

AGENDA

**Port Freeport
Personnel Advisory Committee
Special Meeting
Wednesday, November 16, 2022, 3:15 pm - 4:15 pm
In Person & Videoconference - Administration Building - 1100 Cherry Street - Freeport**

This meeting agenda with the agenda packet is posted online at www.portfreeport.com

The meeting will be conducted pursuant to Section 551.127 of the Texas Government Code titled "Videoconference Call." A quorum of the Personnel Advisory Committee, including the presiding officer, will be present at the Commissioner Meeting Room located at 1100 Cherry Street, Freeport, Texas. The public will be permitted to attend the meeting in person or by videoconference.

The videoconference is available online as follows:

Join Zoom Meeting

<https://us02web.zoom.us/j/87427387468?pwd=MMVdac0F4UzBsazZlQzBiN0lqRmpMZz09>

Meeting ID: 874 2738 7468

Passcode: 411167

Dial by your location

1 346 248 7799 US (Houston)

Meeting ID: 874 2738 7468

Find your local number: <https://us02web.zoom.us/j/87427387468>

1. Committee Members: Singhania (Chairman), Croft, Pirtle
2. CONVENE OPEN SESSION in accordance with Texas Government Code Section 551.001, et. seq., to review and consider the following:
3. Roll Call.
4. Public Comment. (Public comment on any matter not on this Agenda will be limited to 3 minutes per participant and can be completed in person or by videoconference)
5. Public Testimony. (Public testimony on any item on this Agenda will be limited to 3 minutes per agenda item to be addressed per participant and can be completed in person or by videoconference. The participant shall identify in advance the specific agenda item or items to be addressed.
6. Discussion regarding Port Freeport's annual contribution to the Port Freeport Retirement Plan.
7. Discussion regarding renewal of Port Freeport Health, Dental and Vision Insurance.
8. Review of the following Port Policies:
 - 2.1 - Commission Officers and Organization
 - 2.2 - Open Meetings
 - 2.3 - Open Records
 - 2.4 - Executive Director/CEO
 - 2.5 - Press Releases/Statements of Official Viewpoint
9. Adjourn.

The Committee does not anticipate going into a closed session under Chapter 551 of the Texas Government Code at this meeting for any other items on the agenda, however, if necessary, the Committee may go into a closed session as permitted by law regarding any item on the agenda.



Phyllis Saathoff, Executive Director/CEO

PORT FREEPORT

In compliance with the Americans with Disabilities Act, the District will provide for reasonable accommodations for persons attending its functions. Requests should be received at least 24 hours in advance.

**RESOLUTION AUTHORIZING A CONTRIBUTION TO THE
PORT FREEPORT RETIREMENT PLAN**

At a regular meeting of the Port Commission of Port Freeport at the office of said District at 1100 Cherry Street, Freeport, Texas, on the 17th day of November 2022, among other business came on to be considered the following resolution, which, upon motion duly made and seconded, was adopted by vote of all Commissioners present:

FINDINGS

1. Due and proper notice of the date, time, place and purpose of this meeting has been duly given in accordance with the provisions of the Texas Open Meetings Act, and such meeting has been conducted in accordance with said Open Meetings Act.
2. Port Freeport (“Port” or “Employer”) has heretofore adopted a “Flexible Nonstandardized Safe Harbor Profit Sharing Plan Agreement” establishing the “Port Freeport Retirement Plan” (the “Plan”) effective January 1, 2000.
3. Employer has heretofore adopted a Group Annuity Contract with the Empower Retirement, Contract No. 743378-02, effective January 1, 2001.
4. Per agreement with Empower Retirement, Employer serves as Plan Administrator of the Plan.
5. Upon recommendation of Management, it is found to be in the best interest of the Port for Employer to make a contribution of 6.0 percent (0.060) of Plan eligible wages to the “Port Freeport Retirement Plan” for the plan year ending December 31, 2022.

Now, therefore, BE IT RESOLVED, that the Port, as Employer, hereby authorizes a contribution a contribution of 6.0 percent (0.060) of Plan eligible wages to the Port Freeport Retirement Plan for the plan year ending December 31, 2022.

MEMORANDUM

TO: Commissioners
 Chief Executive Officer

FROM: Rob Lowe
 Mary Campus

DATE: November 7, 2022

SUBJECT: Group Health and Dental/Vision Insurance

Attached are the spreadsheets with the results for the employee health and dental/vision insurance renewal quotes.

The current medical plan is through Blue Cross Blue Shield (BCBS) and expires December 31, 2022. BCBS has offered renewal with a premium increase of 5.7%. The budget was calculated using a 10% increase for nine months, so therefore the medical will be below budgeted levels for the fiscal year. Alternate plans with BCBS, United Healthcare and Humana were also considered, all having subtle differences such as co-pays, deductibles and maximum out of pocket.

