

**Minutes for the
Board of Lowell Light & Power's
Special Called Meeting – May 27, 2025**

I. CALL TO ORDER AND ROLL CALL:

The meeting was called to order by Chairperson Beachum at 6:05 p.m., and General Manager West called the roll.

Present: Perry Beachum, Tina Cadwallader, Daniel Crawford, Andrew Schrauben, and Craig Fonger (arrived 6:10 p.m.)

Absent: None

Also Present: General Manager Charlie West and Office Manager Julie Stewart

It was MOVED BY CRAWFORD, SUPPORTED BY SCHRAUBEN, to excuse Craig Fonger's absence.

Yea: 4 Nay: 0 Absent: 1 Motion Carried

II. APPROVAL OF AGENDA:

It was MOVED BY SCHRAUBEN, SUPPORTED BY CRAWFORD, to approve the agenda as presented.

Yea: 4 Nay: 0 Absent: 1 Motion Carried

III. PUBLIC COMMENTS (for items not on the agenda):

There was no public comment.

IV. ACTION ITEMS:

A. Benefits Renewal for FY 2026:

West presented the renewal information for Health, Dental, Vision, Long-Term Disability, Short-Term Disability, and Life/ AD&D Insurance.

For non-union employee health insurance, Priority Health renewal for the two health insurance offerings came in at a combined 16.7% increase, which equates to a total premium increase of \$22,120.08. The increases presented were based on employees renewing their current plans. If employees decided to change plans, the final increase would change.

After reviewing the alternative plans presented by BHS, staff did not identify a viable alternative plan. Any change in plan that would meaningfully reduce the cost increase would result in significant disruptions to the employee.

It was MOVED BY CRAWFORD, SUPPORTED BY CADWALLADER, to renew the two Priority Health plan options with a combined 16.7% increase.

Yea: 5 Nay: 0 Absent: 0 Motion Carried

For dental insurance, Delta Dental issued a renewal quote that included a 3.4% increase. This results in a total annual premium increase of \$509.40.

It was MOVED BY CRAWFORD, SUPPORTED BY FONGER, to renew the Delta Dental plan with a 3.4% increase.

Yea: 5 Nay: 0 Absent: 0 Motion Carried

For voluntary vision insurance, Delta Vision supplied a renewal quote that included a 7.03% increase. The voluntary vision insurance is made available to each employee and their family at 100% employee cost.

It was MOVED BY CRAWFORD, SUPPORTED BY FONGER, to renew the optional Delta Vision plan with a 7.03% increase.

Yea: 5 Nay: 0 Absent: 0 Motion Carried

For Life/AD&D, STD, and LTD insurance, UNUM issued a renewal quote that included an overall 12% increase, resulting in a total premium increase of \$1,206.82. One America provided an alternative quote resulting in an overall increase of 2.6% or \$257.34. Staff requested confirmation that the One America plan is comparable to LL&P's current plan.

It was MOVED BY SCHRAUBEN, SUPPORTED BY CADWALLADER, to approve the One America plan with a 2.6% increase, pending confirmation that coverage is comparable to current plan. If not comparable, then approve to renew UNUM plan with a 12% increase.

Yea: 5 Nay: 0 Absent: 0 Motion Carried

No action is needed for union employee health insurance as the current Union Working Agreement establishes the terms of bargaining unit members' health coverage.

B. PA 152 Resolution:

Per Public Act 152 which regulates and controls public employers' permitted expenditures for medical benefit plans, the board is required to review annually the three options available to comply with the law. West recommended the third option which was to opt out of the requirements of the Act.

It was MOVED BY CRAWFORD, SUPPORTED BY FONGER, to approve the PA 152 resolution to opt out of the requirements of the law.

Yea: 5 Nay: 0 Absent: 0 Motion Carried

V. **NEXT REGULAR LL&P BOARD MEETING:** Scheduled for Wednesday, June 18, 2025, at the Energy Center.

VI. **BOARD COMMENT:**

Cadwallader suggested finding a bigger pool to join for health benefits, using a broker to find a group to join, possibly joining with the city or Chamber of Commerce, and stated she would look into it too. Schrauben stated that he understood LL&P's challenges with broker shopping and expressed that the rate is high. Fonger also suggested joining a larger group and finding a good broker. Beachum expressed his desire for LL&P to offer great benefits since we have great employees.

VII. **ADJOURNMENT**

It was MOVED BY FONGER, SUPPORTED BY CADWALLADER to adjourn the Regular Board Meeting at 7:12 p.m.

Yea: 5 Nay: 0 Absent: 0 Motion Carried

Perry Beachum
Chairperson Beachum

6/18/2025
Date