Description	Williams County Commissioners' Regular Session #55	
Date	Thursday, August 20, 2026	
Time	Speaker	Note
9:02:20 AM	BW	Alright, it's August 20, 2026, the regular meeting of the Williams County Commissioners. Please join me in the Pledge. (All said pledge). Thank you. Madam Clerk, what do you have for us, please?
9:02:39 AM	Roll Call	TR: Here; BW: Yes; Quorum is met.
9:02:45 AM	Resolution 438	Approving Minutes from Regular Session on August 18, 2026; TR: Motion; BW: Second; Roll Call: TR: Yes; BW: Yes; Motion Carried.
9:03:17 AM	Resolution 439	Approve Agenda as Presented; TR: Motion; BW: Second; Roll Call: TR: Yes; BW: Yes; Motion Carried.
9:03:39 AM	Resolution 440	Approving Payment of Bills; TR: Motion; BW: Second; Roll Call: TR: Yes; BW: Yes; Motion Carried.
9:03:57 AM	Resolution 441	Supplemental Appropriation(s) on behalf of Commissioners and Common Pleas Court; TR: Motion; BW: Second; Roll Call: TR: Yes; BW: Yes; Motion Carried.
9:04:31 AM	Resolution 442	Accepting Resignation of an Employee from Williams County EMS; TR: Motion; BW: Second; BW: We have to do that in a resolution? TR: That's what I thought too. AR: Do you want me to do roll call? TR: Yeah, you can finish it. Roll Call: TR: Yes; BW: Yes; Motion Carried. .
9:05:08 AM	VH/BW	VH: What I am used to is all hires and fires are at the board level so if you, what you did by resolution designated 124 rules, but 124 still says you hire and so if somebody resigned, they resign to you as a board because you guys hired them. BW: So, we're doing both in this one. VH: And this one, because the Auditor's office wants to refer to it as a transfer, which is not a thing, clearly there's a separation because the appointing authorities are different. So, we are going to officially do this, close it, pay her out and then Todd officially hires her. BW: So, she'd get her, her vacation is paid out, right? VH: Yeah, correct. BW: And she's starting back at zero there because she didn't roll it (inaudible)? VH: Correct. Yeah, so, in Ohio though, based on your years of service, your accrual rate goes with you. So, if she works 7 years, she'll earn 3 weeks a year. So, if you work 6 years you get 2 weeks a year and then you get 3 weeks from 7 to 15. BW: Okay. So, she is starting to accrue it over? VH: Yes, she starts at that higher accrual rate, whatever it is. BW: Thank you.
9:06:23 AM	Also Signed	Credit card appropriation on behalf of Engineer's Office; Pay App #1 Stryker Water Tower & Control Panel Replacement Project.
9:06:43 AM	Project Talk	VH: The project is doing very well. BW: Is it? What, what have we got, kind of skipped around? VH: Yeah, that is one they wanted to get started

		right away and there was a delay, but the contractor is doing a nice job. BW: Good.
9:06:53 AM	AR	That's all I have until your 9:30.
9:06:56 AM	BW/TR	Okay. Commissioner Rummel do you have anything else? TR: I have nothing else.
9:07:00 AM	RECESS	BW: I have nothing else. We will be in Recess.
9:28:29 AM	BW	Alright, we are back in session and we are here with our CEBCO benefits, our renewal review with Andres, O'Neil with Beth and Sarah. So, go ahead ladies.
9:28:42 AM	Beth	Awesome. Well, good morning and congratulations on a great renewal. 2.8% is unheard of in our world, so that is absolutely awesome. In your packets I just plan to go over the 2 high-level overviews because I know time is, we have a little bit of time limit. So, just highlighting on the 2027 health plan renewal. With that 2.8% increase, the added additional cost if we keep all things the same as far as contributions and plan design, would be $202,538.
