



City of Carthage, Missouri  
**COMMITTEE ON  
INSURANCE/AUDIT AND CLAIMS**

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October 11, 2022 - 5:00 PM  
CITY HALL COUNCIL CHAMBERS

**AGENDA**

**1. Old Business**

1. Approval of September 27, 2022 Minutes

**2. Citizens Participation**

(Citizens wishing to speak should notify Department Head or Committee Chair in advance)

**3. New Business**

1. Consider and discuss Anthem Health Insurance renewals
2. Consider and discuss Remote Work Policy
3. Staff Reports
4. Other Reports

**4. Adjournment**

**PERSONS WITH DISABILITIES WHO NEED SPECIAL ASSISTANCE CALL 417-237-7000 (VOICE) OR 1-800-735-2466 (TDD VIA RELAY MISSOURI) AT LEAST 24 HOURS PRIOR TO MEETING**

**COMMITTEE ON INSURANCE/AUDIT AND CLAIMS**  
**TUESDAY, SEPTEMBER 27, 2022**  
**5:00 p.m.**

**COMMITTEE MEMBERS PRESENT:** Trudy Blankenship, Robin Blair, and Tiffany Cossey.

**OTHER COUNCIL MEMBERS:** Mayor Dan Rife, David Armstrong

**STAFF PRESENT:** Assistant City Administrator Traci Cox, City Clerk Miranda Deal

Vice-Chair Trudy Blankenship called the meeting to order at 5:00 P.M.

**OLD BUSINESS:**

1. **Approval of minutes from previous meeting:** On a motion by Ms. Blair, the minutes of the August 23, 2022 meeting were approved 3-0.
2. **Review and approval of the Claims Report:** The Committee discussed items regarding the Claims Report. Ms. Cossey moved to approve the claims. Motion carried 3-0.

**NEW BUSINESS:**

**3. Staff Reports:**

Ms. Deal reported that the employee health fair is next Wednesday October 5<sup>th</sup> from 6:00-8:30 am. Freeman will be doing the blood work this year and the packages to choose from on the testing are up to \$125. This is a little less than the price approved from last year. The City covers a certain portion for employees to get testing done to see how their overall health is. Ms. Blair moved to approve the cost of up to \$125 per person to get blood work done at the health fair. Motion carried 3-0.

Ms. Cox reported that the auditors were here last week and that the City received a clean audit report. There were a few more journal entries they had to do this year compared to last year. She also reported that she will be out of the office for the next several weeks.

**4. Other Reports:** None.

**ADJOURNMENT:** Ms. Cossey made a motion to adjourn at 5:04 PM. Motion carried 3-0.

Miranda Deal

## Your Anthem Blue Cross and Blue Shield Renewal Packet



**Created on:**  
August 29, 2022

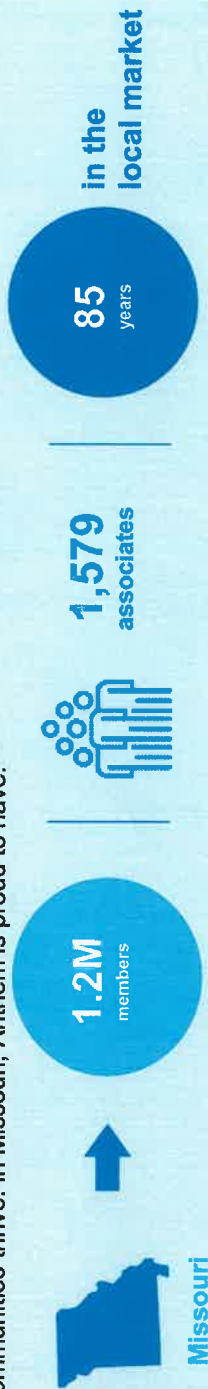
**Broker:**  
ASSURED PARTNERS OF  
MISSOURI LLC

**Anthem Sales Contact:**  
Alvina Broz  
417-888-9020  
alvina.broz@anthem.com

# Thank you for partnering with Anthem

We are deeply committed to helping your employees feel covered and confident in their healthcare. We're here to help you promote an effective healthcare strategy by working closely with you and your broker.

