

**ST. BERNARD VILLAGE COUNCIL MEETING
OCTOBER 17, 2013**

The regular meeting of the St. Bernard Village Council was held Thursday, October 17, 2013 in Council Chambers.

President of Council, Mr. Michael Peck – The meeting was opened with a prayer followed by the Pledge of Allegiance.

Roll call showed that six members were present: Mr. Tobergte, Mr. Meier, Mr. Holt, Mrs. Schildmeyer, Mr. Culbertson and Mrs. Bedinghaus.

Mr. Meier made a motion to dispense with the reading of the minutes. Mrs. Schildmeyer seconded the motion. Council agreed 6-0.

REPORTS OF VILLAGE OFFICIALS

MAYOR, Mr. Burkhardt – I really don't have a report other than to say Laura Schmitt will be here to talk about the flu shot. If she shows up, that's what she's here for.

AUDITOR, Mrs. Brickweg – As discussed at last week's COW the Auditor's office has prepared a Resolution and Ordinance for tonight's meeting. Resolution 11, 2013 is a Then and Now Resolution authorizes the Auditor to pay the law firm of Cohen, Todd, Kite and Stanford for their legal services. I provided Council with a copy of the detailed invoice last week.

Ordinance 38, 2013 authorizes the Auditor to provide additional appropriations and to move certain appropriations. The additional appropriations are as follows:
General Fund 01-14-A-7 – Vaccine Program \$0.00 was budgeted. Last year we spent \$1,200.00. Needs additional \$1,200.000

General Fund 01-2-E-3 – Tax Refunds has a balance of \$6,419.70. The Tax Commissioner requested \$140,000.00 for the 2013 budget but it was lowered to \$100,000.00. In August Council appropriated and additional \$80,000.00. This ordinance will appropriate an additional \$10,000

General Fund 01-2-O-8F Fire Dept. Building Maintenance has a balance of \$291.18. This Ordinance appropriates and additional \$1,000.00

General Fund 01-68 - Life Insurance for City Hall and Service Employees – In the past few years \$9,000.00 was budgeted for this line item. In 2013 it was lowered to \$8,000.00. An additional \$3,000.00 is needed to pay the invoices for the remainder of the year.

General Fund 22-01 Clerk of Courts Computerization - \$1,022.00 – money brought in needs to be appropriated to spend for updated software.

The moving of appropriations is as follows:

\$8,000.00 from General Fund 01-2-O-2A - Service Dept. Overtime to General Fund 01-2-O-2B Service Dept. Part Time Employees. The Service Department has three full time employees out on injury and the Service Director is keeping the part time summer employees longer to fill in for them.

\$2,000.00 from 05-MP(Master Plan)-2 Contracts to 05-MP-13 Equipment for a new computer

I received a list of line items the Recreation Director would like to move within his budget to cover the remainder of 2013. Also there were some e-mails circulating discussing the idea of appropriating to dismantle the Railroad Building to possible use at a later time. The estimated cost to dismantle is between

\$5,000.00 and \$12,000.00. I am requesting that these be put on the agenda for the discussion at the next COW.

DIRECTOR OF LAW, Mr. Walden – As we discussed at the COW I have prepared an Ordinance simply allowing the City to accept the properties that are going to be transferred down at Mitchell and Vine from the CIC to the Village. I talked to a number of people. I think Kevin spoke a little about this last week. The actual process will simply be the CIC signing over the deeds to the Village. Back when Peggy and I spoke to the State Auditor, they indicated that for their records they needed to know, when they came in to review the records at the end of the year from an Ordinance where the properties came from. Then we will probably do another Ordinance when those are consolidated into one parcel so the State Auditor will be able to keep track of the properties coming in and where they are going and what's happening with them. That's why they are there.

TREASURER, Mr. Ungruhe – The monthly Treasurers report for September 2013:

Receipts for the month of September 2013: \$ 1,145,532.32

Receipts for the year through September 2013: \$ 9,416,782.41

In addition I have also provided the balances on the Fifth Third securities that we have on investments down there through November 25th.

SAFETY DIRECTOR, Ms. VanValkenburg – Absent.

SERVICE DIRECTOR, Mr. Stegman – Leaf pick up will start next Wednesday. Also this Friday will be the last day for the \$25.00 recycling cans. Anyone who wants a second can start picking them up on Monday for \$51.00. Also tonight on Ordinance No. 38, as discussed at the Finance Committee meeting, I had told them that the building maintenance for the fire was running a little low. It only had about \$800.00. I thought we could forgo putting anything in. We had a couple of incidents where a garage door got broken to the tune of about \$500.00 and we had to get some fire extinguishers so I zeroed that line item out, that's why it's on here to put more money in it. It wasn't discussed at the COW but it was discussed at the Finance meeting and I had asked Kevin to talk about this so it was brought up. Also, the part time employees, this is money I've taken out of the line item while the full time people took cuts by not working on Saturdays, so there's money in there so it's not an additional appropriation and it will keep our part timers a little longer to help with the leaf pick-up and all these extra things that we're missing those three guys what they would be doing.

TAX COMMISSIONER, Mr. Geiser – Absent.

