TOWN COUNCIL
Special Meeting
March 4, 2021
Cape Charles Civic Center
6:30 PM

1. Call to Order
   A. Roll Call
   B. Establish quorum

2. Public Comments re: Agenda Items Only (3 minutes)

3. Special Meeting Order of Business:

   *A. Health Insurance Renewal Presentation

   B. Real Property Disposal

4. Town Manager Comments

5. Mayor & Council Comments (5 minutes per speaker)

6. Adjournment

TOWN OF CAPE CHARLES	**AGENDA TITLE:** 2021-2022 Employee Health Insurance Presentation		**AGENDA DATE:** March 4, 2021
	SUBJECT/PROPOSAL/REQUEST: Council to review the proposed changes to the health insurance plan for 2021-2022.		**ITEM NUMBER:** 3A
	ATTACHMENTS: A & B		**FOR COUNCIL:** Action (X) Information ( )
	STAFF CONTACT (s): Jodi Outland	**REVIEWED BY:**	

BACKGROUND:

The Town is currently in Open Enrollment for the Health Insurance which renews on April 1, 2021. The proposal is to move employees to an Anthem level/self-funded plan for medical coverage. All other benefits to remain the same.

ITEM SPECIFICS:

Medical Insurance
Dental Insurance
Subsidies for dependent coverage
Subsidies for employees who waive medical insurance
Vision Coverage
Flexible Savings Account
Subsidies for FSA funding

RECOMMENDATION:

Staff recommends that the Town employees move back to coverage under Anthem effective April 1, 2021. Staff recommends that we maintain the same benefit structure as last plan year, 2020-2021. Staff recommends that Council approve the changes as outlined in exhibit A.

Medical Plan Comparison

Prepared on February 8th, 2021

All benefits are subject to the Benefit Period Deductible, except those with in-network copays, unless otherwise noted.

Note: All benefits are listed below as "member pays".	**2021 10-99 ABF Anthem HealthKeepers Balanced OAPOS 500/20%/6000**	**2021 10-99 ABF Anthem HealthKeepers Balanced OAPOS 2500/20%/6500**	**2021 10-99 ABF Anthem HealthKeepers Balanced OAPOS 4000/20%/7500**
Contract Code	5S8G	5S9J	5S9N
In-network			
Deductible and Out-of-Pocket Accumulation	Embedded (Ded and OOP)	Embedded (Ded and OOP)	Embedded (Ded and OOP)
Deductible Individual	$500	$2,500	$4,000
Deductible Family	$1,500	$5,000	$8,000
Out-of-pocket maximum - individual	$6,000	$6,500	$7,500
Out-of-pocket maximum - family	$12,000	$13,000	$15,000
Coinsurance	20%	20%	20%
Preferred Online (excluding Specialist)	$10 copay	$15 copay	$15 copay
PCP	$25 copay	$40 copay	$40 copay
Enhanced Personal Health Care	$15 copay	$30 copay	$30 copay
Specialist (including Online starting in 2021)	$50 copay	$75 copay	$75 copay
Urgent Care	Deductible, then 20% coinsurance	Deductible, then 20% coinsurance	Deductible, then 20% coinsurance
Emergency Room - facility	Deductible, then 20% coinsurance	Deductible, then 20% coinsurance	Deductible, then 20% coinsurance
Ambulatory Surgery Center	$400 copay	$400 copay	$400 copay
Outpatient surgery - facility	Deductible, then 20% coinsurance	Deductible, then 20% coinsurance	Deductible, then 20% coinsurance
Inpatient - facility	Deductible, then 20% coinsurance	Deductible, then 20% coinsurance	Deductible, then 20% coinsurance
Out-of-network			
Deductible (individual/family)	$2,000 / $4,000	$6,250 / $12,500	$10,000 / $20,000
Out-of-pocket maximum (individual/family)	$15,000 / $30,000	$16,250 / $32,500	$18,750 / $37,500
Coinsurance	50%	50%	50%
Pharmacy			
Deductible	Tiers 1, 2: No deductible Tiers 3, 4: Medical deductible applies	Tiers 1, 2: No deductible Tiers 3, 4: Medical deductible applies	Tiers 1, 2: No deductible Tiers 3, 4: Medical deductible applies