Our associates live and work in the same places you do. We are both members of the communities we serve and partners in helping those communities thrive. In Missouri, Anthem is proud to have:<sup>1</sup>



We're reimagining what's possible for every moment of health. Your renewal includes the latest innovations from Anthem to deliver:

## Empathy-driven technology



in engagement with health and wellness tools for members using our innovative Sydney<sup>SM</sup> Health app.<sup>2</sup>

## Whole-person care



gaps in care detected each month, to help prevent and intervene.<sup>3</sup>

## Diverse networks and winning partnerships



and 96% of hospitals in the U.S. are included in our PPO network, offering high-quality care.<sup>4</sup>

Your success is our success. We're here to help build confidence in care and support you every step of the way.

<sup>1</sup> Anthem internal data, Q4 2020

<sup>2</sup> Sydney Health is offered through an arrangement with CareMarket, Inc., a separate company offering mobile application services on behalf of Anthem Blue Cross and Blue Shield ©2021-2022.

<sup>3</sup> Anthem internal data, 2020

<sup>4</sup> Anthem internal data, 2020, and Anthem Euseo, 2020.

## Proposed fully insured benefit rates

CITY OF CARTHAGE

Group Number: MO2036

Effective January 1, 2023 through December 31, 2023

### Quote highlights

Funding type: Fully Insured

Commission level : 3.00%

Selected Plan

### Renewal Plan Designs

PPO \$1,000 (Rx)  
Blue Access

### Custom

### Monthly Rates, Assumed Enrollment and Total Premium

| Employees                       | Current rates | Renewal rates |
|---------------------------------|---------------|---------------|
| 62                              | \$598.21      | \$610.17      |
| 3                               | \$1,226.73    | \$1,251.26    |
| 21                              | \$1,016.80    | \$1,037.14    |
| 15                              | \$1,735.13    | \$1,769.83    |
| 101                             | \$88,149      | \$89,912      |
| Total Employees/Monthly Premium | \$1,057,788   | \$1,078,941   |
| Annual Premium                  |               |               |
| Premium Action                  |               | 2.00%         |

|                 |              |
|-----------------|--------------|
| Current Premium | \$ 1,057,788 |
| Renewal Premium | \$ 1,078,941 |
|                 | 2.00%        |

|                              |  |
|------------------------------|--|
| Overall Total Annual Premium |  |
| Overall Premium Action       |  |

Authorized Signature:

By typing my name I intend for it to serve as my signature, and that I am authorized to sign on behalf of this group.

Title:

Date:

In Missouri, (excluding 30 counties in the Kansas City area) Anthem Blue Cross and Blue Shield is the trade name of RightCHOICE® Managed Care, Inc. (RIT), Healthy Alliance® Life Insurance Company (HALIC), and HMO Missouri, Inc. RIT and certain affiliates administer non-HMO benefits underwritten by HALIC and HMO benefits underwritten by HMO Missouri, Inc. RIT and certain affiliates only provide administrative services for self-funded plans and do not underwrite benefits. Independent licensees of the Blue Cross and Blue Shield Association, Anthem is a registered trademark of Anthem Insurance Companies, Inc. - 0258986-05

## Services included and buy-up options

### CITY OF CARTHAGE

Group Number: MO2036

Effective January 1, 2023 through December 31, 2023

### Quote highlights

Funding type: Fully Insured

#### Included in Premiums

Fully Insured Foundational Program

FI Engagement Package 200

| Account Administration Buy-Up Options (charged separately)                   | Fee Billed Per Participant Per Month | Confirm Purchase Here |
|------------------------------------------------------------------------------|--------------------------------------|-----------------------|
| Anthem Commuter                                                              | \$3.40                               |                       |
| Anthem FSA                                                                   | \$3.40                               |                       |
| Anthem HRA with FSA, Dependent FSA, Commuter                                 | \$3.40                               |                       |
| Anthem Limited Purpose FSA or Dependent FSA or Commuter Add on to Anthem HSA | \$1.15                               |                       |
| Anthem FSA or Dependent FSA or Commuter add on to Member Pay HRA             | \$3.40                               |                       |
| Anthem FSA or Dependent FSA or Commuter add on to Provider Pay HRA           | \$3.40                               |                       |

### Notes

HRA and HSA plan designs include Anthem Account Administration.