9:29:22 AM	Beth	The county's loss ratio for the 2026 plan year was 84.5%, which is great. So, no plan design changes are required with the exception of the 2 individuals that will come off the gold plan. So, below that you can see each of your current plan. The top bronze plan is where all new hires are going into currently. The silver plan is considered open, but again all new hires are going into the bronze. The silver PPO 2D is closed, as well as the gold is closed and there's new open enrollment, or no new enrollments allowed in either of those plans.
9:30:04 AM	Beth	On the second sheet just looking at a little bit about what drove your 2.8% increase. As Melissa shared with you during her last meeting, your group performed incredibly well. Your claims experience, Williams County paid over $5 million in claims against your 6.4 million in premium. So, we love to see those loss ratios, a lot of times those numbers are flipped. Again, a really good year. You had 7 high claimants that exceeded the pooling limit of 125,000, with 174,522 in excess claims removed from the county's rating basis. So, anything that goes over that pooling limit, Anthem protects you from having that claims experience and carves it back out as a renewal. Your pharmacy also performed incredibly well. So then let's just have a summary of your experience below there. And again, as you can see, you had a really good year. Your average claim costs per employee per month was $1,402.93 and the average pharmacy cost per employee per month is $255.95.
9:31:21 AM	Beth	When we look at the 2027 monthly rates on the third page, again we have your current plans at the top. Comparing '26 to '27 rates for employees and family and showing you the numbers enrolled in each of those plans. Below that is a summary of each of those plan designs for your review.

		And then if you turn to the next page we did want to present some alternate model plans for you. So, you can again renew with your current plans and the only changes we would need to make would be to remove the 2 individuals no longer eligible for the gold plan. We do have an option where we keep the bronze plan and add an HSA plan and keep the silver 2D plan. That would actually add an additional $9,726 to your rates. So, not a (inaudible) at that standpoint. Option 2, we are keeping the bronze 2G with another HSA alternate and the silver plan and that would actually save based on current contributions just shy of $4,000. And then finally, on option 3 if we only offered the current bronze and silver and eliminated the silver and the gold, that would streamline your plan design and have a slight increase to the county. So, there's more detail in the packet on what each of those plan designs look like, but we did, I had a conversation with Vond where we considered HSA options before. They can be quite popular, so we did want to show you those options. But in your packet, you will have more detailed side by side comparisons. So, I was hoping to get an understanding today of what your appetite is for any plan design changes or based on the renewal that you can see if you're content with keeping things status quo.
9:33:33 AM	Danyel	For option 3 we can't eliminate the plan because the. Beth: Yeah, but those 2 employees would go off. Danyel: We have 3 on the gold. Beth: But 2 of them are no longer eligible. Danyel: Right.
9:33:54 AM	Beth	We can keep it open for Vickie. So that would be, we just learned that when we came here today that you have a different term that (inaudible).
9:33:57 AM	VH/VG	Yeah, I forgot you're not a January. VG: Nope (inaudible – several talking). VH: When is your term, is it March?
9:34:04 AM	VG	March. The second Monday in March.
9:34:09 AM	Danyel/Beth/VH/BW	So, she would go off in April. Beth: Well, she won't be able to because (inaudible). VH: Maybe. Danyel: They allowed us to do that with Kelle. TR: Is that how we would do it?
9:34:15 AM	BW/Danyel	They did allow it to do that with Kellie? Danyel: Yeah, they did. BW: Anthem allowed that? Was that Anthem at the time? Okay.
9:34:22 AM	Danyel	So, I will check with them to make sure, but.
9:34:26 AM	Beth/Danyel	And we can as well. Typically, with other clients you're not allowed to make a mid-term change. So, Anthem wouldn't normally make an exception but it sounds like in this case, in the past they have. Danyel: Yeah, they did for Kellie. Beth: So, the numbers are slightly off because we showed on the alternate everybody moving.
9:34:46 AM	VG/Sarah	But you still have several elected officials that are on that 2D plan still. They really can't leave that plan until their term is up either. So, I don't, that's why we don't think option 3 is going to work. Because we can't

		kick any of the 2Ds off until their term is over. Sarah: And that was keeping the silver. VG: That was keeping, okay. Sarah: That was taking out the silver 2G. VG: Oh, and going back to the 2D.
