

**NORTHAMPTON COUNTY  
REGULAR SESSION  
March 21, 2016**

Be It Remembered that the Board of Commissioners of Northampton County met on March 21, 2016 with the following present: Fannie Greene, Joseph Barrett, Chester Deloatch, Virginia Spruill, and Robert Carter

**Others Present: Kimberly Turner, Scott McKellar, and Michelle Nelson**

**Agenda Work Session:**

A 10-minute work session was held to discuss today's agenda items. Chairwoman Greene called upon County Manager Kimberly Turner for input. Ms. Turner had no changes.

**Regular Session:**

Chairwoman Greene called the meeting to order, welcomed everyone, and announced when citizens could make comments. Vice-Chairman Barrett gave the Invocation, and the Pledge of Allegiance was recited.

**Approval of Regular Meeting Minutes for March 7, 2016:**

A motion was made by Chester Deloatch and seconded by Virginia Spruill to approve the Regular Meeting Minutes for March 7, 2016. **Question Called: All present voting yes. Motion carried.**

**Approval of Closed Session Minutes for March 7, 2016:**

A motion was made by Virginia Spruill and seconded by Chester Deloatch to approve the Closed Session Minutes for March 7, 2016. **Question Called: All present voting yes. Motion carried.**

**Approval of Agenda for March 21, 2016:**

A motion was made by Joseph Barrett and seconded by Robert Carter to approve the pre-stated agenda. **Question Called: All present voting yes. Motion carried.**

**Relay for Life Proclamation:**

Mrs. Marla Jerman appeared before the Board on behalf of Relay for Life for Northampton County to share their Proclamation for 2016. Mrs. Jerman noted that they also have their purple bow campaign. However, this year, they've added a yellow color in support of the caregivers. The event will take place on May 13<sup>th</sup> and 14<sup>th</sup> at the Wellness Center. She also invited the Board to join in the pre-Relay activities stated in the Proclamation. Mrs. Jerman asked for the Relay for Life representatives to stand.

A motion was made by Robert Carter and seconded by Joseph Barrett to approve the proclamation for Relay for Life for Northampton County. **Question Called: All present voting yes. Motion carried.**

**PLEASE SEE SCANNED DOCUMENT WHICH IS  
HEREBY MADE A PART OF THESE MINUTES:**

**PROCLAMATION**

**WHEREAS**, "The American Cancer Society is the nationwide, community-based, voluntary health organization dedicated to eliminating cancer as a major health problem by preventing cancer, saving lives, and diminishing suffering from cancer, through research, education, advocacy and service"; and

**WHEREAS**, "Relay for Life is a life-changing, nationwide, signature event of the American Cancer Society that gives everyone in the communities across the globe a chance to celebrate the lives of people who have battled cancer, remember loved ones lost, and fight back against the disease"; and

**WHEREAS**, in May, 1985, Dr. Gordy Klatt started the first 24 hours movement around a track in Tacoma, Washington with a vision to raise money to fight the nation's biggest health concern, cancer, and planned the first team relay event known as the City of Destiny Classic 24-Hour Run Against Cancer; and

**WHEREAS**, Relay for Life of Northampton County, NC recognizes that cancer never sleeps; cancer does not discriminate; and almost everyone has been touched by cancer, either through their own personal battle or through someone they love; and

**WHEREAS**, RELAY FOR LIFE OF NORTHAMPTON COUNTY, NC, respects that everyone's reason to Relay is unique and celebrates its 5<sup>th</sup> year of this vision Friday, May 13 and Saturday, May 14, 2016 at the Northampton County Cultural and Wellness Center located on Hwy 305, Jackson, North Carolina with an overnight relay-style event. Teams will camp out around the track and team members involve the entire community taking turns walking around the track for the duration of the event. Everyone is invited to partake in activities, ceremonies, entertainment, food, games and fundraising opportunities for American Cancer Society; and

**WHEREAS**, Relay for Life of Northampton County strives to increase community awareness of cancer, stimulate a real sense of relationship, camaraderie and unity among everyone, and raise money to fight cancer. In this effort, every township, resident, church and business in Northampton County is encouraged to support the 2016's Theme: "TOON OUT CANCER AND LET'S FINISH THE FIGHT, its 2<sup>nd</sup> "PAINT THE COUNTY PURPLE" endeavor, "PURPLE BOW CAMPAIGN" beginning Friday, April 1 to Tuesday, May 31, 2016 and PRE-RELAY ACTIVITIES. To show an active participation in this meaningful campaign, every resident is asked to display purple bows with a splash of color (yellow) on their premises; and

