

**MINUTES OF THE SPECIAL MEETING OF THE BOARD  
OF TRUSTEES OF THE ACORN PUBLIC LIBRARY DISTRICT  
Library Conference Room  
October 8, 2015**

1. The meeting was called to order at 7:00 p.m.
2. Those present were Brad Duff-Hudkins, President; James J. Richmond, Secretary; Ann Harsy, Treasurer; Kimberly Duffy, Jacqueline Muscarella, and Vicki Lamm, Trustees. Absent was Mary Walter, Trustee. Also present were Zach Musil, Director, and Karen Miner, Business Manager.
3. Ann Harsy made a motion, seconded by Vicki Lamm, to approve the agenda without any further changes.

**Roll Call Vote:**

Ayes: Brad Duff-Hudkins, Jim Richmond, Ann Harsy, Kim Duffy, Jackie Muscarella, and Vicki Lamm.

Nays: None.

Absent: Mary Walter.

Motion carried.

4. Brad Duff-Hudkins took a moment to thank Zach Musil and Karen Miner for their quick work on gathering information and putting it together for this meeting, so the Board would have ample time to make a decision for the library staff.
5. Zach Musil started by mentioning that the pricing of the health insurance plans offered by LIMRiCC were going up. Our Blue Cross Blue Shield (BCBS) single plans were approximately up 13% for the HMO; up 5% for the PPO; and up 3% for the High Deductible plan. Zach indicated that LIMRiCC needed to make adjustments due to the Affordable Care Act (ACA). However, per BCBS, if Acorn retains the HMO plan, we'd be treated as a "large employer" (those that have 50 full-time equivalents or offer HMO) and other possible requirements of the ACA would need to be met. Zach explained that we now have the option of offering a health insurance plan with a health savings account (HSA) or health reimbursement account (HRA).

Zach Musil and Karen Miner explained what LIMRiCC is trying to accomplish and what options we have available to avoid being penalized in the future. It was pointed out that health insurance benefits would only apply to the full-time staff and no longer be an option for any part-time employees (less than 30 hours per week). A lengthy discussion between the Board, Zach and Karen ensued about the different plans and what options should be offered. It was clear that if Acorn were to offer a plan involving a HRA, it would require all employees to be on the same plan, so this option wasn't very viable to the Board's liking.

Based on the changes to Acorn's health insurance program, the Board focused on three options to offer its full-time staff (the HMO; High Deductible PPO; HSA Account with High Deductible PPO). Many other details about the offered plans were discussed. Questions about a HSA account and how that is set up were discussed. The Board discussed the option of making an employer contribution to each employee's HSA account every six months. The Board discussed how it would be each employee's responsibility to set up their own HSA account with an eligible bank. With the Board having ironed out its options, discussion turned to Acorn's Policy Manual.

6. Zach Musil provided the Board a copy of Policy 5.6 – Compensation from Acorn's Policy Manual. Zach also provided example language that could be utilized for amending the policy regarding the health insurance benefits offered its employees. The example language included three options depending on which health insurance plan(s) the Board decided to offer its employees.

To clarify a question about how the employee contribution would work, an example was mentioned. Acorn would still pay 95% of the lowest of the three plans offered (currently \$523 for single HSA

**Call to Order**

**Roll Call**

**Approve Agenda**

**Public Comments**

**Health Insurance  
Changes for 2016**

**Discussion of  
Changes to Policy  
5.6 - Compensation**

Account with High Deductible PPO) with the employee paying their 5% portion. If one of the other two plans were chosen (single HMO or High Deductible PPO), the employee would pay their 5% of the HSA plan value, plus the difference in premium to the chosen plan. For example, if an employee chooses to stay with the single HMO plan, they'd be responsible for their 5% (\$26.15 of the HSA plan), plus an additional \$98 which is the difference in cost between the HMO and HSA plans on a monthly basis. This is only listed as an example, since plan pricing and employee contribution is subject to change on a yearly basis.

7. Ann Harsy made a motion, seconded by Vicki Lamm, to approve amending Policy 5.6 – Compensation to reflect Option I (which was to offer a single HSA Account with High Deductible PPO as our primary health insurance plan).

**Consideration of  
Changes to Policy  
5.6 - Compensation**

Roll Call Vote:

Ayes: Brad Duff-Hudkins, Jim Richmond, Ann Harsy, Kim Duffy,  
Jackie Muscarella, and Vicki Lamm.

Nays: None.

Absent: Mary Walter.

Motion carried.

The Resolution to formally adopt the changes to the policy manual will be added to next week's regular board meeting.

8. Executive Session – None.

**Executive Session**

9. Jackie Muscarella made a motion, seconded by Vicki Lamm, to adjourn the meeting.

**Adjournment**

Roll Call Vote:

Ayes: Brad Duff-Hudkins, Jim Richmond, Ann Harsy, Kim Duffy,  
Jackie Muscarella, and Vicki Lamm.

Nays: None.

Absent: Mary Walter.

Motion carried.

Meeting was adjourned at 8:35 p.m.

---

James J. Richmond, Secretary

Dated: \_\_\_\_\_, 2015