9:35:21 AM	Sarah	Sarah: And taking everybody, because the Silver D, there is a packet I think with a little more detail. The silver 2G is pretty similar to that (inaudible), so we thought taking everybody.
9:35:31 AM	VG/Sarah	Just get rid of that and put everybody into bronze? Sarah: And then keeping that silver 2D for those officials that are in there. VG: Okay.
9:35:42 AM	Beth/VG	Is that attractive at all, or? VG: I mean, we're not really, it's still costing more, am I right? It's 217 more.
9:35:54 AM	BW	Well, and you don't know if she's still gonna have one on the gold plan. Longevity, I am going off (inaudible) off in April. And you still have one remaining in the gold (inaudible), so it's gonna be more than the, that number's not 100% accurate.
9:36:11 AM	VG/TR	Everybody will be off this year, because Karen's renews in January too. BW: Oh, her term is up? VG: She's on the ballot. TR: She was just re-elected, right?
9:36:20 AM	Beth/VG	Karen's on the gold, right? VG: All three of us will come off in 2027, just at different times.
9:36:31 AM	VH	Yeah, I just thought everybody was January. I was wrong.
9:36:32 AM	Beth	That's okay. We can tweak these numbers and re-send them to you based on those things. We can send an updated packet for your review.
9:36:37 AM	BW	What is the advantage of the HSA versus (inaudible) do now?
9:36:46 AM	Beth	The advantage of an HSA is, number one to encourage big consumerism. So, on a high deductible health plan you don't have any first seller coverage. Every penny you spend goes toward your deductible. You are paying a negotiated amount, you're not paying the full amount of your claim. But, any doctor's visits, anything that you have is applied to deductible, and then after you meet that deductible, usually you have 100% coverage for everything medically and maybe some pharmacy co-pays. Because someone's enrolled in high deductible health plan they are then eligible for a health savings account which allows them to pay for health care tax free. It's called a triple tax advantage. So, employees now pay for their expenses post-tax versus being able to accumulate a nest egg. So, you might have some people that only want major catastrophic coverage because they're healthy or they don't have a lot of things going on. So, they're able to bank that money. Every year the money rolls over and they create a nice little nest egg for future health care expenses.
9:37:54 AM	BW	So, we would contribute to that annually based on the amount that we would normally contribute to their?

9:37:55 AM	Beth	That's your prerogative. Most employers contribute something to the HSA accounts, but the employees can also contribute to their account. It comes out pre-taxed for them. The other nice advantage is with the health savings account, even if my dependents aren't enrolled in my plan I can still use my HSA dollars to cover their expenses. You're also able to use HSA monies for vision and dental expenses.
9:38:21 AM	VH	And the money that goes in, is their money. They keep it for life. It's not they give it back if they leave or whatever, it's still their bank account and their money. So, that is an advantage to the employee.
9:38:36 AM	Danyel	So then is there any, there's no co-pays for doctor visits or anything like that, correct?
9:38:43 AM	Beth	No. It is a negotiated amount, negotiated amount, excuse me. So, typically a doctor's visit would be about between $130 and $140. On a high deductible health plan, sorry, so on the plan designs we showed you, for example, the HSA plan on option 1 had a single deductible of $1,750 and a family deductible of $3,500. After you would, a single person would reach that 1,750 they would then have 10% coinsurance until they had a maximum out of pocket of 3,500. And then the other HSA plan we showed you is on option 2. That's a higher deductible of 3,500 for a single and 7,000 for a family. The major difference between the first option and this option is that one is aggregated, which means if you're enrolled as a family you have to satisfy the family deductible. On option 2, this HSA option is what's called and embedded, and what that means is if my family's enrolled, but I hit the single amount of 3,500, I wouldn't have any more expenses for me for the remainder of the calendar year. So, I really like, although it's a higher deductible, I really like the HSA option we're showing you on option 2 because it's very clean. Once you hit that number you have no more out-of-pocket expenses where on the other one once you hit deductible you have coinsurance.
