

**The Minutes of the Work Session  
of the Rock Township Ambulance District Board of Directors  
November 15, 2017**

**Open Work Session:**

The Rock Township Ambulance District Board of Directors held a work session on Wednesday, November 15, 2017, to review and discuss Health Insurance Proposals. Chairperson Ruzicka opened the work session at 5:58 p.m. at Rock Township Ambulance District House #4.

**Attendance:**

Chairperson Lynne Ruzicka, Vice-Chairman Frank Kutilek, Secretary Mark Paul, Treasurer Christy Gay, Director Cathy Wooldridge, Director Alicia Ott, Chief Jerry Appleton, Deputy Chief Sheila Buchheit, Deputy Chief Andrew West, Office Manager Jennifer Ello, Mr. Don Becker and Mr. David McKinney of Custom Insurance Services, and several other members of the staff were in attendance.

**Discussion:**

Mr. David McKinney gave a brief overview of the Affordable Care Act (ACA) and its impact on the District's health insurance. The group discussed many facets of health insurance in general. Mr. McKinney explained the differences in a fully insured plan versus a partially funded plan. In a fully insured plan, the risk is all on the insurance carrier, minus the premium, and in a partially funded plan, the risk is on both the employer and the carrier. He explained HRA's and HSA's as well. Further discussion occurred.

Mr. McKinney and Mr. Becker were thanked for their participation in the work session

The group continued to discuss health insurance, broker services, and flexible spending accounts.

There were no motions made or votes taken.

**Adjournment:**

Secretary Paul motioned to close the work session. Director Ott seconded. A vote was taken and the motion passed unanimously at 7:57 p.m.



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**Mark Paul - Secretary of the Board**

12-13-2017

**Dated**