Anthem FSA pricing is also applicable to Limited Purpose FSAs and Dependent Care FSAs.

Applicable taxes or assessments are not reflected in the buy-up option pricing.

Authorized Signature: \_\_\_\_\_

By typing my name I intend for it to serve as my signature, and that I am authorized to sign on behalf of this group.

Title: \_\_\_\_\_

Date: \_\_\_\_\_

0299866-05

## Assumptions and conditions

### CITY OF CARTHAGE

Group Number: MO2036

Effective January 1, 2023 through December 31, 2023

#### Quote highlights

Funding type: Fully Insured

SIC Code: 9199

**If the following underwriting assumptions and conditions are not met, the terms and premium rates in this package will not be valid.**

- This contract will be issued in MO and governed by MO state legislation.
- The proposed services, rates and fees are effective from 1/1/2023 through 12/31/2023.
- The medical rates quoted herein incorporate any and all applicable discounts. If the plans or products selected are revised, by either adding or removing specialty products, the medical rates may be revised (up or down) so that the resulting rates are both adequate and reflect any applicable bundling savings or discount.
- This quote provides coverage highlights only. A specimen copy of the policy is available upon request. Benefits chosen are subject to the terms and conditions in the documents that form the contract between the group and Anthem Blue Cross and Blue Shield.
- Employers, as plan sponsors and administrators, are responsible for complying with all applicable laws.
- If not yet approved by the applicable insurance regulator, these benefits and rates may need to be adjusted.
- An employer-employee relationship must exist for all eligible employees, or the quote will not be valid.
- An eligible employee is defined as an active, permanent employee who works for pay or profit at least 30 hours a week, 50 weeks a year, as of the effective date, and who completes the waiting period for eligibility. Seasonal employees, temporary employees or employees working less than 30 hours a week are not eligible.
- Cash in-lieu-of coverage cannot be offered as part of the employer's contribution schedule.
- Where consistent with applicable law, if the number of full-time employees falls below the minimum for a Large Group, upon request Anthem may offer the group any small group medical product for which it qualifies.
- Employees in Hawaii are not eligible for coverage under this plan.
- The proposal assumes the same enrollment for medical and drug coverages.
- The cost for our standard reporting package is included.
- This quote assumes that at least 50% of eligible employees and 75% of net eligible employees will participate in this plan (net eligible is total eligible less valid waivers). In order to encourage employee participation Anthem Blue Cross and Blue Shield recommends that the employer contribution be at minimum 50% of the employee rate for the least expensive benefit plan.
- All employees requesting waiver of coverage must submit satisfactory evidence of qualifying existing coverage.
- Anthem products quoted cannot be offered along with another carrier's defined contribution plan.
- Anthem's rates assume no self-insuring by the employer of underlying member cost shares. The benefits purchased from Anthem must be communicated to the members without changes. A member's financial responsibilities, including, but not limited to, deductibles, coinsurance, copays, out-of-pocket maximums or, for nonparticipating providers, balance-billed charges must be paid solely by the member. The client may not partially pay, reimburse or otherwise lower the member's costs of care. Any deviation will require Anthem to reevaluate the quoted rates or cancel the offer of coverage.
- Electronic eligibility or tape feeds must be in a format compatible with Anthem's systems.
- Rates are quoted on a monthly fully insured non-refunding basis.
- This proposal expires 90 days from the date of release or on the effective date, whichever is sooner.
- Anthem Blue Cross and Blue Shield will be the sole carrier.
- Anthem Blue Cross and Blue Shield has the right to change this proposal or these rates under any of these circumstances:

## Assumptions and conditions

### CITY OF CARTHAGE

Group Number: MO2036

Effective January 1, 2023 through December 31, 2023

#### Quote highlights

Funding type: Fully Insured

SIC Code: 9199

**If the following underwriting assumptions and conditions are not met, the terms and premium rates in this package will not be valid.**

- Employees are given the option to purchase individual market insurance using cafeteria plan (Internal Revenue Code section 125) funds

- Any taxes, fees and assessments set by any statutory, regulatory or other legal authority, that in Anthem Blue Cross and Blue Shield discretion no longer makes the quote valid

- A change in contract period

- Changes in benefits, services or networks

- Change in nature of the employer's business

- Change in ownership of employer's business

- Total enrollment or enrollment distribution by membership type, product, demographics or location changes by 10% or more from that assumed when preparing pricing for this package

- COBRA enrollment exceeds 10% of total enrollment

- Legislative and/or regulatory changes or mandates that materially impact the policy or the employer's plan documents. Plan documents will include those used to create the terms of the plan.