9:40:25 AM	TR/Beth	I like that the best. Because I get so tired of getting doctor bills on top of, and I don't know what I'm paying for and I don't know, why am I still getting a bill for this? I know I write a check at the beginning of the year for 3,500 bucks, or 7,000 for a family and it's just done. I've done those high deductible HSA's for years, and today I have several thousands of dollars in this HSA because I'm pretty darn healthy. I'm saving it for my heart attack in the future. Now that I've resigned from this position, I may be okay. Beth: I hope you don't have to worry about it.
9:40:58 AM	VH	Do you know, and maybe you have it written down or maybe you just know it, there is a maximum that you can contribute as an individual to your HSA. Is it like 8,600 or something?
9:41:08 AM	Beth	That would be probably closer to the family amount. It bumps up every year.

9:41:15 AM	VH	It does and I just, I lose track of where it is.
9:41:18 AM	TR	I think there is an old guy amount too. I think I can put in (inaudible – several talking).
9:41:25 AM	Beth/TR/VH	I get to do the extra now. TR: Congratulations. Beth: When you have the 55 birthday. So, for 2027 an individual can put $4,500 into a health savings account and a family can put $9,000 into a health savings account. So, for the employees that understand it, it really is a nice little vehicle to shelter your money in tax free. TR: And not pay tax on it. VH: Right.
9:41:50 AM	Beth	The other thing is, from the consumerism standpoint, people hit pause. So, they're not going to use the emergency room as their primary care or their urgent care because anything they do is subject to deductible. And think about the programs you have in place now that your employees aren't using, like the (inaudible) smart shopper program.
9:42:05 AM	VG/Danyel	Side conversation in background.
9:42:12 AM	Beth	When you have a high deductible, you're gonna be a good consumer. So, they're going to get on to that tool and try to find the best place for coverage and that's gonna save the county money ultimately from a claims experience.
9:42:20 AM	TR	That has always been my sales pitch on it.
9:42:29 AM	Beth	So, we can shift these options around based on the feedback, we appreciate that.
9:42:34 AM	VG	So, is there still a, like an employee contribution to the HSA? I mean, like, if their premium's $3,000 for a family do I still pay my 250 per month, plus then I'm paying 150 to go to the doctor if I go until I get to a certain amount of money. Until I get to, well, 3,500 for my family. So, that's a huge burden on our employees.
9:43:03 AM	Danyel/Beth	People that are, you know, get paid $14 an hour. Beth: Which is why I think you offer more than one option.
9:43:09 AM	TR	There are darn few people in this county that make $14 an hour today.
9:43:13 AM	VG/TR	Even $25. TR: Yep, but I get it. VG: I mean, it is a huge burden on them out of pocket. I know, you and I will never agree.
9:43:21 AM	TR	Vickie and I have this fight on and off record all the time.
9:43:25 AM	VH	That is when the pre-tax is an advantage for them.
9:43:29 AM	Beth	Yeah, and I think it's, it's not a one size fits all. And to your point, and so, what I encourage people to do is, if I know, if I'm an insulin dependent diabetic maybe I know I'm going to hit that 4,500. Maybe not because I have co-pays, but I just always encourage people to do the math. This is what I have to pay on my premium, if I had a worse year, this is what it would be. Because it's not gonna be a perfect for everyone. I agree.

9:43:53 AM	VG	So, like, somebody who is insulin, they could keep the bronze plan? Beth: They could and they would have co-pays for their medications.
9:44:04 AM	TR/VG	I think that's what I would do. VG: But the other percent could build up. TR: At this point in my career, which is short, I would still offer both. At least give somebody some options. If people that are making more than $14 want to have some tax shelter we at least offer them that benefit. And maybe if we don't do a good job selling it, they'll never use it.
9:44:24 AM	VG	But you are going to keep your less healthy people on your bronze plan, which means that's going to, and then your healthy people would go to the HSA plan, because they are not going to the doctor.
