

**HARRIMAN UTILITY BOARD
CALLED MEETING
AGENDA**

Tuesday, November 12th, 2024, at 11:30 A.M.

A. Call to Order

B. Roll Call

C. Hearing of Delegations

D. Old Business

E. New Business

1. Discuss and possible action to approve the renewal of employee health insurance with Cigna for the 2025 calendar year.
2. Discuss and possible action to approve the renewal of employee dental and vision insurance with BlueCross BlueShield of Tennessee for the 2025 calendar year.

F. Board Member Comments

Manager Comments

Staff Comments

G. Adjournment

Agenda Item E-1:

Employee Health Insurance – In your board packet you will find information regarding the renewal of the employee health insurance plans for the calendar year 2025. If we were to stay with BlueCross BlueShield of Tennessee and offer the exact three plans as last year, the overall cost increases per plan would be 1.3%, 20.57%, and 12.27% respectively (the last one was the retiree plan). As you may recall, we budgeted for HUB’s overall cost to increase only 4%. Our insurance broker CBIZ has worked hard to negotiate with BCBS-TN and other carriers. In the end, Cigna offered the best pricing for nearly the same benefit design we offered last year. The proposal presented to you keeps our total estimated cost increase for health, dental, and vision combined less than 2% as compared to last year.

Enclosed in your packet for review and approval are three options which our insurance committee has recommended for your approval. The first two options are for existing employees and their family members. The third option is for HUB retirees and/or their family members that are not yet enrolled in Blue Advantage.

I recommend the Board approve the three options presented for health insurance for the calendar year 2024. Open enrollment would then begin next week.

Agenda Item E-2:

Employee Dental & Vision Insurance – In your board packet you will find information about renewing our current dental and vision insurance offerings with BlueCross BlueShield of Tennessee (BCBS-TN) at the same rates as last year.

I recommend the Board approve the options presented for dental and vision insurance for the calendar year 2024. Open enrollment would then begin next week.