INSURANCE COMMITTEE MEETING MINUTES

5 NOVEMBER 2026

Chair Commissioner Dr. Cathy Roberts opened the meeting asking for a motion on the 28 September 2026 minutes. Prayer and Pledge offered in previous same day meeting. Motion by Commissioner Matthew Hopkins moved the minutes be approved and with Commissioner Steve Woods providing the second the minutes were approved unanimously. The Chair noted that insurance questions to be discussed had been provided in advance. Jessica Crosby, a content marketer at ERGO Next Insurance, would join the discussion shortly, per County Executive (CE) Knox Vanderpool. Mr. Chad Alsup of Alsup & Associates gave a brief discussion on the County's property insurance, noting there are two separate pools, i.e., schools and other.

Ms. Crosby then available by phone addressed the state's insurance which is providing employee insurance for 2026 and 2027 budget fiscal year coverage. Presentation was provided electronically (later through e-mail provided digitally). The presentation included a breakdown of each co-pays and deductibles based on plans selected; funding options, e.g., premium split is an agency decision, and all plan options must be offered, but funding may vary by plan, tier and/or network. She spoke on Ozempic being a major driver of cost increases. She also addressed telehealth and a virtual visit, noting some plans cover the cost. A Professional Benefit Solutions broker questioned Ms. Crosby about the claims/loss ratio which she noted would help with reducing increases in the future. Commissioner Matthew Hopkins asked if the state goes through a broker with Ms. Crosby saying they do a competitive process and, like carriers, design their own plan. Commissioner Hopkins objected to the phrasing "for free" noting nothing is really free, that cost is built into the overall rate. Ms. Crosby countered that getting people better, e.g. through virtual visits, so don't need additional costs in future. Commissioner Hopkins asked if they had considered cutting some of those extras and reducing cost. Member of the public commented that wellness plans are reactive, and that people usually procrastinate. Commissioner Steve Woods asked how many are on this plan, with Ms. Crosby saying over 375 local governments including municipalities; 131 out of 178 schools; and about 90% who leave have asked to come back. The CE ended the call giving thanks to Ms. Crosby and asking that the presentation be sent to Liz Pate, County Insurance Manager.

Local brokers introduced themselves and gave a brief description of their focus and interest.

The Chair then returned to the questions provided in advance, which she had divided between property and employee insurance. Ms. Becky Brock, Local Government Insurance Pool (LGIP), spoke to the objectives of the LGIP which is commingled with the State Pooled Investment Fund, Providing economies of scale. Question on total buildings or total assets coverage was

asked with Mr. Alsup saying he would be able to provide that after the meeting. The Chair asked if the county is adequately insured, especially on the refurbishment, with Mr. Alsup saying yes. Commissioner Gayle Jones asked about the timeframe or appraisal if done by end of year with Mr. Alsup saying should have in January. Commissioner Jones also asked if the county could get a copy of Ms. Brock's presentation, and Mr. Alsup said yes.

Commissioner Steve Woods asked what is our next step in health insurance today. Let each broker come in, separately, and then select a broker, or possible change. The Chair asked who would need to be there, Liz Pate, FM, and/or commissioners. We as commissioners have to approve, she said. The Chair said we would pick this up in January and perhaps have a draft RFQ. The FM pointed out the brokers could not participate in helping prepare a draft RFQ but Liz Pate could do that. The Chair said the action item would be to draft an RFQ by January and if you want something added to get with Ms. Pate.

Motion to adjourn made by Commissioner Richard Kemp, seconded by Commissioner Carman Brown, and was approved unanimously.

ATTENDEES: Members of the Committee, Chair Commissioner Dr. Cathy Roberts, other commissioners Sarah Suddarth, Thomas Price, Matthew Hopkins, Steve Woods, James Gentry, Carman Brown (for Judy Pruett absent) Other Commissioners in attendance Gayle Jones, Tommy Pollard, Mike Cesarini, Lynn Albury, Jan Beecham, Brandon Beard, Tracy Wilburn, Rickie Carpenter Others in attendance, County Executive Knox Vanderpool, County Insurance Manager Liz Pate, Giles County Brokers