

**Benbrook Water Authority**  
**1121 Mercedes Street**  
**Regular Meeting**  
**September 5, 2017**  
**5:30 p.m.**

The Board of Directors for the Benbrook Water Authority met in a regular meeting on September 5, 2017 with the following Directors present:

President Dennis G. Lindgron  
Vice-President Pat Dunkin  
Secretary Rick Whitehurst  
Director Robert E. Cook  
Director David Clark

Also Present:

David Wasson, General Manager  
David Smith, Assistant General Manager  
Sheila Rushing, Recording Secretary  
Crystal Ramsey, Director of Administration

Others Present:

Justin Phipps, Gus Bates

President Lindgron called the meeting to order at 5:30 p.m. and Mr. Wasson gave the invocation.

**New Business**

Consider Recommendation for Employee Group Medical Insurance

Ms. Ramsey advised the Board that in preparing to implement the medical plans that were approved at the August 29, 2017 Board meeting, it was discovered that the HSA plan that was recommended and approved has an issue regarding the deductible that could have a large financial impact on employees with covered dependents.

Ms. Ramsey went on to explain the issue had to do with embedded vs. aggregate deductible plans. The plans BWA has offered in the past are embedded which means each person covered in a plan has their own deductible and aggregate means the employee would pay the entire family deductible before insurance would cover any costs. Staff believes that with this being the case, the aggregate plan is no longer a viable option for the employees.

After researching other options, staff believes that the EPO AMEC plan would be a good replacement for the base plan. The plan has a \$3000 deductible after which pays 100%. The maximum out of pocket expense is \$6,350. In addition, the plan offers copays for office visits and for prescription drugs.

After a brief discussion, motion was made by Secretary Whitehurst, second by Director Cook to approve the EPO AMEC with United Healthcare as the base plan and the EPO AMEB as the buy-up option and to use the premiums for the AMEC plan to determine BWA contribution amounts for employee group medical insurance for the 2017-2018 plan year.

Vote on motion.

Ayes: Director Cook, Secretary Whitehurst, President Lindgron, Vice-President Dunkin, and Director Clark.

Noes: None.

Motion carries.

**Public Comment**

There was no public comment.

**Director / Staff Comment**

There was no Director / Staff Comment.

There was no need for Executive Session therefore it was cancelled.

There being no further business, the meeting adjourned at 5:44 p.m.

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Board President

\_\_\_\_\_  
Date

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Recording Secretary