**WHEREAS**, Relay for Life of Northampton County declares "EVERYBODY IS A HERO AND EVERY HERO HAS A STORY" everyone is encouraged to wear YELLOW in support of ALL CAREGIVERS in observance of "MAKE A DIFFERENCE DAY", MONDAY, MAY 9 and PURPLE in support of ALL SURVIVORS, WEDNESDAY, MAY 11 for "STRUT YOUR STUFF DAY".

**WHEREAS**, Relay for Life of Northampton County demonstrates and spreads the message, "TOGETHER, we can SPREAD the HOPE, one step at a time and CELEBRATE LIFE - less cancer and more birthdays."

**NOW, THEREFORE, BE IT RESOLVED** that *There is something amazing happening in Northampton County called RELAY FOR LIFE OF NORTHAMPTON COUNTY, NC. It is a life changing experience and NORTHAMPTON COUNTY BOARD OF COMMISSIONERS do hereby proclaim April 1 to May 31 as "PAINT THE COUNTY PURPLE with A SPLASH OF COLOR" throughout Northampton County, urging all residents to "TOON OUT CANCER AND LET'S FINISH THE FIGHT", recognize and participate in the Relay for Life events held in our community.*

Adopted this 21<sup>st</sup> day of March, 2016.

*Fannie P. Greene*

Fannie P. Greene, Northampton County Board of Commissioners, Chairwoman

**Management Matters:**

Ms. Kimberly Turner, County Manager, appeared before the Board with a presentation in reference to our Health Insurance. She noted that the HR Director has been soliciting quotes for our Health Insurance Benefits in an effort to provide benefits at an affordable cost while keeping a good plan. Some counties are now using brokers to assist in finding companies that will provide the best cost based on our needs. Our neighboring counties use services from Mark III Employee Benefits as their broker. Ms. Turner introduced Mr. Bruce Raper who represents Mark III company to make a presentation.

Ms. Turner also mentioned that the Commissioners have been given a copy of the Legislative Goals for their District Meeting.

Ms. Turner also asked for a date and time for a Public Hearing for a re-zoning action. She is requesting April 18, 2016 at 6:20 pm. Ms. Turner noted that this is contingent on the fact that this is their three-month trial period for evening meetings. If the Board wants to keep the 6:00 pm meetings, then the Public Hearing would be for 6:20 pm.


It is a Board consensus to extend the evening meetings another three months and monitor further citizen participation.


A motion was made by Joseph Barrett and seconded by Robert Carter to hold the Public Hearing on April 18, 2016 at 6:20 pm. **Question Called: All present voting yes. Motion carried.**

Ms. Turner reviewed reminders of the following events:

- She asked if all Commissioners were ok with taking the School Tour on April 5<sup>th</sup> starting at 8:30 am.
- The District Meeting is on April 6<sup>th</sup>, and County Assembly Day is May 18<sup>th</sup>.
- Ms. Turner also reminded the Board that she will be out of the County from Thursday, March 24<sup>th</sup> until Wednesday, March 30<sup>th</sup>.

**PLEASE SEE SCANNED DOCUMENTS WHICH ARE  
HEREBY MADE A PART OF THESE MINUTES:**


Mark III Employee Benefits 



# MARK III SERVICES

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Benefits Consulting



March 21, 2016

Mark III Employee Benefits 

**Clients**

Mark III proudly serves 140+ clients in NC, VA, TN, GA. Clients include:



1

2

# Who We Are

- Founded 1973
- Family-owned and Operated
- 140+ Public Sector clients including states, county governments, city governments and schools systems
- Full-range of employee benefit services
- Independent Broker
- Serving GA, NC, TN and VA



## Mark III Customers



### Clients

Mark III serves 100+ clients in NC, VA, TN, GA. Clients include:

