

## APPROVAL OF HEALTH INSURANCE

On January 19, 2017, John Stroud, representing the Union County Agent Cooperative, submitted before the Board of Supervisors two (2) options for providing health insurance with Blue Cross/Blue Shield of Mississippi as primary and Gulf Guaranty Employee Benefit Services, Inc. as GAP.

On February 21, 2017, Morgan-White Insurance Co., submitted before the Board of Supervisors two (2) options providing health insurance with Blue Cross/Blue Shield of Mississippi as primary and AmFirst as GAP.

For both Union County Agent Cooperative and Morgan-White Insurance Co., using Blue Cross/Blue Shield of Mississippi as primary insurance will provide an 80/20 policy with the same benefits. The costs for both companies are the same, \$563.21 per employee.

For GAP, Gulf Guaranty Employee Benefit Services, Inc. with Union County Agent Cooperative, the cost will be \$78.29 per employee plus a \$15.00 commission fee per employee, for a total of \$93.29. For GAP, AmFirst with Morgan-White Insurance Co., the cost will be \$127.68 per employee.

Therefore, the total costs for major medical rates and GAP with Union County Agent Cooperative will be \$656.50 per employee. The total costs for major medical rates and GAP with Morgan-White Insurance Co. will be \$690.89 per employee.

After a review and discussion of all insurances submitted, primary and GAP, a motion was made by Supervisor Chad Coffey and seconded by Supervisor Evan Denton to approve using Option 2 provided by Blue Cross/Blue Shield insurance and Option 1 from Gulf Guaranty as a GAP. With the approval of GAP with Gulf Guaranty, approval of a manual check will be issued to Gulf Guaranty for \$8,220.45.

The vote on the motion was as follows:

Supervisor Evan Denton voted yes  
Supervisor Chad Coffey voted yes  
Supervisor David Kitchens voted yes  
Supervisor Randy Owen voted no  
Supervisor Steve Watson voted no

After the vote, President David Kitchens declared the motion carried, this the 22<sup>nd</sup> day of February, 2017.

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