REPORTS OF STANDING COMMITTEES

FINANCE, Mr. Meier – The Finance Committee met on Tuesday the 8th and those results of that meeting were read into the report at the COW last week.

What I would like to do is I would like to schedule another Finance Committee meeting to go over a couple of different things. When Mr. Asbach comes back we will go ahead and get that scheduled. At that time we can take the items for the Rec and for the railroad building and put them into the Finance Committee and have those discussed. It's about time in the next meeting when we meet with the Heads of the smaller depts., Recreation, Health, to go over any items, where they are in the current year and what expectations that they have for the rest of the year so we could begin working on the budget for those depts.. We've been doing that

with the major Depts. on not quite a monthly schedule but with the idea of making Dept. Heads responsible for their individual budgets. So if there are issues with line items the Dept. Heads should be aware of those so that they can come back. One of the things that I am going to bring up tonight, it's an idea that I want to float out there for people. We had a lot of discussion about health care and how to handle that at the beginning of the year. The debt issue, we funded that and we put additional funds in it this year, this past year. I know that the Health Care Committee, I assume that they've been working on it, we haven't seen any reports back. It's an issue that's going to be coming up and it's something that needs to be dealt with. Whether you like it or dislike it with Congress coming to an agreement on funding ObamaCare, for lack of a better term, and the debt ceiling, the ObamaCare and Health Exchanges are going forward. That's not going away, not in the near future. Whether you like it or not, one of the advantages of that is that if somebody has a preexisting condition they cannot be denied health care. That has been one of the big stumbling blocks for people in order to get health care on their own. So if someone has high blood pressure, they go through health failure, diabetes, obesity, those types of issues could prevent somebody from getting their own individual health care and that obstacle has been taken away. One of the things that I'm going to put out for discussion, what I would like to do is once Mr. Asbach comes back is to schedule a Finance Committee meeting for the Finance Committee members and also have the representatives from City Hall, Service Dept., Police and Fire to attend so we can have a discussion with this idea. I'm going to put these numbers out there. I'm not going to go into fine details, but I want people to think about this and physically go out on their own. What I'm proposing is that we go to a system of a reimbursement program. Everybody's situation is different and their needs are different for their health care. Some people have families, some people have members in their family who have very costly situations for medical conditions. What I'm going to propose is that, as an idea, is that we go to a reimbursement type of program where if the employee is single they would pay an amount on their premium, I would recommend 20% of their premium but I don't have any dollar figures for that but that is one of the things that this group can talk about. They would then have a reimbursement from the City for up to \$12,500.00 annually. That money can be used for out of pocket expenses, it could be used for their health care premiums not covered by themselves, for whatever their particular needs are. An employee with a spouse or an employee with children, a single parent with children, that reimbursement would increase to \$15,000.00 and if you have an employee with a family, a husband and wife or two parents and children, that reimbursement would increase to \$17,500.00. In researching the numbers, probably about 25% of the people who are insured never actually use their insurance. They don't have any major illnesses, surgery, accidents or that sort of thing. They just go for their annual physical or everyday types of things. In a worst case scenario if everybody in this plan were to be maxed out with the worse possible things that could happen to them it would cost the Village about a million dollars. In a normal circumstance our numbers should come in under that. If you go out on the Health Exchange or if you go to Google Health Care yourself and look around you can find that in a lot of cases for the out of pocket and the deductibles, you'll see that those numbers are pretty large. Maybe \$10,000.00 or maybe \$12,700.00, but when you break it down that is for a family limit. But the amount for an individual maybe half that or a quarter of that. God forbid nobody has a family where they have three or four people have major circumstances within a year. Typically what you'll find is if somebody has an illness or something happened maybe to one person in the family you're less likely to have two and certainly less likely to have three or more. If we

were to go this route, if we've got an instance where, and these are thought to be put out for discussion, if you've got instances where you got married employees then the higher earning employee would be the primary care so you wouldn't have two individuals, two employees each having an individual policy. You would have a husband or you would have an employee with a spouse policy. Because it's a reimbursement type of program, there will be some costs so what I propose is that where each person that's covered would be \$2,500.00 at the beginning of the year so that they're not incurring the out of pocket expenses or financial hits at the beginning of the year. If there were a circumstance where somebody were to have really heavy expenses then I think we need to come up with a way of doing an advance so they could pay their medical expenses and then submit the reimbursement. The reimbursement, the type of things that you could use it for, would be for premiums, deductibles, spouse's contribution to their program, to their insurance. So if your spouse works at P&G and they have an insurance program then because we would have a reimbursement plan rather than having health insurance plan, our employee would be eligible to be covered under that program and in that situation that employee would not be paying a premium so they're not going to have that out of pocket, but they would be eligible for reimbursement. So in some of the situations you may find that it would be a better type of program because you're taking advantage of another employer's insurance plan. Somebody may chose a Health Savings Account program. If it was the best option for an employee then we would make arrangements so that their contribution to that would be reimbursed up to their individual limit with the understanding that in the event that they have those expenses they would have to exhaust that H.S.A prior to having any additional reimbursements because obviously the Village would have already paid that into their H.S.A. Those are the top lines. What I would like to do is have a small group, the Finance Committee, one representative from City Hall, Police, Fire and Service. So we can sit down and kind of work through details, but I think if we go with some form of this option we can get to that million dollar target for health care. I'm not talking dental or vision, I'm talking about health care. We can get to that million dollar target that we want to get to without providing an undue burden on any individual. It would cap the Village's liability that we currently have. In the event that somebody has say an open heart surgery or something like that where that could easily run into six figures, for that individual we would cap that because the person would be on an insurance program. Basically they'd be taking advantage of, in the insurance business the more people you have participating and you spread that risk of a larger population, you reduce the cost. With having seventy to seventy five people in the program that risk doesn't get diluted very much. If you expand that by ten thousand fold then the risk is diluted and the cost goes down. Again it's not an in stone thing, it's an idea that I had, I think it's something that would work, it needs work on it. One of the reasons that I wanted to bring it out today is that a lot of companies have open enrollments beginning in November so if an employee does have a spouse working somewhere else, you'll have time to sit down and take a look at that and see if this would work for them. The Health Exchange is not really easy to get on but you can get on them. If you get on and take a look at that you'll find that the premiums actually are pretty high. But the coverage can be very good. Again, it's an idea. If somebody wants to go to the Health Exchange and get it, if they want to go to Blue Cross, Blue Shield on their own, they can do that. If they want to go to their spouse's program, they can do that. It would be entirely up to the individual to get the right plan for their individual circumstances.