North Carolina Counties	North Carolina Schools	Virginia Clients
Burke County Government	Alamance-Burlington Schools	Barter Theatre
Cabarrus County Government	Alexander County Schools	Caroline County Schools
Caswell County Government	Asheboro City Schools	Carroll County Government
Cleveland County Government	Asheville City Schools	Culpeper County Government
Columbus County Government	Cabarrus County Schools	Culpeper County Schools
Cumberland County Government	Davidson County Schools	Fredericksburg City Schools
Dare County Government	Durham Public Schools	Scott County Government
Duplin County Government	Graham County Schools	Lee County Government
Edgecombe County Government	Guilford County Schools	Montgomery County Schools
Forsyth County Government	Pitt County Schools	Richmond Public Schools
Gaston County Government	Randolph County Schools	Spotsylvania County Government
Halifax County Government	Richmond County Schools	Spotsylvania County Schools
Henderson County Government	Rowan-Salisbury Schools	Smyth County Schools
Hertford County Government	Surry County Schools	Stafford County Government
Hendell County Government	Wake County Schools	Stafford County Schools
Lee County Government	WSFC Schools	Town of Hillsville
Lenoir County Government	Tennessee Schools	Washington County Government
Lincoln County Government	Carter County Schools	Wise County Schools
Martin County Government	Grainger County Schools	North Carolina Cities/Towns
Moore County Government	Hamilton County Schools	City of Charlotte
Onslow County Government	Johnson City Schools	City of Graham
Polk County Government	Johnson County Schools	City of High Point
Randolph County Government	Rhea County Schools	City of Kinston
Robeson County Government	Union County Schools	City of Laurinburg
Scotland County Government	Other Tennessee Clients	City of Monroe
Swain County Government	Chattanooga Publishing	City of Raleigh
Transylvania County Government	City of McMinnville	City of Rocky Mount
Yancey County Government	City of Lawrenceburg	City of Sanford
Wilkes County Government	City of Sevierville	City of Shelby
Tennessee Counties	First TN Human Resource Agency	City of Washington
Bledsoe County Government	Town of Erwin	City of Winston Salem
Carter County Government	Town of Greeneville	Town of Smithfield
Hamblen County Government	Other North Carolina Clients	Town of Boone
Johnson County Government	Bertie-Martin Regional Jail	Town of Nags Head
Rhea County Government	Burke-Catawba Confinement Facility	Town of Waynesville
Sullivan County Government	Duke University	North Carolina Community Colleges
Union County Government	Forsyth County Club	Forsyth Tech
	NCRGEA	Guilford Tech
	WSACC	2

## Why Mark III?

# Partnership/Solutions



Mark III Employee Benefits 

Mark III Delivers

### Leadership

We lead your organization to innovative solutions.

Provide perspective that you haven't considered.

Understanding the health challenges within the population and answers to problems.

## Leverage

Our competitive advantage is our volume of business and experience.

Having over \$300,000,000 of health insurance on the books, provides us with a competitive advantage for your organization.

This significant leverage and knowledge, translating into value for the client.

5

## Our Consulting Approach



*Our job as your consultant is to work for you. We work to keep your plan financially sound while at the same time providing comprehensive health benefits to your employees.*

## Our Consulting Approach

Mark III works with its clients to monitor their health plan (both fully insured and self-insured) year round so that the financial integrity of the plan is maintained.

Meet with the client on a *quarterly basis* to deliver 'real picture' renewals and review how the plan is running. In contrast, the industry average is an annual review.

Budget projections **6-9 months in advance** of the anniversary date versus the industry standard of 60 days.



### Renewal Analysis



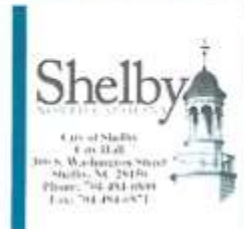
1. We track the claims to look for trends.
2. **Mark III provides renewal estimates 9 months in advance.**
3. Prior to the client receiving the renewal from the carrier/vendor, Mark III will evaluate the initial the experience and develop our renewal, separate of the carrier/vendor.
4. Once Mark III has completed our initial evaluation, we will meet with the client to discuss our initial assessment.
5. At the renewal meeting, we will compare our estimates against the carrier/vendor's using the following criteria:
  - a. **Claims activity.**
  - b. Competitiveness of the carrier's reserving philosophy. This will be determined by comparing their assumptions to industry norms.
  - c. Competitiveness of the carrier's retention. This will be determined by comparing their costs to industry norms.
  - d. Changes in the demographic composition of the client and how that has changed over time. How these demographics (manual rate) impact the renewal.
  - e. How competitive/aggressive the carrier is when weighing the manual rate vs. the experience rate or visa versa.
  - f. Industry trending factors.





