.)**
- V. Short Term Disability Insurance – No increase – renews 2013
- VI. Long Term Disability Insurance – No increase – renews 2013.
- VII. Greenville Police / Water Utility Life Insurance – **Save \$1,495**

# Medical Plan Benefit Comparison

## June 1, 2012

### Town of Greenville

Benefits	Humana		Anthem		United Healthcare	
	Current / Renewal	Revised Renewal	Alternative	Alternative	Choice Plus Plan 19K Rx NS	Alternative
Deductible - Individual	IN 90/60 PPO 08	IN 90/60 PPO 08	Blue Access	Blue Access	Plan 19K Rx NS	Choice Plus
Deductible - Family	\$1,000	\$1,000	Option 14 Rx G	Option 14 Rx G	\$1,000	\$1,000
Coinsurance	\$2,000	\$2,000	80% / 60%	80% / 60%	\$3,000	\$3,000
Out of Pocket - Individual	90% / 60%	90% / 60%	80% / 60%	80% / 60%	80% / 60%	80% / 60%
Out of Pocket - Family	2000	2000	4000	4000	4000	4000
Office Visit/Exam	\$20/\$40	\$20/\$40	\$20/\$20	\$20/\$20	\$25/\$50	\$25/\$50
Inpatient Care	90% after deductible	90% after deductible	80% after deductible	80% after deductible	80% after deductible	80% after deductible
Outpatient Care	90% after deductible	90% after deductible	80% after deductible	80% after deductible	80% after deductible	80% after deductible
ER Visit	100% after \$150 Copay	100% after \$150 Copay	100% after \$250 Co-pay	100% after \$250 Co-pay	100% after \$200 Copay	100% after \$200 Copay
Prescription Drugs	\$10/\$30/\$50/25%	\$10/\$30/\$50/25%	\$10/\$30/\$60/25%	\$10/\$30/\$60/25%	\$10/\$35/\$60/25%	\$10/\$35/\$60/25%
<b>Coverage</b>						
Female Age 21	Humana Current	Humana Renewal	Humana Revised Renewal	Anthem Rates	UnitedHealthcare Rates	UnitedHealthcare Rates
Male Age 60	235.02	259.84	244.17	456.35	197.07	197.07
Male Age 28	1248.01	1407.71	1322.8	2153.24	1106.94	1106.94
Male Age 52	137.77	151.34	142.21	233.34	107.19	107.19
Total Premium:	983.28	1073.63	1008.87	1599.42	816.84	816.84
Percentage of Change:	2604.08	2892.52	2718.05	4442.35	2228.04	2228.04
Est. Monthly Savings:	0.1107646	0.1107646	0.043765937	0.705919173	-0.144404166	-0.144404166
Est. Annual Savings:			\$174.47	-\$1,549.83	\$376.04	\$376.04
			\$2,093.64	-\$18,597.96	\$4,512.48	\$4,512.48

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.

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