Mr. Tobergte – May I ask a question?

Mr. Peck – Let’s finish the order of business first.

SAFETY, Mr. Asbach – Absent.

SERVICE, Mr. Holt – No report.

PUBLIC IMPROVEMENTS, Mrs. Schildmeyer – I just wanted to mention to everybody that rendering of the new St. Bernard town homes across from the Eagles if anybody would like to go see what that’s going to look like that is up now if you want to go check that out.

LAWS, CONTRACTS AND CLAIMS, Mr. Culbertson – The Laws, Contracts & Claims Committee will be scheduling a meeting in the next few weeks to discuss Mr. Geiser’s tax proposal. I will announce the meeting at next week’s meeting, time and date.

BUSINESS AND INDUSTRY, Mrs. Bedinghaus – No report.

HIGHWAYS AND TRANSPORTATION, Mr. Tobergte – I would like to thank the St. Bernard Women’s Club for their invitation to speak at their meeting last Monday. At this meeting the Librarian Kathren Jones was there and she announced that they’re having a, at the first Monday of the month at 10:00am, a “Crafty Crafters” event. Bring whatever you are working on. We will share ideas, enjoy the company of other crafty people and have coffee together. Anyone from novice to experienced are welcome!
My next Town Hall meeting will be next Tuesday, Oct. 22nd at 7:00pm in Centennial Hall.

Mr. Meier – The COW has been submitted to the Clerk.

St. Bernard C.O.W. Minutes
October 10, 2013

Approved the minutes of the Oct. 3rd Council Meeting

REPORTS OF ADMINISTRATIVE OFFICIALS:

Mayor Bill Burkhardt:

Luge was a big success. Hopefully we'll be able to do it again next year.

Bill introduced Denise White, the new building manager for the VOA senior apartments.

Bill requested we go into Executive Session to discuss police contract negotiations.

Auditor, Peggy Brickweg:

Peggy had a number of line items that needed transfers or additional appropriations:

salary adjustments - some longevity payments were not included and need to be added

life insurance \$3000

vaccinations \$1200

clerk of courts computerization \$1022 for software

tax refunds

We also need a Then and Now Resolution to pay attorneys fees for an employee lawsuit challenging Civil Service.

Bank Street litigation is likely to run short before the end of the year.

Safety Director, Valerie Van Valkenberg:
no report

Service Director, Phil Stegman:

We need to pass Ordinance 39 granting an easement for the new service garage.

Phil is going to look into whether we need an ordinance to transfer CIC property to the Village.

Tax Commissioner, Ed Geiser:

Report was covered by the Auditor.

Treasurer, John Ungruhe:

4th of July fund has a balance of \$4,614.12

REPORT OF STANDING COMMITTEES:

Finance, Kevin Meier:

Reported on Finance Committee meeting of October 8th.

Safety, Steve Asbach:

Block Watch meeting will be Tuesday 10/15 at 6:30 pm

Service, Mike Holt:

no report

Public Improvement, Diana Schildmeyer:

no report

Congratulations to Andy Gruenwald for his performance at the luge.

Laws, Contracts & Claims, Ray Culbertson:

no report

Business & Industry, Cindi Bedinghaus:

no report

Highways & Transportation, Don Tobertge:

no report

Audience Participation:

Excused the absent member.

Mr. Peck – I noticed our Nurse is present. Would you like to give your report now if that's ok with Council?