Note: All benefits are listed below as "member pays".	2021 10-99 ABF Anthem HealthKeepers Balanced OAPOS 500/20%/6000	2021 10-99 ABF Anthem HealthKeepers Balanced OAPOS 2500/20%/6500	2021 10-99 ABF Anthem HealthKeepers Balanced OAPOS 4000/20%/7500
Tier 1 - Retail	$15 copay	$15 copay	$15 copay
Tier 2 - Retail	$45 copay	$45 copay	$45 copay
Tier 3 - Retail	25% coinsurance (up to $200 per script)	25% coinsurance (up to $200 per script)	25% coinsurance (up to $200 per script)
Tier 4 - Retail	25% coinsurance (up to $400 per script)	25% coinsurance (up to $400 per script)	25% coinsurance (up to $400 per script)
Tier 1 - Home Delivery	$38 copay	$38 copay	$38 copay
Tier 2 - Home Delivery	$135 copay	$135 copay	$135 copay
Tier 3 - Home Delivery	25% coinsurance (up to $600 per script)	25% coinsurance (up to $600 per script)	25% coinsurance (up to $600 per script)
Tier 4 - Home Delivery	25% coinsurance (up to $400 per script)	25% coinsurance (up to $400 per script)	25% coinsurance (up to $400 per script)

N/A (not applicable) will be shown in a benefit when a unique cost share does not exist on a specific plan.

Important notes about pharmacy benefits:

- 2021 Pharmacy plans utilize the Standard pharmacy network. 2020 and earlier pharmacy plans utilize the National pharmacy network.
- Retail pharmacy is a 30-day supply limit, in and out-of-network benefits are combined where out-of-network coverage applies.
- Home Delivery is a 90-day limit. Retail Maintenance is a 90-day limit at participating pharmacies and 30-day limit at others.
- Specialty drug benefits are covered at a 30-day supply limit, combined for in and out-of-network where out-of-network coverage applies.
- For benefit plans that include a separate deductible for pharmacy, the deductible is combined for Retail and Home Delivery services and for both in and out-of-network benefits where out-of-network coverage applies.
- Any RX plan that has a copay in any tier will have a per script maximum in tiers with coinsurance.
- Large Group plans may offer additional pharmacy plans. Contact your Anthem Sales Representative for details.
- For plans with a PreventiveRx benefit, the deductible will be waived for preventive medications on the PreventiveRx Plus pharmacy list.

Important notes about deductible plans and out-of-pocket maximums:

When it comes to deductibles, it's important to understand the difference between an embedded deductible versus a non-embedded deductible. With an embedded deductible, each family member has an individual deductible/out-of-pocket amount. Any deductible amount contributed by an individual will apply to the family deductible amount, but no individual family member is required to contribute more to the family deductible than their individual deductible amount. The out-of-pocket accumulates on an embedded basis as well. With a non-embedded deductible product, all family members have a shared deductible and out-of-pocket family maximum. The entire deductible must be satisfied before coverage can begin for any individual family member. And, the entire out-of-pocket maximum must be satisfied before the family has satisfied the out-of-pocket maximum.

Plans with a deductible component will have the deductible included in the out-of-pocket maximum.

These policies have exclusions and limitations to benefits and terms under the policy in which the policy may be continued in force or discontinued. For costs and complete details of the coverage, contact your insurance agent or contact us.

Anthem HealthKeepers plans are offered by HealthKeepers, Inc. All other plans listed are offered by Anthem Health Plans of Virginia.

Important notes about our ABF Plans:

- Anthem Balanced Plans [ABF] are self-funded plans. ABF plans shown are available to group sizes 10–99
- Groups 10-99 are subject to medical underwriting and rates are based on the health of the group
- Groups cannot elect Fully Insured ACA and ABF plans together
- ABF plans for the 100+ market utilize the Large Group plans listed. Contact your Anthem Sales Representative for more details on ABF.