Mark III:

- Tracks Claims Trends
- Makes Plan Recommendations
- Manages Request for Proposals
- Recommends Wellness Strategies
- Reviews Pooling and Administration costs
- Reviews Pharmacy services
- Considers Tiered Networks
- Reviews Direct Contracts
- Compares Provider Discounts
- Reviews Dependent Claims
- Coordinates Dependent Eligibility Audits



## MEDICAL PLAN UPDATE

2015 – 2016 Renewal Expectation



March 10, 2015

Medical Plan Experience – 2013 – 2014



PPO Actives							
Month	Subs	Premium	Medical	Pharmacy	Total Claims	Loss Ratio	Clm/Sub
July-13	154	\$184,841.72	\$126,098.25	\$37,495.21	\$181,503.46	88.5%	\$1,031.40
August-13	139	\$184,155.72	\$128,342.77	\$40,027.80	\$148,365.57	80.6%	\$993.17
September-13	159	\$185,925.72	\$37,306.62	\$20,382.89	\$57,599.51	31.0%	\$362.26
October-13	159	\$184,826.72	\$117,869.47	\$27,543.05	\$145,412.52	78.7%	\$924.58
November-13	156	\$188,297.72	\$685,142.45	\$24,859.70	\$709,993.19	377.1%	\$4,511.24
December-13	157	\$179,859.72	\$170,796.30	\$40,783.84	\$211,580.14	117.6%	\$1,347.64
January-14	156	\$187,654.72	\$166,288.35	\$43,863.00	\$209,951.35	110.3%	\$1,338.16
February-14	155	\$189,407.72	\$63,473.12	\$37,665.40	\$101,138.52	53.5%	\$648.32
March-14	153	\$187,349.72	\$59,323.88	\$27,076.83	\$86,400.71	45.6%	\$557.47
April-14	153	\$186,672.72	\$391,138.30	\$36,975.38	\$428,134.66	228.3%	\$2,796.33
May-14	153	\$180,538.72	\$47,086.63	\$35,327.81	\$82,414.44	45.7%	\$536.96
June-14	153	\$180,538.72	\$82,272.82	\$26,341.65	\$308,134.45	170.0%	\$2,009.30
<b>Total</b>	<b>1,875</b>	<b>\$2,238,490</b>	<b>\$2,034,912.00</b>	<b>\$393,537.30</b>	<b>\$2,428,449.10</b>	<b>108.4%</b>	<b>\$1,295.88</b>

HSA - Actives							
Month	Subs	Premium	Medical	Pharmacy	Total Claims	Loss Ratio	Clm/Sub
July-13	182	\$0	\$80,296.23	\$397.33	\$80,593.46	\$442.82	\$442.82
August-13	185	\$0	\$25,381.73	\$478.20	\$25,859.93	\$139.78	\$139.78
September-13	187	\$0	\$38,272.25	\$527.04	\$38,799.29	\$206.41	\$206.41
October-13	188	\$0	\$88,055.05	\$1,359.43	\$89,414.48	\$475.61	\$475.61
November-13	194	\$0	\$40,426.62	\$513.53	\$40,940.15	\$210.02	\$210.02
December-13	194	\$0	\$29,587.61	\$1,540.63	\$30,708.22	\$158.29	\$158.29
January-14	193	\$0	\$57,832.57	\$1,373.06	\$59,205.63	\$312.96	\$312.96
February-14	195	\$0	\$51,479.55	\$1,723.66	\$53,203.21	\$269.09	\$269.09
March-14	196	\$0	\$22,091.78	\$7,876.47	\$29,968.25	\$198.00	\$198.00
April-14	202	\$0	\$53,108.70	\$7,176.97	\$60,285.67	\$298.44	\$298.44
May-14	206	\$0	\$38,990.71	\$4,783.51	\$43,774.22	\$212.44	\$212.44
June-14	208	\$0	\$51,314.68	\$7,030.88	\$58,345.57	\$280.36	\$280.36
<b>Total</b>	<b>2,380</b>	<b>\$0</b>	<b>\$567,296.46</b>	<b>\$37,748.47</b>	<b>\$605,044.93</b>	<b>\$259.68</b>	<b>\$259.68</b>