Laura Schmitt, Public Health Nurse – I just wanted to go over the flu vaccine clinic that's coming up for you guys. And then if it's ok after that I'll give a few numbers for you just in case anybody has any questions. We have the community flu clinic coming up Wednesday, October 30th, 2013 from 3:00pm until 7:00pm. It will be held in the recreation open area there prior to their doors there where old

Dial-A-Ride used to be. It's available to all residents in the Village of St. Bernard. MAXIM is who is going to be hosting it. Hamilton County actually recommended to us last year that that's who we contract with to provide the vaccine for us this year due to their not being able to bill for it. A lot of the other Health Depts. contract with them as well. They have the capability to bill quite a few different insurances that are on their list that they will bill for. The cost of the vaccine is \$28.00. They also will be offering the pneumonia vaccine. Out of pocket that is \$95.00 but they will bill for that as well for insurance. So if anybody is interested, if you have any questions please feel free to give us a call. Just to touch on some numbers for the employees and their spouses it was decided that those will be covered by the Village. It's going to come out of our line item one way or the other, however you put it. 2009 we gave an enormous amount of vaccine as you all know. 2010 we offered the All Community Flu Clinic. The City covered the cost for that for all residents at that time because that was the first year that we had provided, we were in the middle of trying to go from part time to full time and the losing the City status so with that we included the employees, their spouses and their families as well. Those were all covered as well as all residents. We did 220 vaccines that time. 64 of those were to employees and their families including children. The total cost to the Village for all of that was \$2,702.50 which comes out to \$12.28 per dose, which is pretty good. 2011 we had Hamilton County come in with our volunteers and myself to run our pod which is the point of dispensing for emergency operations. We hosted an open flu clinic at the high school. We ran, through there we gave 126 that date. Out of that, and I apologize for the numbers if they're one or two off because I didn't know I had to come tonight until about 4:00pm, 126 doses, out of that 26 of those were given to employees and their families. That included children as well. Those were provided to everyone free of charge. Hamilton County also came in for us to hit our Seniors because we were worried about our Seniors not being able to get down there during that clinic and to any employees who were not able to get to the pod as well. When they came into that clinic for us, they gave us a two hour clinic that day, she gave a total of 28 doses. However, we ended up having to pay for those doses. Those doses were billed at \$25.00 a dose. That cost the Village a total of \$700.00. 13 of those were for employees and spouses only at that point and 9 were to our Seniors. 2012 Hamilton County held our clinic again for us. They gave a total of 40 doses, the price increased, those were at \$30.00 a dose for a total cost of \$1,200.00. 20 of those doses were to the residents, 20 doses were to employees and spouses only. This year, with discussion with Bill, they decided to provide the cost for the employees and their spouses, that's what will be covered. If anybody has any questions for I'd be happy to answer them.

Mrs. Bedinghaus – Laura that was a lot of information.

Laura Schmitt – I was counting pretty fast down there because I had four houses to do after that so I was counting pretty quick.

Mrs. Bedinghaus – I do have a question. The \$1,200.00 that we had in the line item last year, that was for purchase of the vaccine.

Laura Schmitt – That was to pay Hamilton County for the vaccine that they administered. Because we're a Village now and with Hamilton County we're no longer allowed to provide, we're not allowed to purchase and give the vaccine because we would be bringing money in. It's a money maker. So Hamilton County had agreed with us originally to provide that vaccine at cost. However that

did not go. They did not hold to that agreement, it was a verbal agreement in our meetings. They did not hold to that, they charged us full price for a dose of the vaccine. So they were charging us the cost of the vaccine and an administration fee. That's where that came about. They recommended to us last year to contract with MAXIM. However we did get them to come and do our clinic last year. We were pretty insistent last year because that was the agreement. So this year we knew it was going to be a better out for us to find elsewhere to do that. They were not going to provide it.

Mrs. Bedinghaus – I guess I'm saying then that we probably planned to do it again this year in some way shape or form for the vaccine, so why didn't we put this in a line item. Why was it zero?

Laura Schmitt – I have no idea.

Mrs. Bedinghaus – If we were planning on it, we should have had it in a line item.

Laura Schmitt – I suggested that we have it in a line item and they said that we would ask for it at the time.

Mrs. Schildmeyer – I have a question for my children. Will the mist be available or is it just the shot.

Laura Schmitt – I'm assuming they will have both. My guess is MAXIM will probably have both available.

Mr. Tobergte – Laura you and I have talked the other day and I also had a couple of employees come to me wondering why we're not covering the cost for the kids. If a kid comes down here it will be \$25.00. If he goes to a doctor, it's an office visit which is \$40.00 or \$50.00 probably plus the cost of the vaccine there which would be another \$40.00. It seems like a waste of money if we don't supply them to the kids here.

Laura Schmitt – Well one thing they shouldn't do, if they take them to a physician they should not have to pay an office visit, unless they make a specific appointment for that. Most of your physicians' offices do have vaccine hours that they provide the flu vaccine. You can come in. However I will say, they're probably going to bill the insurance a whole lot more than \$30.00 because they're going to bill an administrative fee and they're going to bill the cost of the vaccine. With Cindi being in the medical field, your guess is probably as good as mine, but I bet it's more than \$30.00 that that doctors office is going to bill the insurance. Now what they're going to kick back and pay, we tried to contact Health Span to see if we could get an actual cost of what they pay, they could not give that to us. I would say, my personal opinion, it probably would be cheaper for us to pay the \$25.00 for the kids than for them to go and get it elsewhere and then it be billed. It's going to come out of our money in the long run.

