



**CHAMPAIGN COUNTY**  
**LABOR/MANAGEMENT HEALTH INSURANCE COMMITTEE AGENDA**  
Tuesday, March 18, 2025 - 3:00 p.m.

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**Shields-Carter Meeting Room**  
Brookens Administrative Center  
1776 E. Washington St., Urbana, Illinois

**Committee**

**Members:** Andrew Bequette, Suzanne Brock, Jon Cagle, Wade, Lorenz, Angela Lusk, Micah McMahon, DeShonna Matthew (Co-Chair), John Naese (Co-Chair), Tami Ogden, Cece Phillips, Jennifer Sims, Steve Summers, Jarod Tinsley, Beth Vanichtheeranont, Travis Wilson, and Travis Woodcock

**Alternates:** Michelle Jett, Jilmala Rogers, Brad Wakefield, and Janae Wischart

**Broker:** Shannon Garrett (Gallagher Benefit Services)

**AGENDA**

- I. Call to Order
- II. Approval of Minutes– August 27, 2024
- III. 2024 Claim Review
- IV. Flex Spending Account
  - A. Recommendation to change provider
- V. Other Business
  - A. Resources available to employees (*information only*)
- VI. Next meeting – May 20, 2025
- VII. Adjournment



**CHAMPAIGN COUNTY  
LABOR/MANAGEMENT HEALTH INSURANCE COMMITTEE AGENDA**

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9 **MINUTES – Subject to Approval**

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10 **DATE:** Tuesday, August 27, 2024  
11 **TIME:** 3:00 p.m.  
12 **PLACE:** Shields-Carter Meeting Room  
13 Brookens Administrative Center  
14 1776 E. Washington St., Urbana, IL 61802

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15 **Committee Members:**

<b>Present</b>	<b>Absent</b>
Matt Banach	Suzanne Brock
Wade Lorenz	Diane Michaels
Angela Lusk	Beth Vanichtheeranont
DeShonna Matthew (Co-Chair)	Travis Wilson
Micah McMahon	Jilmala Rogers - Alternate
John Naese (Co-Chair)	Brad Wakefield - Alternate
Tami Ogden	
Cece Phillips	
Jennifer Sims	
Steve Summers	
Jarod Tinsley	
Travis Woodcock	
Michelle Jett – Alternate	
Janae Wisehart - Alternate	

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17 **County Staff:** Megan Robison (recording secretary)

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19 **Others Present:** John Malachowski & Shannon Garrett

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21 **AGENDA**

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23 **I. Call to Order**

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25 Co-Chair Matthew called the meeting to order at 3:02 p.m.

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27 **II. Roll Call**

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29 Roll call was taken, and a quorum was declared present.

30

31 **III. Approval of Minutes– August 20, 2024**

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33 **MOTION** by Ms. Phillips to approve the minutes of August 20, 2024; seconded by Ms. Sims. Upon  
34 vote, the **MOTION CARRIED** unanimously.

35

36 **IV. Discussion – Renewal Options**

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38 Mr. Malachowski asked if anyone had questions regarding each of the alternate options and  
39 how the plans were designed. Mr. McMahon asked questions regarding the deductible for  
40 family plans. Mr. Malachowski explained that the out-of-pocket costs will remain the same for  
41 all plans if they go with the HRA option.

42

43 Mr. Malachowski shared good news, Blue Cross Blue Shield has agreed to administer the HRA  
44 and they call this plan the Blue Edge HCA Direct. He explained the details of this plan, how it  
45 would work, and that there will be no additional steps for the employee to take. Mr. Banach  
46 clarified that this is money that the County has set aside to pay towards the deductible once the  
47 \$2,000/4,000 caps are met.

48

49 There is a slight risk to the County if everyone on the plan meets their deductibles but the  
50 likelihood of that is very low. They believe the utilization will be around \$700,000 for the year.

51

52 The Committee took five minutes to caucus.

53

54 Ms. Phillips asked for clarification on prescription costs after the \$2,000 deductible is met. Ms.  
55 Garrett explained that they had extensive conversations with BCBS to ensure those co-pays are  
56 not charged, and are paid by the HCA, once they have met the \$2,000 cap. Mr. Malachowski  
57 further explained that the HCA will not cover prescription co-pays until after they have met the  
58 \$2,000 cap.

59

60 **V. Approve FY2025 Health Insurance Option**

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62 **MOTION** by Mr. McMahon to recommend County Board approval of a resolution approving  
63 alternate #4 with the HRA option; seconded by Mr. Summers. Upon vote, the **MOTION CARRIED**  
64 unanimously.