TOWN OF CAPE CHARLES		
	AGENDA TITLE: Real Property Disposal	**AGENDA DATE:** March 4, 2021
	SUBJECT/PROPOSAL/REQUEST: Property requested by Cape Charles Rosenwald School Restoration Initiative	**ITEM NUMBER:** 3B
	ATTACHMENTS: Proposed Conveyance	**FOR COUNCIL:** Action ( ) Information (X)
	STAFF CONTACT: Bob Panek, Project Manager	**REVIEWED BY:** John Hozey, Town Manager

BACKGROUND:

The Town owns tax parcel 83A3-A-14 (Parcel 14), generally bounded by Bayshore Road, Old Cape Charles Road, Cassatt Parkway and the telecommunications tower property. The parcel is currently leased to Southport Investors, LLC, except for the northern portion which is reserved for the wastewater treatment plant and future expansion. The Industrial Development Authority was the original lessee as part of the Sustainable Technologies Industrial Park (STIP). The lease, which terminates in 2036, was assumed by Southport as part of their purchase of the STIP. The Cape Charles Rosenwald School Restoration Initiative (CCRSRI) owns tax parcel 83A4-A-23 fronting Old Cape Charles Road. This parcel is bounded by the Town's property on the north, south and west.

DISCUSSION:

Southport is in support of CCRSRI and would consider terminating their lease if the Town would consider transferring a portion of Parcel 14 to CCRSRI, so that they are better able to redevelop their existing property to hold fund raising and other community events. CCRSRI would also like to clean-up and preserve the natural area in the center of Parcel 14 (currently undevelopable). This could be a win-win transaction in that the Town would gain immediate access to usable portions of the parcel while helping the CCRSRI effort. Town staff, CCRSRI and Southport have developed a proposed real property conveyance that both meets the needs of CCRSRI and preserves the Town's ability to expand public facilities in the future. The attachment depicts the portion proposed to be conveyed to CCRSRI and that to be retained by the Town. The Code of Virginia (Sec. 15.2-1800) allows a locality to dispose of real property by either public or private sale and requires that a public hearing be held prior to disposal. The Code (Sec. 15.2-2100) also requires that such sale be made pursuant to an ordinance passed by a recorded affirmative vote of three-fourths of Council. Parcel 14 would need to be subdivided prior to disposal action.