Mr. Tobergte – Bill can we consider that? It seems to me it would be a lot cheaper, a cost savings for us, if we do the kids here instead of sending them to the doctor.

Mayor Burkhardt – If you guys want to pay for it we'll go ahead.

Mr. Tobergte – If there are dollars already appropriated, are you saying there is only going to be sixty or so employees.

Laura Schmitt – No I'm not saying that, I don't have any idea of knowing how many there's going to be. There's no way of knowing how many people we have. I would say number wise we probably should be ok. The \$1,200.00 that we used last year was enough to cover the Seniors that we had come and employees, spouses and families. I would say probably that should be, I would say we probably would be close. That would be enough to cover it but I really don't have any way of knowing how many people we will have come. I don't have any way of knowing how many employees are going to bring their kids down for it but my opinion is it's going to come out, we're self insured, it's going to come out of our line item one way or the other. It doesn't make sense to me. It doesn't make sense for employees to come and have your kids and then turn around and take them elsewhere to get a vaccine when they could get it here and it probably will cost us less money to pay it out of that then to pay it out of our line item for our health care when it's probably going to be billed at a lot more cost. I don't know, that's up to you guys whether you want to do that or not.

Mrs. Schildmeyer – I would much rather have them come down here and we'll pay it on the front end and if everyone doesn't agree with that then come up with a list of, I know of a clinic over in Hyde Park Square on Paxton, they're offering it for \$20.00. We could come up with a list of places if everyone is not in agreement but I would much rather have them come down here and pay it. It seems like it would be silly to pay the extra money.

Mrs. Brickweg – When MAXIM is there,, are they only going to bring so many?

Laura Schmitt – No they'll bring plenty on there. They'll have enough vaccine for whatever we need.

Mrs. Brickweg – I guess it's up to Council. You could appropriate a little additional.

Laura Schmitt – And we could come back if we need it.

Mrs. Brickweg – Yeah, I would suggest if you are going to include the children we can always amend it.

Laura Schmitt – For the employees, their spouses and their families the rate is \$25.00 for the residents and everybody else it's \$28.00.

Mrs. Schildmeyer – If you have one of these insurance's for the public.....

Laura Schmitt – They bill it and it's nothing out of pocket.

Mrs. Schildmeyer – Like we have Blue Cross, Blue Shield so for us it's nothing.

Laura Schmitt – Right. Most of our Seniors, in fact probably all of them, have one of these. Probably Medicaid, Medicare, something like that and the kids have something like that as well. And there are lot of the others covered. The majority of them will not have anything out of pocket. They bill directly.

Mr. Meier – Laura do I understand correctly that the cost for the vaccine is \$28.00?

Laura Schmitt – The cost for the vaccine and the administration fee through MAXIM, that's what the cost is.

Mr. Meier – That's the \$28.00. I don't see why we wouldn't just.....

Laura Schmitt – That's for the general public. For employees and spouses and family members they're giving it to us for \$25.00.

Mr. Meier – OK. I don't know why we wouldn't just, we bill it to everybody else's insurance, why we would submit the same thing to KLAIS and take it out of that same line item.

Laura Schmitt – We checked with KLAIS. KLAIS is one that is not covered under MAXIM. We checked to see about submitting it as a roster bill and we can do that. There's a lot of paper work involved to do that. When we talked to KLAIS they said it would be probably just as simple for us to pay it out of pocket this way than it is to go through all the hassle to submit it on a roster bill.

Mr. Tobergte – Laura do you have any idea how much more it would be for the kids? \$1,200.00 would be enough do you think to cover everybody.

Laura Schmitt – My guess is \$1,200.00 probably would cover it. If we're shy I don't think it will be much more. I honestly don't. But we're still hitting a little bit earlier than we did with the County. When we get the County in here we can't get them in here until late so when the County has come we typically have a little bit lower number because it's later in the season so we may have a few more like we did when we did the clinic we had over 200 doses. We may have a little bit higher population come in with it being earlier in the flu season. But I honestly don't have any way of knowing how many people we'll get in this. I would say probably \$1,200.00 would be pretty close give or take a little bit.

Mayor Burkhardt – Why not make it \$1,500.00 and just cover it because if we go short then Peggy is going to have a nightmare. To me lets don't go too short and if whatever money is left it will go back in the General Fund anyway.

Motion by Mr. Meier, seconded by Mr. Culbertson to amend Ordinance No. 38, 2013 saying that the vaccine program for the \$1,200.00 to \$1,500.00.

Laura Schmitt – Let me just say too when the vaccine line item was cut to zero was when we were cutting a lot of line items and of course I have very few line items in my budget anyway. But part of that was in fact due to the fact that we were also in negotiations with the County. The County was supposed to hold their end of the deal as well. So we weren't really sure what we were going to need vaccine wise at the time. They were going to provide us vaccine at the cost of the vaccine, come in and provide our clinic for us which did not happen. I had a feeling that was not going to happen. That's part of the reason we ended up with a zero line item as well.

Mayor Burkhardt – I think the other thing too is, I never dreamt KLAIS would never cover our vaccine because otherwise it would go back to KLAIS and not come out of the medical line item. It's just something you learn every day.