65

66 **VI. Other Business**

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68 Ms. Jett would potentially like to use the \$420,000 in savings towards the family plan, to make it  
69 more affordable for the employee. They will be talking with each of the bargaining units about  
70 this possibility.

71

72 **VII. Next meeting – TBD**

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74 Tentatively plan to meet in late September/early October, date will be forthcoming.

75

76 **VIII. Adjournment**

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78 Chair Matthew adjourned the meeting at 3:43 p.m.



## **OFFICE OF THE CHAMPAIGN COUNTY EXECUTIVE**

1776 East Washington Street, Urbana, Illinois 61802-4581

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**Steve Summers, County Executive**

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### MEMO

TO: Labor Management Health Insurance Committee  
FROM: Michelle Jett, Director of Administration  
DeShonna Matthew, Insurance Specialist  
DATE: March 6, 2025  
RE: Flex Spending Provider

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Last year the flex spending provider the County was using, BPC, was purchased by Chard Snyder and Chard Snyder took over all aspects of managing and distributing the County's flex spending program.

Since then, the County has experienced a multitude of issues with the flex spending program.

On the employee side:

- Poor customer service
  - wrong information has been given
  - employees being directed back to their employer to get their questions answered
- Inconsistent timeframes for reimbursement deposits

On the administration side:

- Their reporting system does not coincide with our reconciliation system
- There is a lack of a good working relationship between client and vendor
- No meeting in the middle to help facilitate processes that us, the client, were accustomed to with BPC

This has resulted in frustrated customers (employees), delayed reimbursement payments, and significantly more work from the Insurance Specialist. We have engaged in multiple conversations with Chard Snyder about our concerns and they are unresponsive and unwilling to collaborate with us for mutually beneficial solutions.

Therefore, we are requesting the approval of a new vendor for the County's flex spending account program – Flexible Benefit Services, commonly referred to as Flex. We have spoken with Flex and Chard Snyder and a mid-year move is doable, if approved by the LMHIC and the County Board. The transition should be seamless to the employees, except for a brief period where new claims cannot be submitted but once the period is over, those incurred costs can be submitted to Flex.



# Consumer Driven Health Product Solutions

Third-Party Administration You Can Rely On

## Why Flex?

Flex offers benefits administration built with employers in mind. Our industry-leading technology gives employees the tools and resources they need to make the most of their benefits. Our unparalleled service ensures a stress-free benefits experience for employers. Flex's easy-to-use benefit plans make for happy employees and even happier employers.

### Employee Benefit Programs



**Flexible Spending Accounts**



**Health Savings Accounts**



**Health Reimbursement Arrangements**



**Lifestyle Accounts**



**Commuter Accounts**



**Direct Billing Administration**

### Compliance Services



**Premium Only Plans**



**Erisa Wrap Document Preparation**



**COBRA Administration**



**Non-Discrimination Testing**

## Benefits Made Easy

Flex offers integrated CDHP solutions for employer clients of leading medical and ancillary insurance carriers. Some important features we've incorporated into our CDHP solutions include:



### Superior Service

Onshore customer support team that on average answers over 80% of calls in less than 30 seconds and responds to email within the business day.



### Carrier Claims Connections

Flex can automatically receive claims from select insurance carriers so that out-of-pocket expenses can be reimbursed from an employee's CDHP without the need to submit paperwork.

## Employer Features

- ✓ Competitively priced CDHPs
- ✓ Access to a tenured onshore support team
- ✓ ~~Debit card~~ and website branding available
- ✓ Payroll integration available
- ✓ Online portal with dynamic reporting capabilities

## Employee Features

- ✓ Online portal and mobile application for easy account access and online claim submission
- ✓ Claims Locker – used for storing claim information online
- ✓ Pay-a-provider online bill payment option
- ✓ Text and email updates with account alerts
- ✓ Integrated HSA investment account with online management

## Seamless Implementation

Flex has a streamlined process in place for handling both new implementations and transition from an existing administrator. Every group is assigned a dedicated implementation specialist that guides and assists groups through the setup process to ensure every group is onboarded for success.

## Easy COBRA Administration

Employers simply need to notify Flex and the carrier of the qualifying event and we take care of the rest. In addition, Employees can conveniently enroll and make one time or recurring payments online.

## Contact us directly to learn more!

 888-345-7990

 [fpsales@flexiblebenefit.com](mailto:fpsales@flexiblebenefit.com)