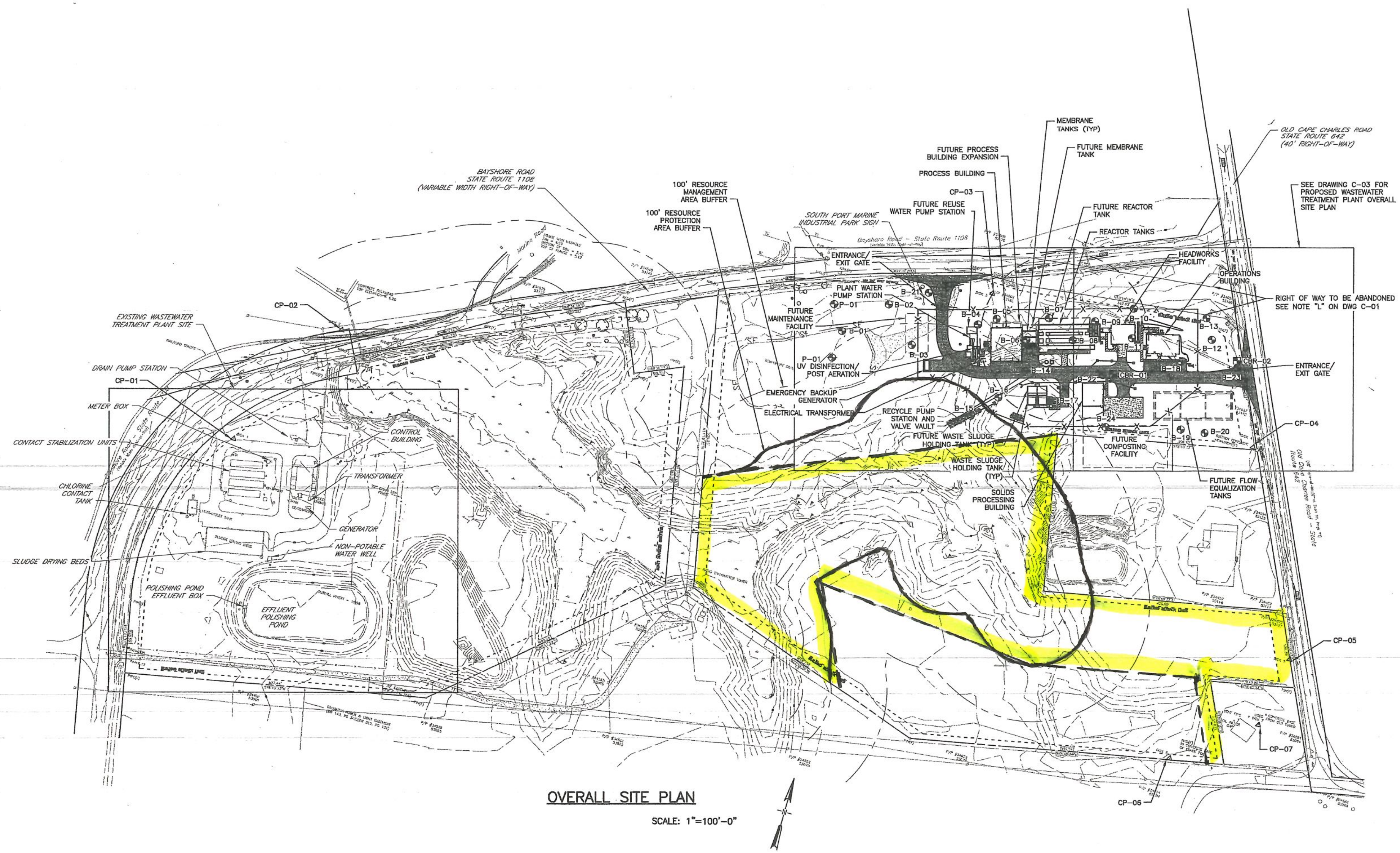
RECOMMENDATION:

Staff supports this concept and recommends that Council review the proposed real property conveyance. If there is consensus, the Town Manger will move forward with the subdivision and disposal process.

NOTES:

1. FUTURE FACILITIES SHOWN FOR REFERENCE ONLY.
2. COORDINATE INSTALLATION OF NEW SITE FENCE WITH LANDSCAPE PLANTINGS. SEE LANDSCAPE PLAN ON DWG C-22.
3. SEE DWG C-03 FOR CONSTRUCTION STAKING PLAN.

SURVEY CONTROL POINTS				
CONTROL POINT NO.	DESCRIPTION	NORTHING (Y)	EASTING (X)	ELEVATION (ft)
CP-01	DISK	5044.1236	2646.5646	10.94
CP-02	DISK	5282.5621	2776.5319	6.65
CP-03	DISK	5666.6847	3868.5296	10.82
CP-04	DISK	5531.5301	4390.0056	12.12
CP-05	DISK	5189.1813	4557.0996	11.76
CP-06	DISK	4960.5066	4401.0482	9.70
CP-07	DISK SET IN SOUTH LEG OF EXISTING RADIO TOWER CONCRETE BASE	5060.7498	4535.9780	12.13



OVERALL SITE PLAN

SCALE: 1"=100'-0"

1"=100'-0" 100 0 100 200

KRIS LARSON
30-WWTP FINAL DESIGN\DRAWINGS\CIVIL\81168-C-02-SP.DWG

TES:
lerground facilities, structures, and utilities have been plotted
n available surveys and records, and therefore their locations

STEARNS & WHELER LLC

TOWN OF CAPE CHARLES, VIRGINIA

CAPE CHARLES WWTP NUTRIENT REMOVAL UPGRADE