Laura Schmitt – MAXIM is a very reputable company. This company is not somebody that is ‘fly by night’ that very few people use. The majority of the health depts. in the State of Ohio use them. Hamilton County has used them, in fact, they still use them for the Senior population, for in home billing and so on and so forth. Hamilton County still does not have the billing capability. They had hoped to have that in place this year and they still do not. So they use MAXIM for a lot of their vaccine as well.

The motion to amend Ordinance No. 38, 2013 passed 6-0.

COMMUNICATIONS

Dear Maintenance and Sanitation Staff,

I want to thank you for the good work and major efforts you put in to keeping our community safe and clean.

You have been most helpful on many occasions, most recently when my former tenants moved out and new ones moved in. I very much appreciate you and the service you provide.

Many Thanks!

Barbara Gray

Motion by Mr. Meier, seconded by Mrs. Bedinghaus to receive and file the communication and give a copy to the Service Dept.

RESOLUTIONS AND ORDINANCES

Motion by Mr. Meier, seconded by Mr. Culbertson to read this evening’s Resolutions and Ordinances by title only. Motion passed 6-0.

RESOLUTION NO. 11, 2013. A RESOLUTION PROVIDING FOR THE PAYMENT OF ONE INVOICE COVERED BY “THEN AND NOW” CERTIFICATION OF PURCHASE ORDER EXCEEDING \$3,000, AND DECLARING AN EMERGENCY.

Motion by Mr. Meier, seconded by Mrs. Schildmeyer to suspend with the second and third reading of Resolution No. 11, 2013. Motion passed 6-0.

REMARKS

Mr. Tobergte – Peggy, in here it says one invoice but there’s actually two invoices. Isn’t there? One is for 12 and one is for

Mrs. Brickweg – I paid them all at the same time.

Mr. Tobergte – There were two different dates on the bills. One was September and one was October.

Mrs. Brickweg – If you want to change it to that but it’s just a detail and we can.....

Mr. Tobergte – I guess, Curtis does that matter? There's two bills instead of only one.

Mr. Walden – No. We're paying both bills at the same time and they are under the same line item.

Mr. Tobergte – OK.

The motion to suspend passed 6-0.

Motion by Mr. Meier, seconded by Mrs. Schildmeyer to adopt Resolution No. 11, 2013 as read. Motion passed 6-0.

Motion by Mr. Meier, seconded by to adopt Resolution No. 11, 2013 as read. Motion passed 6-0.

ORDINANCE NO. 38, 2013 AS AMENDED. AUTHORIZING AND DIRECTING THE AUDITOR TO PROVIDE ADDITIONAL APPROPRIATIONS MOVE FUNDS AND DECLARING AN EMERGENCY.

Motion by Mr. Meier, seconded by Mr. Culbertson to suspend with the second and third reading of Ordinance No. 38, 2013. Motion passed 6-0.

Motion by Mr. Meier, seconded by Mr. Holt to adopt Ordinance No. 38, 2013 as read. Motion passed 6-0.

ORDINANCE NO. 39, 2013. AN ORDINANCE AUTHORIZING THE GRANTING OF AN EASEMENT FOR ELECTRIC FACILITIES TO DUKE ENERGY ON VILLAGE OF ST. BERNARD-OWNED REAL PROPERTY ON PARCEL #582-0002-0017 FOR THE PURPOSE OF ENABLING DUKE TO SERVICE THE ST. BERNARD SERVICE CENTER AT 5226 VINE STREET; AND DECLARING AN EMERGENCY.

Motion by Mr. Meier, seconded by to suspend with the second and third reading of Ordinance No. 39, 2013.

REMARKS

Mr. Walden – If I may, Phil provided me with a map of where the lines were going if anyone would like to see them.

Motion to suspend passed 6-0.

Motion by Mr. Meier, seconded by Mrs. Schildmeyer to adopt Ordinance No. 39, 2013 as read. Motion passed 6-0.

ORDINANCE NO. 40, 2013. AN ORDINANCE AUTHORIZING THE VILLAGE OF ST. BERNARD TO ACCEPT REAL PROPERTIES KNOWN AS 4210 VINE ST., LOT NO. 582-0013-0184-00, 4216 VINE ST. , LOT NO. 582-0013-0183-00, 4220 VINE ST., LOT NO. 582-0013-0182-00, 4224 VINE ST., LOT NO. 582-0013-0181-00, 18 MITCHELL AVE. , LOT NO. 582-0013-0186-00, 20 E. MITCHELL AVE., LOT NO. 582-0013-0187-00, FROM THE ST. BERNARD COMMUNITY IMPROVEMENT CORPORATION PURSUANT TO

ARTICLE THREE, SECTION ONE OF THE AGREEMENT AND PLAN BETWEEN THE VILLAGE OF ST. BERNARD, OHIO AND THE ST. BERNARD COMMUNITY IMPROVEMENT CORPORATION, AND DECLARING AN EMERGENCY.

Motion by Mr. Meier, seconded by Mr. Holt to suspend with the second and third reading of Ordinance No. 40, 2013.

