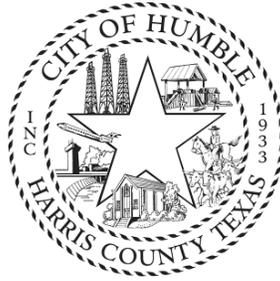


**HUMBLE CITY COUNCIL  
SPECIAL MEETING PACKET  
NOVEMBER 23, 2016**

**City Manager**  
Darrell Boeske  
**Assistant City Managers**  
Aimee Phillips  
Jason Stuebe



**Mayor**  
Merle Aaron  
**Council Members**  
Allan Steagall  
Ray Calfee  
Andy Curry  
Norman Funderburk  
David Pierce

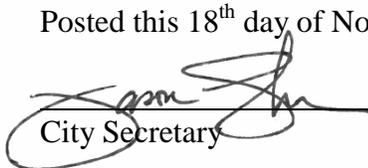
**Agenda**  
**Humble City Council**  
**Special Meeting**  
**Wednesday, November 23, 2016 9:00 A.M.**  
**City Hall Council Chamber, 114 West Higgins**  
**Humble, Texas**

Call to order.

1. Invocation and Pledge of Allegiance.
2. Approval of Insurance Committee's Recommendations for Employee Insurance Benefits for the 2017 Plan Year.

Notice is hereby given that a Special Meeting of the City Council of the City of Humble, Texas will be held on Wednesday, November 23, 2016 at 9:00 A.M. at the City Hall Council Chamber, 114 West Higgins, Humble, Texas. The following subjects will be discussed, to wit: See Agenda.

Posted this 18<sup>th</sup> day of November, 2016 at 5:00 P.M.

  
City Secretary



I, the undersigned, do hereby certify that the above Notice of Meeting of the Governing Body of the City of Humble, Texas, is a true and correct copy of said Notice and that I posted a true and correct copy of said notice on the bulletin board at City Hall, 114 West Higgins, Humble, Texas and the City's website, [www.cityofhumble.com](http://www.cityofhumble.com). The Agenda and Notice are readily accessible to the general public at all times. Said Notice and Agenda were posted on November 18, 2016 at 5:00 P.M. and remained so posted continuously for at least 72 hours preceding the scheduled time of said meeting.

This public notice was removed from the official posting board at the Humble City Hall on the following date and time: \_\_\_\_\_ by \_\_\_\_\_

Subscribed and sworn to before me on this the \_\_\_\_\_, day of \_\_\_\_\_, 2016.

\_\_\_\_\_  
Notary Public – Harris County, Texas

**COUNCIL MEETING**  
**11-23-2016**

**AGENDA ITEM #2**

**INSURANCE COMMITTEE**  
**RECOMMENDATIONS**



Dear Humble City Council,

The City of Humble Insurance Committee called a meeting on Friday, October 21, 2016 at 9 a.m. to discuss the 2017 City of Humble Employee Group Insurance Coverage and would like to make the following recommendations:

**Regarding Medical Coverage:**

We recommend the City change to Aetna as our Medical Administrator with Guardian serving as our Stop Loss Administrator for the 2017 Plan Year and make the following plan changes:

- Increase the Stop/Loss Deductible to \$120,000 from \$100,000
- Implement a Spousal Surcharge of \$100
- Decrease Co-insurance coverage from 90% to 80%
- Remove the ER Co-pay of \$250 requiring the \$500 deductible to be met prior to the plan paying the 80% co-insurance
- Combine the RX Out of Pocket Maximum with the Medical Out of Pocket Maximum to the amount of \$3,500 (instead of \$3,750)

Employee and retiree contribution rates will remain the same overall as 2016. Slight adjustments to premiums according to plan (Medical/Dental) will be made for employees and retirees. The total contributions for both will remain the same as shown in the attached exhibit. The City will experience a cost reduction with this change.

**Regarding Dental Coverage:**

We recommend the City move to The Standard as our Dental insurance provider with a dual option of a Base Plan (MAC – Maximum Allowable Charge) and a Buy-up Plan (90<sup>th</sup> percentile Reasonable and Customary). Employee and retiree contribution rates overall will remain the same. Slight adjustments to premiums according to plan (Medical/Dental) will be made for employees and retirees. The total contributions for both will remain the same as shown in the attached exhibit. The City will experience a cost reduction with this change.