Total							
Month	Subs	Premium	Medical	Pharmacy	Total Claims	Loss Ratio	Clm/Sub
July-13	340	\$184,841.72	\$206,394.48	\$37,792.48	\$244,186.93	132.1%	\$1,111.15
August-13	344	\$184,155.72	\$133,724.49	\$40,505.80	\$174,229.28	94.6%	\$117.73
September-13	346	\$185,925.72	\$75,478.87	\$20,719.93	\$96,198.80	51.7%	\$279.86
October-13	347	\$184,826.72	\$206,934.52	\$28,900.48	\$234,824.98	127.1%	\$682.29
November-13	350	\$188,297.72	\$725,548.11	\$26,364.23	\$751,912.34	398.8%	\$71.47
December-13	351	\$179,859.72	\$199,963.83	\$40,324.45	\$240,288.36	134.7%	\$1,233.98
January-14	350	\$187,654.72	\$223,920.92	\$43,436.00	\$267,356.92	142.5%	\$124.10
February-14	351	\$189,407.72	\$114,952.67	\$41,389.08	\$256,341.73	135.3%	\$1,117.82
March-14	353	\$189,407.72	\$82,313.66	\$35,053.10	\$117,366.76	62.0%	\$331.87
April-14	355	\$187,349.72	\$444,207.00	\$44,153.31	\$488,460.31	259.7%	\$1,246.38
May-14	359	\$186,672.72	\$76,990.34	\$38,208.32	\$114,999.06	61.8%	\$166.71
June-14	361	\$280,578.72	\$133,587.50	\$31,941.47	\$166,020.97	87.8%	\$56.36
<b>Total</b>	<b>4,203</b>	<b>\$1,716,499.09</b>	<b>\$2,432,288.46</b>	<b>\$413,285.57</b>	<b>\$3,019,494.03</b>	<b>136.4%</b>	<b>\$726.10</b>

Medical Plan Experience – 2014 – 2015



PPO Actives							
Month	Subs	Premium	Medical	Pharmacy	Total Claims	Loss Ratio	Clm/Sub
July-14	148	\$247,904.02	\$131,625.70	\$38,104.19	\$169,729.89	68.5%	\$1,146.82
August-14	151	\$246,056.02	\$27,679.78	\$35,547.36	\$63,227.14	25.7%	\$418.72
September-14	149	\$246,866.14	\$81,706.25	\$39,001.60	\$120,707.85	48.9%	\$810.12
October-14	148	\$237,674.14	\$40,926.40	\$31,572.67	\$72,499.07	30.5%	\$489.86
November-14	148	\$243,726.26	\$72,319.45	\$23,137.57	\$95,457.02	39.2%	\$644.98
December-14	151	\$247,906.70	\$77,086.46	\$44,487.84	\$121,574.30	49.0%	\$805.13
January-15	152	\$246,918.82	\$128,812.36	\$35,274.04	\$164,086.40	66.5%	\$1,079.52
<b>Total</b>	<b>1,047</b>	<b>\$1,717,052</b>	<b>\$560,156.40</b>	<b>\$247,125.27</b>	<b>\$807,281.67</b>	<b>47.0%</b>	<b>\$771.04</b>

156HSA - Actives							
Month	Subs	Premium	Medical	Pharmacy	Total Claims	Loss Ratio	Clm/Sub
July-14	209	\$0	\$28,506.57	\$652.25	\$29,158.82	\$139.52	\$139.52
August-14	205	\$0	\$47,582.49	\$447.12	\$48,029.61	\$234.29	\$234.29
September-14	202	\$0	\$44,022.63	\$9,587.16	\$53,609.79	\$265.40	\$265.40
October-14	199	\$0	\$54,953.91	\$11,614.10	\$66,568.01	\$334.51	\$334.51
November-14	209	\$0	\$51,239.33	\$1,846.42	\$53,085.75	\$254.00	\$254.00
December-14	201	\$0	\$48,452.35	\$21,366.90	\$69,819.25	\$347.36	\$347.36
January-15	202	\$0	\$34,561.62	\$2,539.64	\$37,101.26	\$183.67	\$183.67
<b>Total</b>	<b>1,427</b>	<b>\$0</b>	<b>\$309,318.90</b>	<b>\$48,053.59</b>	<b>\$357,372.49</b>	<b>\$250.44</b>	<b>\$250.44</b>