REMARKS

Mr. Meier – Just for the information of the people that may be watching, what this will do, this will take the various of the properties that we acquired to build the new Safety Center, take them all in the possession of the Village. We can then turn around and combine them all into one single lot. And then that way when the building is completed it be quoted as one lot rather than monogamous information of all the others.

Mr. Walden – I just wanted to let you know that this may be the longest title of any Ordinance we've ever done and I wanted to compliment Mrs. Kathman on her reading of it.

The motion to suspend passed 6-0.

Motion by Mr. Meier, seconded by Mr. Tobergte to adopt Ordinance No. 40, 2013 as read. Motion passed 6-0.

OLD BUSINESS

Mr. Tobergte – I'll finish up my thought on the insurance. Kevin are you talking about when we're not going to be self insured any more. Do you want everybody to go onto the Exchange?

Mr. Meier – No, Basically what we would have would be a reimbursement. People could go and get their insurance where ever they like. Everybody's situation is different. Whether you have children or maybe you're retired, getting ready to retire or single or you know, everybody is different. If people are concerned about who writes the check it might be an issue but if it doesn't matter to you who writes the check for your insurance, why wouldn't you want to go out and get what's appropriate for you. I think some people might end up going to the Exchange, some people might be able to find something somewhere else. It gives the employees their choice to go out and to shop and get whatever is right for them. Then in that face we would then reimburse them for the portion above what they would be paying if they were to stay with KLAIS. We would be paying a certain amount. We can keep that amount the same, but rather than us paying for the actual procedure, whatever it is, we would reimburse the employee for the premiums where they get the insurance somewhere else or if they've got an out of pocket expense somewhere else. So in essence the employee would still get the services that's appropriate for them and the Village is paying that so it's not a financial burden on the employee and by limiting the upside to the cost, the Village is protected as well. So I think it is a matter of letting people have choices and as long as we don't get tied up over the name of the person that writes the check or whoever's name is on the check than I think that it could be an option. Somebody

else has a better option, I'm open to listen to that but I haven't heard anything else as of yet.

Mr. Tobergte – I guess my actual question is, a majority have KLAIS, are we still going to be getting insurance through KLAIS or is the idea to move everybody off of KLAIS.

Mr. Meier – The idea would be to move everybody off of KLAIS. From what I've heard KLAIS or whoever, it doesn't matter whoever it is, presents options whether it's an H.S.A or P.P. O, whatever, and you have a group of people on a committee, whether it's a committee of three or a committee of thirty, when people go to look at it they're going to look at the options on how it would impact them as an individual. I would do the same thing. How is this going to impact me with my situation. And then what ends up happening is nothing happens because everybody, you know, we don't want to go with this plan because it's not right for me even though it might be right for you. You don't want to go with this plan because what's right for you isn't right for me. But I think that if we use the employees now that they've got the option of going out and purchase what's right for them, we'll reimburse them, we're reimbursing their insurance company rather than the insurance company that the Village chooses I'm not sure where the downside is to it.

Mayor Burkhardt – Just for Council's information the Committee is still working on medical so we're waiting for KLAIS to get back to us with options. They had to go through a process where they did enroll excel where they had to put all their information in and we had to get that done first. That is done. Now KLAIS is out shopping and we'll see what they come back with.

Mrs. Brickweg – U.S.I. is out doing it. You said KLAIS. That's what I was going to tell you. All the employees had to have a form and we cannot get the form, the form cannot be signed until October 1st and all of our employees filled out the survey and they are all done and we sent them to U.S.I. who is now going to go out and get us rates from various insurance companies. That's what we're waiting on. We could not do it before October 1st because of the law. You can't do it until three months before. One thing I would like to suggest, and Bill hopefully you can help me with this one, I like the idea of presenting this. I do not like the idea of presenting it to just one person in a dept. This Health Care Committee, I mean we've been working our little butts off for quite a few years and to just take it and say here I'm going to just take one from each, I don't think that is a good idea. This committee has been working and working and I would think that the Finance Committee could at least include the entire Health Care Committee so they at least could hear it. I have a couple questions. Who is administering this plan? You keep saying somebody cuts the checks. Am I writing the checks? I'm a little confused on who is administering it.

Mr. Meier – I think basically neither you nor anybody in the Village would be administering any insurance plan. It would be a reimbursement process where.....

Mrs. Brickweg – Am I doing the reimbursing?

Mr. Meier – It would go through, yes. Ok, it would be a reimbursement. It's not, you don't want to just hand somebody a check and assume that their going to go

out and get their coverage because you want to make sure those people have coverage. If the committee wants to take it, that's fine. We don't have to have any committee meeting, you guys can take the idea and run with it or trash it, whatever you want to do. It's just that we're running out of time, it's the middle of October, we've got a budget that's going to be due in January and we're going to run out of time and I just hadn't seen anything. You guys can take it if you want, I'm fine with that.