Management recommendation is to renew the BCBS plan as proposed while maintaining the existing cost share, as budgeted:

	Port %	Employee %
Employee Coverage	95%	5%
Dependent Coverage	82.5%	17.5%

The current dental/vision plan is through Principal and will also expire December 31, 2022. We offer two plans, one being the standard dental plan with a \$1,500 annual maximum and another with a \$2,000 annual maximum. The Principal alternate plan is treated as a buy up plan, the Port's cost will remain the same. Principal has offered renewal with a premium increase of 4%. The budget was calculated using a 5% increase for nine months, so therefore the dental/vision will be below budgeted levels for the fiscal year. All other alternate proposals are at a higher premium.

Management recommendation is to renew the existing dental/vision plan with Principal while maintaining the existing cost share, as budgeted and offering the alternate plan as a buy up option.

Existing \$1,500 plan	Port %	Employee %
Employee Coverage	100%	0%
Dependent Coverage	70%	30%

PORT COMMISSION

Port Freeport Health Insurance Renewal 1-1-2023

	BCBS Texas Expiring	BCBS Renewal		BCBS Alternate		BCBS Alternate		United Healthcare		Humana	
Plan Name	G652CHC	G652CHC		G654CHC		G653CHC		CWEF		NPOS 23 Copay II	
Benefits	In-Network	In-Network		In-Network		In-Network Single/Family		In-Network		In-Network	
Office Co-pay	PCP \$40, SPC \$80	PCP \$45, SPC \$90		PCP \$45, SPC \$90		PCP \$40, SPC \$80		PCP \$15; Designated Spec \$50, Network \$100		PCP \$40, SPC \$80	
ER	\$500 co-pay + ded &/or 20%	\$500 co-pay + ded &/or 20%		\$600 co-pay + ded &/or 20%		\$500 co-pay + ded &/or 20%		\$300 co-pay + ded &/or 20%		\$500 co-pay	
Urgent Care	\$100 co-pay	\$100 co-pay		\$75 co-pay		\$75 co-pay		\$25 co-pay		\$80 co-pay	
Deductible	\$1,500/\$4,500 Single/Family	\$1,500/\$4,500 Single/Family		\$1,250/\$3,750 Single/Family		\$1,500/\$4,500 Single/Family		\$1,250/\$3,750 Single/Family		\$1500/\$3000 Single/Family	
Coinsurance	80% BCBS/20% Employee	80% BCBS/20% Employee		80% BCBS/20% Employee		80% BCBS/20% Employee		80% UHC/20% Employee		80% Humana, 20% Employee	
Out-of-Pocket	\$5,000/\$10,000 Single/Family	\$5,250/\$10,500 Single/Family		\$5,250/\$10,500 Single/Family		\$6,000/\$12,000 Single/Family		\$6,900/\$13,800 Single/Family		\$5,000/\$10,000 Single/Family	
Pharmacy	\$0/10/50/100/150/250	\$0/10/50/100/150/250		\$0/10/50/100/150/250		\$0/10/50/100/150/250		\$10/40/125/300		\$5/15/20%/25%/30%	
In-Patient Co-pay	N/A	N/A		\$300		N/A		N/A		N/A	
Out-Patient Co-pay	N/A	N/A		\$250		N/A		N/A		N/A	
	Out Network	Out Network		Out Network		Out Network		Out Network		Out Network	
Deductible	\$3,000/\$9,000 Single/Family	\$3,000/\$9,000 Single/Family		\$2,500/\$7,500 Single/Family		\$3,000/\$9,000 Single/Family		\$10,000/\$20,000 Single/Family		\$6,000/\$12,000 Single/Family	
Coinsurance	60%/40%	60%/40%		60%/40%		60%/40%		50%/50%		50%/50%	
Out of Pocket	Unlimited	Unlimited		Unlimited		Unlimited		Unlimited		\$20,000/\$40,000 Single/Family	
Blue Cross Census Quote Total Monthly Premium (Including Dependents)											
	\$67,508.36	\$71,380.96	5.7%	\$71,251.76	5.5%	\$70,883.88	5.0%	\$73,231.92	8.5%	\$88,963.80	31.8%
Monthly Rate:											
Employee	\$ 992.77	\$ 1,049.72	5.7%	\$ 1,047.82	5.5%	\$ 1,042.41	5.0%	\$ 1,076.94	8.5%	\$ 1,308.29	31.8%
Employee & Spouse	\$ 1,985.54	\$ 2,099.44	5.7%	\$ 2,095.64	5.5%	\$ 2,084.82	5.0%	\$ 2,153.88	8.5%	\$ 2,616.58	31.8%
Employee & Child	\$ 1,985.54	\$ 2,099.44	5.7%	\$ 2,095.64	5.5%	\$ 2,084.82	5.0%	\$ 2,153.88	8.5%	\$ 2,616.58	31.8%
Employee & Family	\$ 2,978.31	\$ 3,149.16	5.7%	\$ 3,143.46	5.5%	\$ 3,127.23	5.0%	\$ 3,230.82	8.5%	\$ 3,924.88	31.8%