**Regarding Vision Coverage:**

The City currently has a four year rate guarantee with Davis Vision that began on 1/1/2014 and will expire on 1/1/2018. No new action needs to take place with this line

of coverage and employee/retiree contribution rates will remain the same per the attached exhibit.

**Regarding Life/AD&D Coverage:**

We recommend the City move to Voya Financial for our Life and AD&D insurance coverage. Employee/retiree contribution rates will remain the same per the attached exhibit. The City will experience a cost reduction with this change.

**Regarding Employee Assistance Program (EAP):**

We recommend moving from our current EAP provider, MHN, to Compsych which will be provided at no additional cost through Voya's Life and AD&D coverage. This will result in a cost savings of \$3,819 annually.

Thank you for your consideration of the above recommendations.

City of Humble Insurance Committee



**CITY OF HUMBLE  
2017 RATE EXHIBIT**

Active	Medical		Dental - Base Plan (MAC)		Dental - Buy-Up Plan (DPPO)		Vision		Life/AD&D (Employee Only)		Total Employee Cost With (MAC)	Total Employee Cost With (DPPO)	Total City Cost
	Employee	City	Employee	City	Employee	City	Employee	City	Employee	City	Employee	Employee	City
Employee	\$0.00	\$693.57	\$0.00	\$20.80	\$11.60	\$20.80	\$0.00	\$3.76	\$0.00	\$9.00	\$0.00	\$11.60	\$727.13
Employee/Spouse	\$259.81	\$1,188.95	\$20.23	\$20.80	\$40.68	\$20.80	\$3.02	\$3.76	\$0.00	\$9.00	\$283.06	\$303.51	\$1,222.51
Employee/Spouse + Spousal Surcharge	\$359.81	\$1,088.95	\$20.23	\$20.80	\$40.68	\$20.80	\$3.02	\$3.76	\$0.00	\$9.00	\$383.06	\$403.51	\$1,122.51
Employee/Children	\$234.73	\$1,055.56	\$41.25	\$20.80	\$67.84	\$20.80	\$3.40	\$3.76	\$0.00	\$9.00	\$279.38	\$305.97	\$1,089.12
Employee/Family	\$379.78	\$1,675.08	\$71.60	\$20.80	\$111.32	\$20.80	\$7.54	\$3.76	\$0.00	\$9.00	\$458.92	\$498.64	\$1,708.64
Employee/Family + Spousal Surcharge *	\$479.78	\$1,575.08	\$71.60	\$20.80	\$111.32	\$20.80	\$7.54	\$3.76	\$0.00	\$9.00	\$558.92	\$598.64	\$1,608.64

\* Spousal Surcharge - \$100 surcharge applied to medical coverage only for those employees who elect to cover their spouse on the City's Medical Plan rather than on the spouse's employer's plan.

Retiree	Medical		Dental - Base Plan (MAC)		Dental - Buy-Up Plan (DPPO)		Vision		Life (Retiree Only)		Total Retiree Cost With (MAC)	Total Retiree Cost With (DPPO)	Total City Cost
	Retiree	City	Retiree	City	Retiree	City	Retiree	City	Retiree	City	Retiree	Retiree	City
Retiree	\$173.39	\$520.18	\$5.20	\$15.60	\$16.80	\$15.60	\$0.94	\$2.82	\$1.88	\$5.63	\$181.41	\$193.01	\$544.22
Retiree/Spouse	\$928.58	\$520.18	\$25.43	\$15.60	\$45.88	\$15.60	\$3.96	\$2.82	\$1.88	\$5.63	\$959.84	\$980.29	\$544.22
Retiree/Children	\$770.11	\$520.18	\$46.45	\$15.60	\$73.04	\$15.60	\$4.34	\$2.82	\$1.88	\$5.63	\$822.77	\$849.36	\$544.22
Retiree/Family	\$1,534.68	\$520.18	\$76.80	\$15.60	\$116.52	\$15.60	\$8.48	\$2.82	\$1.88	\$5.63	\$1,621.84	\$1,661.56	\$544.22

Note: Rates are reflected on a total monthly cost in this exhibit.