



1300 St. Germain Street West  
St. Cloud, MN 56301  
Telephone 320-650-2500 Fax 320-650-2501

**Board of Trustees Personnel Committee Meeting**  
**Tuesday, November 16, 2021, 5:30 p.m.**  
**St. Cloud Public Library Mississippi Room**  
**Agenda**

- |   |      |
|---|------|
| 1. Call to Order  | 5:30 |
| 2. Adoption/Amendment of Agenda   | 5:31 |
| 3. Personnel Policy Revision – 4F. Insurance Benefits ( <a href="#">Requested Action – Approve</a> )  | 5:32 |
| 4. Executive Director Annual Evaluation – <b>Closed Session</b><br><i>Closed meeting for employee performance review pursuant to Minn. Statute 13D.05, Subd. 3(a) –<br/>Executive Director Karen Pundsack</i> |      |
| 5. Next Meeting – To Be Determined  | 5:54 |
| 6. Adjournment  | 5:55 |





## Personnel Policy, Chapter 4F. Insurance Benefits Change

Submitted by Julie Schmitz, Associate Director of Human Resources

### BOARD ACTION REQUESTED

- Information
  Discussion
  Approve/Accept

### RECOMMENDATION

Approve changes to 200 Personnel Policy, Chapter 4F. Insurance Benefits to remove prorated amount so that benefit credit covers single health, dental and life insurance.

### BACKGROUND INFORMATION

Supporting Documents Attached

- 200 Personnel Policy, Chapter 4F. Insurance Benefits

Due to the size of GRRL’s group, claims experience, the cost of medical care, as well as other factors, we received a significant increase in the cost of our health insurance premiums for 2022.

GRRL’s Insurance Benefits policy states that the benefit credit amount is intended to cover single health, dental and life insurance. Our policy prorates the amount of benefit credit for staff who are regularly scheduled to work between 30 and 39 hours per week.

With the increased premium costs, we are not able to cover single health, dental and life insurance with the prorated amount for all staff in that category. Therefore, we are requesting a change to the Insurance Benefits policy to remove the proration of the benefit credit amount so that all benefit-eligible staff will receive the same amount of benefit credit money. This will allow GRRL to cover single health, dental and life insurance benefits for all benefit-eligible staff.

### FINANCIAL IMPLICATIONS

Estimated Cost: \$ 30,600    Funding Source: 2022 Operating Budget    Budgeted:  Yes     No

### ACTION

- Passed
  Failed
  Tabled



## 200 Personnel Chapter 4F. Insurance Benefits

GRRL believes that quality benefits are integral to the recruitment and retention of qualified employees. Therefore, GRRL provides a set dollar amount per month for employees regularly scheduled to work 30 or more hours per week to purchase benefits. ~~This set dollar amount is prorated based on scheduled hours.~~

The plan or plans to which the amount is contributed (the Section 125 cafeteria plan and/or the retiree-only HRA) is determined by whether an eligible employee enrolls in GRRL's group health insurance or not. The set dollar amount is reviewed annually during the budget process by the GRRL Board of Trustees. The primary goal of this allotment is to provide single health, dental and life insurance coverage. However, this money can be used toward the following benefits based on individual employee needs and meeting the qualifications for eligibility of the benefit:

- Health Insurance (requires a minimum contribution)
- Dental Insurance
- Basic Life Insurance
- Vision
- Health Savings Account (HSA)
- Retiree-Only Health Reimbursement Arrangement (automatic contribution if declining GRRL health insurance)
- Flexible Spending Account (Health Care, Dependent Care and Limited Scope Health Care)
- Long Term Disability
- Short Term Disability
- Taxable earnings (as determined by the Board)
- Additional voluntary health and accident benefits as determined by the Board

Employees may decline participation in our Health or Dental plan. However, to decline health insurance, proof of existing coverage is required. Single Life Insurance coverage is also required.

Retirees will be provided the opportunity to continue their coverage as provided by and in accordance with Section 471.61 of the Minnesota Statutes. Premiums for such coverage shall be the exclusive responsibility of the retired employee.

Current GRRL contributions, benefit plan summaries and information on cost is available from Human Resources. Coverage elected within 30 days of hire is effective on the first of the month following hire.

Approved Date: 06/10/08

Effective Date: 06/10/08

Revised Date: 01/01/09, 11/10/09, 6/15/10, 11/16/10, 03/17/15, 11/15/16, 09/19/17, [11/16/21](#)

Effective Date of Last Revision: 01/01/11, 01/01/15, 01/01/17, 01/01/18, [01/01/22](#)