

**PARK BOARD MEETING**  
**September 3, 2020**

Pursuant to due call and order, the Board of Park Commissioners, Dickinson Park District, met for a Special Meeting at 4:00 pm, Thursday, September 3, 2020 at the West River Community Center.

ROLL CALL: Present were Commissioners Scott Kovash, Jo Marie Kadrmas and Zach Keller. Executive Director James Kramer, Finance/HR Manager Patty Riely and Clerk Leah Hoenke. Commissioners Tim Daniel and Scott Karsky were absent.

North Dakota Public Health Insurance Trust (Attachment #1) – Executive Director James Kramer said we’ve been working on this for about a year and a half. We started with the budget committee and researched different health care opportunities, exploring options to get a handle on premium increases. While we were doing that the North Dakota Insurance Reserve Fund (NDRF) started a pool of interested subdivisions to see if there was an interest in a self-funding for political subdivisions. He explained that with our current health insurance it goes through the legislative session with fee increases accordingly and it is difficult for us to budget the increases. The North Dakota Public Health Insurance Trust includes cities, counties, school districts, park districts, water districts, etc. He said he’s not sure how many have chosen to join. The deadline was originally mid-August, then moved to end of August and now the deadline to join is September 4. We need to decide what we are going to do and sign the document to start the process. Director Kramer said for us we’ve been researching for a while – we were told there is enough entities on board to guarantee the premiums we’ve been given. Their max annual increase will be 2 to 6 percent and there is flexibility for the plan itself. He said for this plan we can build it to tailor to our employee needs. We are able to offer a single, family, single + dependent, etc. He said the Park District pays 80%, employee pays 20%. Currently the Park District’s share of health insurance is just over \$400,000. For the new plan, we are locked in to that price for all of 2021 which includes health, dental, vision, life, and ancillary options. He explained that the drawback is we have to put in 8.5% to buy in to the trust, approximately \$32,000. This money stays in the trust for future pay backs. He said when we allocate our health insurance it is allocated to different accounts and when we pay this we will take it from all of those accounts. He said next year from July to December we will not be paying the NDPERS premiums and by the end of next year it will pay back all of the cost allocations. He gave an example and said we could have employees that have increases in health claims and premiums could go up. He said they are treating the entities who are joining upfront with lower increases in the future. Dickinson Park District scored very high in the insurance claim score due to healthy and younger employees, etc. Director Kramer said we have to lock in for two years. Commissioner Zach Keller asked if the 2 to 6 percent increases, is that the max increases. Director Kramer said that is the number they gave and they aimed high to cover things. He said there is a time down the road to make changes to health insurance as needed and with our current NDPERS plan, you don’t have that option. Discussion followed. Commissioner Jo Marie Kadrmas asked if there are any penalties for switching. Finance Manager Patty Riely said there is no penalty but there is a timeline that will need to be followed to give notice. Director Kramer said if we weren’t going into this one, we would explore other options. He said this gives us the stability of the trust. President Scott Kovash said we don’t have a whole lot to lose here, we have everything to gain. Manager Patty Riely said employees will get more benefits than what we have now through Sanford. She said the health insurance will be through Blue Cross Blue Shield and dental and vision will be through Metlife. Director Kramer said we don’t really see a downside; history shows us that NDPERS will go up 15-20% every two years. President Scott Karsky entertained a motion. MOTIONED BY: Zach Keller; SECONDED BY: Jo Marie Kadrmas for the Park District to enter into the North Dakota Public Health Insurance Trust. ROLL CALL VOTE: Ayes-3; Nays-0; Absent-2 (Daniel, Karsky). Motion carried.

Adjournment – MOTIONED BY: Jo Marie Kadrmas; SECONDED BY: Zach Keller to adjourn the meeting at 4:22 pm. Upon vote, all aye. Motion carried.

PREPARED BY:

APPROVED BY:

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Clerk

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President