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Agenda Item 13

**CALAVERAS COUNCIL**  
*of* **GOVERNMENTS**

**TO:** Council

**FROM:** Tim McSorley  
Executive Director

**DATE:** November 7, 2007

**SUBJECT:** Health Plan and Benefit Policies

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**RECOMMENDATION:**

Approve the attached Resolution FY 08-18 providing term life insurance policies to employees, establishing the employer and employee health plan contribution rate at 90% and 10% respectively, and setting the cash in lieu of benefits amount at \$180 plus the cost of dental and vision deductibles for the employee only.

**BACKGROUND:**

The Calaveras Council of Governments will no longer be associated with the County health and benefit system effective January 1, 2008. The CCOG would like to continue to offer plans comparable to the County. The plan recommended to the Administrative Committee on October 30<sup>th</sup> 2007, has an employer contribution of \$3,000 less per year than the existing County plan. This reduction occurs while simultaneously paying 90% of the deductible for employees. As illustrated during the Administrative Committee meeting, this plan and contribution model is both beneficial to the CCOG as an employer and the employees as well, with employees realizing greater coverage and a reduction in his/her monthly contribution.

In addition, the current County practice is to provide staff with term life insurance and long term disability policies. This is also a benefit that is recommended for the CCOG at 100% employer expense.