- Changes in the terms, conditions, services or products from those assumed when developing the pricing

- A change in employee contributions of 10% or more

- The premium grace period is 30 days from the billing date.

- The renewal notification will be provided no later than 90 days before the next renewal effective date.

- Seasonal employees are not eligible.

- Retirees are not eligible.

- This quote is for domestic United States employees only. International employees are not eligible for coverage under this plan.

- A commission fee of 3.00% has been included in this proposal and will be converted to a per contract per month fee after final benefits are determined.

- Anthem Blue Cross and Blue Shield quoted rates are not valid if any other remaining carrier continues to offer age-banded rates (such as member level rating).

- This offer assumes that no class of employees will be offered an HRA integrated with individual health insurance coverage.

Anthem must be notified if particular classes of employees will be offered an HRA integrated with individual health insurance coverage, and a census of those employees must be provided so that appropriate adjustments, if needed, can be made to this offer.

- Anthem shall provide up to one Monthly data feed to a supported outside vendor in Anthem's standard format, not to exceed 12 feeds. The charge is \$1,000 for each additional feed. Each time a report is sent to a supported vendor electronically, it is considered a feed, even if the same report is sent to the same vendor monthly. For example, if monthly feeds are sent to two supported vendors, 24 electronic data feeds will have been used on an annual basis. The charge for Weekly data feeds to a single supported vendor, not to exceed 52 feeds, is \$15,000 annually. The charge for Daily data feeds to a single supported vendor, not to exceed 365 feeds, is \$20,000 annually. Additional fees would be required for Rx integration feeds and telemedicine.

## Assumptions and conditions

### CITY OF CARTHAGE

Group Number: MO2036

Effective January 1, 2023 through December 31, 2023

### Quote highlights

Funding type: Fully Insured

SIC Code: 9199

**If the following underwriting assumptions and conditions are not met, the terms and premium rates in this package will not be valid.**

- This quote contains incurred financial and utilization amounts, which includes estimated incurred but not reported claims and predictive modelling risk adjustment, along with taxes, fees and provision for adverse deviation.
- This renewal is contingent upon the group / plan sponsor being current with all premium or fees as of the effective date of the renewal, unless specifically agreed to in writing in advance by Anthem.
- The agent/broker does not have the authority to bind or modify the terms of this offer without prior approval of Anthem.
- Please note, any additional budgets provided in conjunction with this proposal, if applicable, must be invoiced prior to the end of the plan year in which they are allocated in order to be funded.

In Missouri, (excluding 30 counties in the Kansas City area) Anthem Blue Cross and Blue Shield is the trade name of RightCHOICE® Managed Care, Inc. (RIT), Healthy Alliance® Life Insurance Company (HALIC), and HMO Missouri, Inc. RIT and certain affiliates administer non-HMO benefits underwritten by HALIC and HMO benefits underwritten by HMO Missouri, Inc. RIT and certain affiliates only provide administrative services for self-funded plans and do not underwrite benefits. Independent licensees of the Blue Cross and Blue Shield Association. Anthem is a registered trademark of Anthem Insurance Companies, Inc. - 0299866-05

An Ordinance to amend Section 800 – Miscellaneous Policies of the Personnel Policy Manual of the City of Carthage by amending subsection 806 – Remote Work Policy.

**BE IT ORDAINED BY THE COUNCIL OF THE CITY OF CARTHAGE, JASPER COUNTY, MISSOURI** as follows:

**SECTION I:** Section **800 – Miscellaneous Policies** of the Personnel Policy Manual is hereby amended by amending subsection 806 – Remote Work Policy.

