

**STARKE COUNTY COMMISSIONERS' SPECIAL MEETING**  
**11-22-24**

Pursuant to adjournment comes now the Starke County Commissioners and meet in special session, for the purpose of health insurance renewal, in the meeting room of the Starke County Annex #1, Knox, IN at 10:00 AM, with Mark Gourley absent and the following proceedings were held to wit:

**IN RE: HEALTH INSURANCE RENEWAL OPTIONS**

Debbie Rykovich and Holly Horan with 1<sup>st</sup> Source Insurance presented the options for health insurance renewal for the employees.

Sara Dingman, payroll clerk and health insurance clerk, stated that most people are happy with Anthem.

Anthem came in with a 29.96 % increase but Debbie and Holly were able to get them to come down to 17.50% plus a \$50,000 premium credit which only applies to current plans. This averages out to a 14.44% increase overall. United Healthcare came in at an 18.46% increase, PHP with a 24.87% increase and CIGNA declined to quote. (All information is on file in the Auditor's Office.)

The basic life insurance, the short-term disability, vision and the Basic AD&D are all on a rate hold. Dental is up 8% talked down from 15%.

Mike VanDeMark, commissioner elect, asked if an HSA wouldn't save the employees money? Debbie and Holly stated they will come in and educate the employees on that to see if any of the employees would be interested as you have to have a certain number of employees on the plan in order to do an HSA.

The commissioners would like them to build a plan for HSA for next year with the education from 1<sup>st</sup> Source early enough for the employees to understand.

The commissioners requested that the Auditor set up a Health Insurance Committee with some of the department heads in order to have meetings with 1<sup>st</sup> Source during the year.

Charles Chesak moved to stay with Anthem with the \$50,000 credit making the insurance a 14.44% increase seconded by Don Binkley with two ayes.

There being no other business to come before the board, Don Binkley moved to adjourn seconded by Charles Chesak with two ayes.

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Don Binkley, President

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Charles Chesak, Vice President

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Mark Gourley, Member

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Michaelene J. Houston, Auditor and  
Secretary to the County Commissioners