Current Allocation:

Employee:

Port 95%	\$ 943.13	\$ 997.23	\$ 995.43	\$ 990.29	\$ 1,023.09	\$ 1,242.88
Employee 5%	\$ 49.64	\$ 52.49	\$ 52.39	\$ 52.12	\$ 53.85	\$ 65.41

Dependent:

Employee & Spouse or Children

Port 82.5%	\$ 1,638.07	\$ 1,732.04	\$ 1,859.88	\$ 1,850.28	\$ 1,911.57	\$ 2,322.22
Employee 17.5%	\$ 347.47	\$ 367.40	\$ 235.76	\$ 234.54	\$ 242.31	\$ 294.36
Employee & Family						
Port 82.5%	\$ 2,457.11	\$ 2,598.06	\$ 2,724.33	\$ 2,710.27	\$ 2,800.04	\$ 3,401.57
Employee 17.5%	\$ 521.20	\$ 551.10	\$ 419.13	\$ 416.96	\$ 430.78	\$ 523.31

Port Freeport Dental and Vision Renewal for 2023

Dental	Principal					Principal Buy-Up Plan			Met Life		
	In-Network	Out-Network				In-Network	Out-Network		In-Network	Out-Network	
Type A - Preventive	100%	100%				100%	100%		100%	100%	
Type B - Basic Resorative	80%	80%				80%	80%		80%	80%	
Type C - Major Restorative	50%	50%				50%	50%		50%	50%	
Type D - Orthodontia	50%	50%				50%	50%		50%	50%	
Deductible											
	In-Network					In-Network			In-Network		
Individual	\$50	\$50				\$50	\$50		\$50	\$50	
Family	\$150	\$150				\$150	\$150		\$150	\$150	
Annual Maximum Benefits											
Per Person	\$1,500	\$1,500				\$2,000	\$2,000		\$1,500	\$1,500	
Child Orthodontia	\$1,000	\$1,000				\$1,000	\$1,000		\$1,000	\$1,000	
Principal Vision											
Coverage Type											
	In-Network		Out-of-Network			In-Network		Out-of-Network		In-Network	
Vision Exam- every 12 months	\$10 co-pay	Up to \$45				\$10 co-pay	Up to \$45		\$10 co-pay	Up to \$45	
Lenses - every 12 months	\$25 co-pay					\$25 co-pay			\$25 co-pay		
Single		Up to \$30					Up to \$30			Up to \$30	
Lined Bifocal		Up to \$50					Up to \$50			Up to \$50	
Lined Trifocal		Up to \$65					Up to \$65			Up to \$65	
Lenticular		Up to \$105					Up to \$105			Up to \$100	
Frames- every 24 months	\$130 allowance	Up to \$70				\$130 allowance	Up to \$70		\$130 allowance	Up to \$70	
**Elective Contact Lenses - every 12 months	\$150 allowance	Up to \$105				\$150 allowance	Up to \$105		\$130 allowance	Up to \$105	
Additional Glasses	30% discount, same day as exam					30% discount, same day as exam					
Sunglasses Discount	20% discount, within 12 months of exam					20% discount, within 12 months of exam					
			Expiring:	Renewal:		Expiring:	Renewal:				
Quoted Current Census Total Monthly Premium (Including Dependents)			\$2,841.58	\$2,919.71	3%				\$3,431.78	17%	
Monthly Rate:											
Employee		\$ 32.03	\$ 33.30	4%	\$ 36.32	\$ 37.80	4%	\$ 35.98	11%		
Employee & Spouse		\$ 63.51	\$ 66.03	4%	\$ 72.01	\$ 74.94	4%	\$ 71.91	12%		
Employee & Child		\$ 80.05	\$ 83.33	4%	\$ 94.83	\$ 98.84	4%	\$ 80.81	1%		
Employee & Family		\$ 117.82	\$ 122.59	4%	\$ 138.04	\$ 143.80	4%	\$ 124.93	6%		

Current Allocation:

Employee:

Port 100%	\$ 32.03	\$ 33.30		\$ 35.98
Employee 0%	\$ -	\$ -		\$ -

Dependent:

 Employee & Spouse

Port 70%	\$ 54.07	\$ 56.21		\$ 61.13
Employee 30%	\$ 9.44	\$ 9.82		\$ 10.78

 Employee & Children

Port 70%	\$ 65.64	\$ 68.32		\$ 67.36
Employee 30%	\$ 14.41	\$ 15.01		\$ 13.45

 Employee & Family

Port 70%	\$ 92.08	\$ 95.80		\$ 98.25
Employee 30%	\$ 25.74	\$ 26.79		\$ 26.68

****Carriers such as Ameritas, Dental Select, Humana and BCBS could not mirror current benefits. Premiums were higher with fewer benefits.**