**806. Remote Work Policy:**

**Objective**

Telework, or remote work, is a management tool that may be used to increase productivity and morale of employees, boost efficiency in the use of space, reduce operational costs, lessen the environmental impact of vehicle travel, and accommodate special needs of employees. By having a telework policy, the City of Carthage strives to be an example of how telework can enhance organizational and operational efficiency while enhancing the quality of life in the Carthage region. The City encourages the use of telework in situations where it will be to the mutual benefit of employees and the City.

Telecommuting allows employees to work at home for all or part of their workweek. The City of Carthage considers telecommuting to be a viable, flexible work option when both the employee and the job are suited to such an arrangement. Telecommuting may be appropriate for some employees and jobs but not for others. Employees approved for remote work may not have more than two (2) remote work days per week. Vacation days, sick days, and/or holidays used during the week will count as remote work days.

The City of Carthage retains the right to modify or revoke any or all of this policy at any time. Participation in the Remote Work Program is voluntary. A department head may not require an employee to participate and no employee has the “right” to participate in the Program.

**Procedures**

Department Heads are responsible for deciding who from their department will be eligible to work remotely, and who will be required to continue to report to work as normal. Typically, emergency operations of the city (police, fire, street-clearing crews) are not applicable to work remotely. Employees who are not part of emergency operations but whose work is essential to the daily operations of the city should be deemed a remote worker if applicable.

Telecommuting can be informal, such as working from home for a short-term project or a formal, set schedule of working away from the office as described below. Either an employee or a Department Head can suggest telecommuting as a possible work arrangement.

Scheduling possibilities include:

- Rotating days at home and in the office.
- Maintaining minimum staffing needed to remain efficient.
- Discussing and agreeing upon the number of telecommuting or remote days allowed each week, the work hours and schedule that the employee will maintain, and the manner and frequency of regular communication with the employee’s supervisor(s), co-workers,

vendors, etc.

Any telecommuting arrangement made will be on a trial basis for the first three months and may be discontinued at will and at any time at the request of either the telecommuter or the organization. Every effort will be made to provide 30 days' notice of such change to accommodate commuting, child care and other issues that may arise from the termination of a telecommuting arrangement. There may be instances, however, when no notice is possible.

### **Expectations**

The top priority of the City is to meet the needs of the citizens. The City may require employees to change or eliminate scheduled remote work days, or make the remote work schedule ineligible for certain positions based on our citizens' needs. Professionalism in terms of job responsibilities, work product, and public contact will continue to follow the same high standards currently set for employees at onsite work locations.

### **Eligibility**

Individuals requesting formal telecommuting arrangements must be employed with the City of Carthage for a minimum of 6 months of continuous, regular employment, must have a satisfactory performance record, and must have successfully completed their probationary period.

Before entering into any telecommuting agreement, the employee and Department Head, with the assistance of the human resource department, will evaluate the suitability of such an arrangement, reviewing the following areas:

- Employee suitability. The employee and Department Head will assess the needs and work habits of the employee, compared to traits customarily recognized as appropriate for successful telecommuters.
- Job responsibilities. The employee and Department Head will discuss the job responsibilities and determine if the job is appropriate for a telecommuting arrangement.
- Equipment needs, workspace design considerations and scheduling issues. The employee and Department Head will review the physical workspace needs and the appropriate location for the telework.

If the employee and Department Head agree, and the human resource department concurs, a draft telecommuting agreement will be prepared and signed by all parties, and a three-month trial period will commence.

Evaluation of telecommuter performance during the trial period will include regular interaction by phone and e-mail between the employee and the Department Head, and weekly face-to-face meetings to discuss work progress and problems. At the end of the trial period, the employee and manager will each complete an evaluation of the arrangement and make recommendations for continuance or modifications. Evaluation of telecommuter performance beyond the trial period will be consistent with that received by employees working at the office in both content and frequency but will focus on work output and completion of objectives rather than on time-based performance.

An appropriate level of communication between the telecommuter and supervisor will be agreed to as part of the discussion process and will be more formal during the trial period. After conclusion of the trial period, the Department Head and telecommuter will communicate at a level consistent with employees working at the office or in a manner and frequency that is appropriate for the job and the individuals involved.

