## MINUTES FOR SPECIAL MEETING OF NESQUEHONING BOROUGH COUNCIL

Tuesday, November 29, 2022 at 4:45 p.m., Borough Office 114 W. Catawissa Street, Nesquehoning, PA 18240

# <u>ROLL CALL</u>: COUNCILMEN/COUNCILWOMEN FOX, GUARDIANI, HEANEY, KUBA, NALESNIK, PAUL, PRESIDENT HAWK & MAYOR KATTNER

President Hawk called the meeting to order at 4:47 p.m.

## **PURPOSE:** Insurance / Instructor Class

## • Approve Insurance Plan

The Council Members discussed and reviewed the Health Insurance Plans. Joe Pilla was in attendance to answer any questions they would have with the health insurance plans: Highmark PPO \$500.00 plan, Highmark PPO \$750.00 plan, Highmark Blue Care Custom \$500.00 plan, Highmark Blue Care Custom \$750.00 plan and Aetna insurance, which was submitted by the Teamsters Union.

Mr. Pilla stated how the Borough was currently on an Affordablue Highmark plan, but they were having issues because it was confusing for employees and providers since there were two in network categories (enhanced and standard). He stated how the Custom plans were a limited in network area plan, which was like the Affordablue, but was only two tiers (in network or out of network). Councilwoman Fox stated about the National Plans. She stated how they were approximately \$28,000.00 per month; whereas, their current plan was approximately \$19,000.00 per month. Councilwoman Fox stated how the difference comes to \$96,000.00 a year. Councilwoman Guardiani asked about if one of the employees/family would have to go to CHOP. Mr. Pilla stated that if it was an emergency, it was covered, but otherwise, it would be considered out of network. Chief Weaver stated about them changing insurance plans again and how they would probably be changing it again next year.

It was discussed how the Borough would be paying the difference between what was in their contracts and what the plan covered. Councilman Nalesnik stated how they were willing to make up the difference between the insurance plans, like they did last year. Councilwoman Fox asked how much it had cost the Borough to pay the difference between the two plans for 2022. Secretary/Treasurer Ahner stated how she had just received the paperwork from Tim Wuttke and she did not have time to review it yet. She stated how she thought that it would be around \$15,000.00. Councilwoman Guardiani asked Mr. Pilla that the only two policies, which would allow the employees to go anywhere they wanted to go, were the two PPO plans. Mr. Pilla stated "yes". He stated how the Custom plan narrows the coverage area. President Hawk stated that even if they would go to an out of network hospital, the Borough was willing to pay the difference from what the two plans would cover. Councilman Paul stated about raising taxes for the nationwide network plans. Councilman Nalesnik stated how the Borough was aware that the Borough could end up paying \$20,000.00 - \$30,000.00, but there was still a savings to the Borough.

Mr. Pilla stated how there was a limit on the out of pocket cost, which was \$7,000.00 (out of network) individual and \$14,000.00 (out of network) family. Councilwoman Fox stated that each employee reaching the family out of pocket limit was rare. Secretary/Treasurer Ahner stated how the amount that would be paid to the employee, would be the difference between the two plans; if their contract plan states there was a \$2,500.00 out of pocket for a family; the Borough would reimburse up to \$11,500.00. (The difference between \$14,000.00 and \$2,500.00). She stated that once the employee hits their out of pocket limit, they did not have to expend any more money for anything including prescriptions. Mr. Pilla stated how that was correct; doctor visit co-pays, etc.

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Tuesday, November 29, 2022 at 4:45 p.m., Borough Office President Hawk stated how he would recommend approving the Custom PPO \$500.00 plan.

Councilman Paul moved and Councilwoman Fox seconded to approve the Highmark Blue Care Custom PPO \$500.00 Platinum plan for the Borough's health insurance. All voted yes. Motion passed.

Councilwoman Fox moved and Councilwoman Heaney seconded to continue with the FSA plan for the employees who wanted to participate. All voted yes. Motion passed.

• Approve Rifle Instructor Course for Officer Herring Councilwoman Fox moved and Councilman Paul seconded to approve Officer Corey Herring to attend the Rifle Instructor Course. All voted yes. Motion passed.

## **ADJOURNMENT**

Councilman Paul moved and Councilwoman	Guardiani seconded	to adjourn the meeting.	All voted
yes. Meeting adjourned at 6:25 p.m.			

RoniSue Ahner Secretary/Treasurer