Mrs. Brickweg – That's not what I'm saying, the Committee did exactly what they could do by law. We could not do absolutely anything else before October 1st. I have reported that before to council that we were doing the enroll spreadsheets and that's why some of the people from the Health Care Committee had asked Council about what your budget was so when we get this information back we can deal with it. It's not like we're sitting down doing nothing. Actually we were proactive and had all the employees fill these out through out September. Some of the employees had to go back in and sign it again on October 1st. That way we weren't saying the minute you get on it October 1st you start doing it. So we really are pushing it. Elaine did a great job getting everybody to get them in so we are working on this. We're not just sitting back doing nothing. I did not say nobody wants to hear your idea. All I said was there's a Health Care Committee that's been working for years. I'm just suggesting the Finance Committee themselves present it to the Health Care Committee instead of just one person from each dept. because it's probably not a good idea to have just one person and then they have to go and tell everybody else. You saw what happened with that. That doesn't work well around here. People just start spreading things and so I'm more than happy to hear your idea. I will say personally I am a little concerned, from the administrations part of what it will entail for the Auditor Dept. , for Nick and I, but maybe it will work out because I just heard a brief description of it. But if it's like a onetime check, but if the Auditor's Dept. is in charge of going out and making sure each employee has insurance then they might get a reimbursement. I know that's like a third party administrator because that's exactly what they do. That's why I was wondering is there was a third party administrator that would do something like that and that's why I was asking. I kind of got uncomfortable on some of the information that comes into my dept. and so I just feel like the Auditor shouldn't make some of the things that the Auditor does know. I'd like to get out of that.

Mr. Meier – Peggy, I think it's a good idea. I'm sure there's a company out there that would administrate that. Like I said, it's, all I'm concerned about is the bottom line dollars. Whether it's an administrator or another company, it really doesn't matter. I don't need to know or want to know anybody's information, I just thought that after going through this, this is an option, maybe we can get everybody what they need to have. We don't have to have people scared that they'd be looking at some huge out of pocket expense that's going to cripple their family. I think it's a valid idea and when I ran through the numbers with a lot of different scenarios and I think for most people their going to end up with, they'll pay their monthly portion of their premium and their really not going to have, like for a single person, the out of pocket was like \$6,500.00. Well we'd be able to cover their premiums and any out of pocket if something happens to them. All I want them to do is go out and take a look, shop, take a couple of weeks and take a look at it and say how would this impact me. The idea of having one person from each group is that we could kind of go through things and rather than have a discussion with twenty people because you end up not getting anything resolved

because you have twenty people and each one talks for five minutes you'd be there for four hours. But anyhow it's just an idea for people to think about.

Mrs. Brickweg – I do have one other comment. I did talk to Sarah at U.S. I. and they are working on something that will be a list but she said it would not be available through U. S. I. in 2014 because it's so brand new and they don't have all the rules on ObamaCare but they will be offering something like that she said that the majority of companies will have and then St. Bernard will say you have this much money you can choose all these carriers but she said because all the laws are not all in effect yet that they were not ready to do it for 2014 because a few of the employees suggested that but I do know that is one thing the Health Care Committee is working on but since all the laws are not done yet she said it would not be available. Your idea is one of the options the Health Care Committee has been looking at.

NEW BUSINESS

Mr. Tobergte – With Heidi taking over for Dianne Staat in Civil Service there is \$1,500.00 left in that line item for the Civil Service secretary. I could put it on the COW agenda to discuss, possibly create a new line item for advertising maybe and maybe start advertising on the billboard down at Mitchell and Vine. I know Mr. Kanters had the idea when he was here. Take that sign that's over at Tower and Mitchell, blow that up, put that, new homes on the billboard, try to get some interest so people move into St. Bernard in the new homes.

Mrs. Schildmeyer – I just wanted to take this opportunity, my family saw a fire this week that was where the response time was horrendous and when you live in St. Bernard you don't realize how great your services are. The Service guys, the Police and the Fire. We have no idea how good that we have it here so I just wanted to take the opportunity to commend the employees of St. Bernard.

AUDIENCE WISHING TO ADDRESS COUNCIL

Laura Schmitt – Just two quick things. One thing to elaborate on what Dianna said. I just want to take a minute to personally to thank our Fire Dept. as well. On a personal note, with some of the health problems that I've had, any time I stop down there they go above and beyond and they're always very professional. Being an employee here I appreciate them very much. Those guys are great. The other thing, I want to thank Curtis for his time and to let you guys know on Council that we did in our agreement with MAXIM, we had Curtis take the time to go over that and he went over that like ASAP for us so that we could get that rolling so that we could get our date set up with them fairly quick so I appreciate his time in looking over that and he was ok with about everything on there. We didn't have any issues.

John Metz, 4419 Kemper Ave. – Kevin my first reaction on some of the things you were talking about reimbursement on with H.S.A. in particular, the committee would need to research this but it seems to me that most H.S.A. accounts are set up with pre-tax dollars. You then turn around and reimburse them I think that it is now taxable income to them. Just a guess, I'm not a CPA, I'm not a tax guy but off hand it seems like that might come back and bite you. It needs to be researched when you look into this.

Motion by Mr. Meier, seconded by Mrs. Bedinghaus to excuse the absent member.
Motion passed 6-0.

Mr. Meier – The next COW meeting will be Thursday, October 24th at 7:30pm.

Motion by Mr.Culbertson, seconded by Mrs. Schildmeyer to adjourn. Motion
passed 6-0.