Total							
Month	Subs	Premium	Medical	Pharmacy	Total Claims	Loss Ratio	Clm/Sub
July-14	357	\$247,904.02	\$160,132.27	\$38,756.44	\$198,888.71	80.2%	\$108.56
August-14	356	\$246,056.02	\$75,262.27	\$35,994.48	\$111,256.75	45.2%	\$101.11
September-14	351	\$246,866.14	\$125,728.88	\$48,588.76	\$174,317.64	70.6%	\$138.43
October-14	347	\$237,674.14	\$95,880.31	\$43,186.77	\$139,067.08	58.5%	\$124.46
November-14	357	\$243,726.26	\$123,558.78	\$24,983.99	\$148,542.77	60.9%	\$69.98
December-14	352	\$247,906.70	\$125,538.81	\$65,854.74	\$191,393.55	77.2%	\$187.09
January-15	354	\$246,918.82	\$163,373.98	\$37,813.68	\$201,187.66	81.5%	\$106.82
<b>Total</b>	<b>2,474</b>	<b>\$1,717,052.10</b>	<b>\$869,475.30</b>	<b>\$295,178.86</b>	<b>\$1,164,654.16</b>	<b>67.8%</b>	<b>\$470.76</b>

Medical Plan – 2015 – 2016 – Renewal Calculation



Standard Renewal Calculations				
City of Shelby	Subscribers	Premium	Claims	Loss Ratio
February-14	351	\$188,919	\$156,342	82.76%
March-14	351	\$189,408	\$117,369	61.97%
April-14	355	\$187,350	\$488,460	260.72%
May-14	359	\$186,673	\$114,400	61.28%
June-14	361	\$190,579	\$166,930	87.59%
July-14	357	\$247,904	\$198,889	80.23%
August-14	356	\$246,056	\$111,257	45.22%
September-14	351	\$246,866	\$174,318	70.61%
October-14	347	\$237,674	\$139,067	58.51%
November-14	357	\$243,726	\$148,543	60.95%
December-14	352	\$247,907	\$191,394	77.20%
January-15	354	\$246,919	\$201,188	81.48%
<b>Total</b>	<b>4,251</b>	<b>\$2,659,980</b>	<b>\$2,208,155</b>	<b>83.01%</b>
<b>Current Plan Design</b>	<b>7/15 - 6/16</b>			
Incurred Claims - Matured	Annual			
Premium		\$2,940,266.56		
Incurred Claims		\$2,208,154.59		
Benefit Adjustment - None		\$2,208,154.59		
Loss Ratio				75.10%
Trended Loss Ratio - 8% - 18 Months				83.46%
Target Loss Ratio				80.00%
Rate Increase				104.32%

- The original renewal from the MIT started out as a 10% increase, that was negotiated to a 5% change by Mark III. This saved the plan nearly \$150,000.

17

Wellness Strategies



Steve Little – Is Mark III’s Wellness Coordinator.

Mr. Little is a 1977 graduate of the Appalachian State University with a BS in Administration. He worked at Cabarrus County for 30 years, which gives him extensive knowledge of public sector employer’s needs and personality. Steve works with existing and new customers to provide wellness solutions to meet the needs of the organizations. Because of his constant contact with the customer, he is particularly sensitive to the issues that exist for the employer, and is committed to finding solutions. His responsibilities include, but are not limited to:

- Helps create a culture of wellness within the organization
- Pulls available resources to help create a wellness program
- Assists the client in managing the process
- Creates vendor RFPs and provides response analysis

18

## Our Compliance Process



## Our Compliance Process in Action

**Evaluate • Design • Consult**



# Healthcare Reform



- Health Care Reform consulting, 30 hour tracking, and Reporting services provided by Mark III at no cost.
- Mark III is implementing a software program to assist the client in avoiding millions of dollars of costs and fines.
- Maintaining this arrangement will be important to avoiding penalties/fines and guiding the staff through the complex compliance requirements of Health Care Reform.