### **Equipment**

On a case-by-case basis, the City of Carthage will determine, with information supplied by the

employee and the supervisor, the appropriate equipment needs (including hardware, software, modems, phone and data lines and other office equipment) for each telecommuting arrangement. The human resource and information technology departments will serve as resources in this matter. Equipment supplied by the organization will be maintained by the organization. Equipment supplied by the employee, if deemed appropriate by the organization, will be maintained by the employee. The City of Carthage accepts no responsibility for damage or repairs to employee-owned equipment. The City of Carthage reserves the right to make determinations as to appropriate equipment, subject to change at any time. Equipment supplied by the organization is to be used for business purposes only. The telecommuter must sign an inventory of all City property received and agree to take appropriate action to protect the items from damage or theft. Upon termination of employment, all company property will be returned to the company, unless other arrangements have been made.

The City of Carthage will supply the employee with appropriate office supplies (pens, paper, etc.) as deemed necessary. The City will also reimburse the employee for business-related expenses, such as phone calls and shipping costs, that are reasonably incurred in carrying out the employee's job.

The employee will establish an appropriate work environment within his or her home for work purposes. The City of Carthage will not be responsible for costs associated with the setup of the employee's home office, such as remodeling, furniture or lighting, nor for repairs or modifications to the home office space. The City will not provide worksite furniture for remote workers. Remote workers will provide their own internet access.

Remote workers shall promptly notify their supervisor when unable to perform work assignments due to equipment failure or other unforeseen circumstances.

### **Security**

Consistent with the organization's expectations of information security for employees working at the office, telecommuting employees will be expected to ensure the protection of proprietary company and customer information accessible from their home office. Steps include the use of locked file cabinets and desks, regular password maintenance, and any other measures appropriate for the job and the environment.

Remote workers shall surrender all equipment and/or data documents owned by the City immediately upon request. Confidential information must be returned to the City for proper disposal.

### **Safety**

Employees are expected to maintain their home workspace in a safe manner, free from safety hazards. The City of Carthage will provide each telecommuter with a safety checklist that must be completed at least twice per year. Injuries sustained by the employee in a home office location and in conjunction with his or her regular work duties are normally covered by the City's workers' compensation policy. Telecommuting employees are responsible for notifying the employer of such injuries as soon as practicable. The employee is liable for any injuries sustained by visitors to his or her home worksite.

Telecommuting is not designed to be a replacement for appropriate child care. Although an individual employee's schedule may be modified to accommodate child care needs, the focus of the arrangement must remain on job performance and meeting business demands. Prospective telecommuters are encouraged to discuss expectations of telecommuting with family members prior to entering a trial period.

### **Time Worked**

Telecommuting employees who are not exempt from the overtime requirements of the Fair Labor Standards Act will be required to accurately record all hours worked using a timesheet. Hours worked in excess of those scheduled per day and per workweek require the advance approval of the telecommuter's supervisor. Failure to comply with this requirement may result in the immediate termination of the telecommuting agreement.

Remote workers may choose to take reasonable breaks as needed, in accordance with state and federal regulations. Remote workers must remain accessible during designated work hours and able to respond to inquiries within a reasonable time. Participants must notify their manager if they will be inaccessible during the scheduled hours. Remote workers may not perform personal business or activities during the agreed-upon Work Schedule. Remote workers must attend all scheduled meetings requiring an in-person presence, including but not limited to City or Department meetings.

#### **Ad Hoc Arrangements**

Temporary telecommuting arrangements may be approved for circumstances such as inclement weather, special projects or business travel. These arrangements are approved on an as-needed basis only, with no expectation of ongoing continuance.

Other informal, short-term arrangements may be made for employees on family or medical leave to the extent practical for the employee and the organization and with the consent of the employee's health care provider, if appropriate.

All informal telecommuting arrangements are made on a case-by-case basis, focusing first on the business needs of the organization.

**SECTION II:** This Ordinance shall take effect and be in force effective from and after its passage and approval.

**PASSED AND APPROVED THIS \_\_\_\_\_ DAY OF \_\_\_\_\_, 2022.**

\_\_\_\_\_  
**Dan Rife, Mayor**

**ATTEST:**

\_\_\_\_\_  
**Miranda Deal, City Clerk**

**Sponsored by: Insurance, Audit and Claims**