



**Fannin County Board of Commissioners  
Workshop**

**Jury Assembly Room**

**May 26, 2020 3:30 p.m.**

**Workshop:**

On May 26, 2020 at 3:30 p.m. the Fannin County Board of Commissioners held a Workshop in the Jury Assembly Room of the Fannin County Courthouse.

Present in the Workshop were Chairman Stan Helton, Post One Commissioner Earl Johnson, Post Two Commissioner Glenn Patterson and County Clerk Sherri L. Walker.

The Workshop consisted of proposals regarding the Employee Insurance Benefits Renewal.

The first proposal was presented by Matt Bidwell of MSI Benefits Group, Inc. with BCBS Anthem Fully Insured. The total cost would be \$2,743,497.00 with no laser and an offer of 3% discount to include dental, vision, and life insurance. Mr. Bidwell stated the employees here in Fannin County had this insurance prior from 1999 until 2017. Mr. Bidwell stated MSI Benefits Group covers 75% of all Governments which includes Gilmer, Pickens, Whitfield, Catoosa and White County. Mr. Bidwell also elaborated on the Wellness Programs and the Live Health Online which included 12 free visits a year. Mr. Bidwell stated if dental and vision were added, those would be included all on one card which could be downloaded to an App for phones.

The next proposal was from Humana with English & Alford. Mr. Alford stated there was no quote on Fully Insured from Humana. This was a Self Insured plan. The total cost was \$2,558,360.00 which included a laser (extra cost for high risk individuals).

The next proposal was from Aetna through Agent Ron H. Alford. The total cost was \$3,097,168.32 with a discount of 2.50% which included a laser. This is a Self Insured plan.

The next proposal was from UnitedHealthcare through Agent Ron H. Alford with English & Alford with Sr. Account Executive Mark Bailey presenting the proposal of a cost being \$2,425,182.00 which included a 4% discount with no laser on the policy. Mr. Bailey explained to the Board the difference between Option 1 and Option 2. Mr. Bailey also went on to explain some of the incentive programs for the employees and how they worked. UnitedHealthcare is a Fully Insured plan.

The last proposal was presented by Lena Andrews with Benefit Support, Inc. which is the current insurance provider for Fannin County employees. Ms. Andrews explained to the Board some of the factors which played into the cost of claims for the County. Ms. Andrews stated there was an 8% increase. The total cost would be \$2,779,637.28 with no discount and did include a laser.

Discussion continued with questions from the Chairman and both Post Commissioners to the presenting Representatives regarding such topics as Spousal Carve Outs, Tobacco/Smoking sensation and Customer Service from each.

After all presentations and discussions, the Board elected to review the materials provided and hold a Teleconference Meeting to vote on the proposals on June 1, 2020.

The Workshop was adjourned at 5:13 p.m.

  
Stan Helton, Chairman

  
Earl Johnson, Post One Commissioner

  
Glenn Patterson, Post Two Commissioner

Attest:

 Sherri L. Walker, County Clerk