# Healthcare Reform




## Health Care Reform Compliance Software

- **Secure / Web-based** – Data-center has successfully completed audit for SSAE16 thereby ensuring complete security protection for all data submitted and stored.
- **Monitors Employees Hours** – The dashboard displays calculated probability of eligibility, hours worked, eligibility date and more at-a-glance information. Hours are uploaded using pay period data files.
- **Projects Probability** – Based on the measurement rules setup by the Employer, the tool utilizes the hour's upload to project the probability of an employee becoming eligible for benefits.
- **Automated Alerts** – Scheduled, automated e-mails are sent to applicable addresses based on the type of alert selected and user-defined thresholds.
- **Reporting** – Standard and customized reports may be scheduled for regular or a one-time occurrence to accommodate any user level and may be sent directly via email.
  - Restrictions and permissions provide added security.
  - Auto populate IRS forms 1094 and 1095 per Section 6055/6056 reporting requirements.
  - Future reporting required by ACA.



# Healthcare Reform

worxtime  
Taking Back Working Lives



## Mark III Delivers

Cafeteria Benefits status:


- Best in class products for employees.

This is achieved by seeking the best products from multiple insurers, not just one.

This includes:

- **Disability Plan** that delivers over 10 times the benefits for the same cost as other plans.
- **Cancer Plan** with radiation therapy and chemotherapy benefits that are not limited to a small daily benefit, with Intensive Care benefits that pay for any diagnosis.
- **Accident Plan** that is the benchmark for the industry.
- **Whole Life** with paid up options and strong guarantees.
- **Guarantee Issue** for multiple years, not just one.

12



## Guarantee Issue

*All employees can obtain coverage regardless of health history*

- ✓ Short-term Disability
- ✓ Whole Life (Express Issue)
- ✓ Critical Illness
- ✓ Cancer
- ✓ Accident



**All plans are portable**



## Enrollment Services

*On-site, On-line, Year-round*

- Salaried Staff
- Educational Format
- Group Presentations



# Employee Communications



# Employee Website



- Product Videos
- Policy Certificates
- Benefit Summaries/Rates
- Claim/Admin Forms
- Vendor/Client Contact Info





## Product Videos



## Healthcare Reform

**Mark III delivers a semi-monthly compliance and Health Care Reform Newsletter**

This information is critical to complying with an ever changing benefits landscape.



Mark III Delivers 

- Experience
- Leverage
- Service
- Leadership

3

**Citizens/Board Comments:**

***Chairwoman Greene called for Citizens Comments.***

Ms. Laquitta Cooper asked to make comments on behalf of Relay for Life. She noted that they have some concerns about plans in case of rain for their event, and said that the Wellness Center is locked after 8:00 pm. She is asking if they could have access to the building in case of bad weather. There is also a concern that the Port-a-Johns are so far from the event site as well. She mentioned that they would also need access to the building in case elderly citizens can't walk to the Port-a-Johns. There is also a security issue for the team to be able to have a safe place to count money once the building has been locked. Ms. Turner stated that we can work this issue out. She said she was made aware of what was going on after the event last year, and she let the Recreation Director know that the next year, we would have the building available for Relay for Life.

Mr. Kelly Vann thanked the Commissioners for having evening meetings. He said he appreciates what the Commissioners have done. Mr. Vann also made comments that we will miss Mrs. Spruill and Mr. Barrett in 2017. He wanted to note that the property taxes are extremely high, and he feels it would be cheaper to live in another county. He is also concerned that there are employees that work in the County offices, that get paid with County money and don't live in Northampton County.

***Chairwoman Greene called for Board Comments.***

Commissioner Carter appreciated the positive comments from Mr. Vann.

Vice-Chairman Barrett also wanted to thank Mr. Vann for his comments, and mentioned that it has been a pleasure to serve the citizens.

Commissioner Spruill said she felt the same way Mr. Barrett does, and that it has been a pleasure to have served the citizens of our great County.

Commissioner Deloatch also thanked Mr. Vann for his kind comments.

Chairwoman Greene thanked everyone for coming. She noted that they appreciate the attendance, and that it has grown since they first started the evening meetings.

A motion was made by Chester Deloatch and seconded by Virginia Spruill to adjourn. **Question Called: All present voting yes. Motion carried.**