9:44:36 AM	VH/TR	Maybe. TR: That's kind of what I'm thinking. VH: That is a possibility, but you also have those are going to say just the opposite. That I'm not healthy, I know I'm gonna do this, I'm gonna fund this and then once I get to that deductible, it's plan paid. I'm good.
9:44:56 AM	Beth	If you look at this option, the HSA plan is actually less out of pocket. It is 3,500 versus 4,500, or 7,000 versus 9,000. So, if I know I'm gonna have a baby this year, I'm gonna go on this plan. Because I know I'm gonna have my deductible. So, it just depends on how you look at it. If I have a young family and 3 or 4 kids and I'm always in the doctor's office, I probably would hate my HSA because I would have to constantly be writing that check. But if I'm not in that situation, or again I know I'm gonna have something major like a knee replacement, I'd much rather be in the HSA plan. We offer two options at our agency just for that very reason.
9:45:54 AM	VG/BW	So, is the premium more for an HSA than the bronze plan? BW: A little bit.
9:46:03 AM	Beth	On both of them they are slightly more. But also noting on your renewal, they will, to your point Vickie they will rate each plan based on experience but then your total renewal will be the combination of those plans. So, sometimes a HSA plan can start out lower than a traditional plan, but with each renewal it creeps up if you have high utilizers in that plan.
9:46:29 AM	TR	Oh, okay.
9:46:32 AM	Beth	It just depends on where the risk is. If all your sick people are.
9:46:36 AM	TR	It's all rated on the plan then. That makes sense. Okay.
9:46:40 AM	BW	We have until when to make this decision?
9:46:43 AM	Beth	I included a summary at the end of your packet, at the end of the renewal packet. Decisions are due back to CEBCO by September 11th.
9:47:02 AM	VH	Way back (inaudible).
9:47:04 AM	BW	And I am telling you what, we were not the only ones.

9:47:05 AM	TR	They heard it loud and clear the last time.
9:47:06 AM	BW	Absolutely. I mean, that was probably the biggest complaint that they had to deal with.
9:47:14 AM	Beth	I did include, just for your reference, there's a summary of the benchmarks and the full benchmark report is in the packet. And we can email that as well. But, this is just a high-level summary of where the county sits currently. So, overall your plans as they stand today are market leading. You are in the 60th to 70th percentile among your cohort, which is among other peer groups in general government with 250 to 499 employees. Just included a summary of your contributions and your benefits and then just how you're comparing to other counties. You don't offer long-term disability, and 70% of your peers do. Your vision contribution, a lot of the peers do pay a portion of vision. And then other, and you've already talked about, offering an HSA or an HRA as tax deferred option or a tax advantage option. And then the flexible spending account. A lot of your peers are offering flexible spending accounts.
9:48:21 AM	VH	Can you offer one and not the other one? Can you offer HSA and not a FSA?
9:48:27 AM	Beth/TR	You can do both. You can do an FSA for the traditional people. If you keep a traditional option and then obviously you're in a high-deductible cost plan you're not eligible. TR: What's FSA?
9:48:34 AM	VH	Flexible spending. I'm sorry.
9:48:35 AM	TR	But doesn't that become not your money then?
9:48:38 AM	Beth	It's a use it or lose option for the people on the traditional plan to also get a tax advantage.
9:48:40 AM	TR	I always think those are confusing.
9:48:42 AM	VH	They are confusing.
9:48:49 AM	VH	And, help me if I'm wrong, if you're on, there's some federal, if you're on Medicare you cannot.
9:49:07 AM	Beth	If you are eligible for Medicare and you enroll in Part A you can no longer contribute to a.
9:49:15 AM	VH	You can no longer, right. So then you look at your employee age group and try and determine do we have employees that are of age that may be on Medicare and then they can't do this. So, then there's another option I think. It's not an HRA? Beth: Health reimbursement. VH: Yeah.
9:49:37 AM	TR/VH	I always think those are confusing. VH: They are confusing.
9:49:40 AM	TR	I don't know that I want to put our payroll department through it. It sounds like Vond's gonna manage those. (Laughter). If he's not doing 1, 2, 3 not me, but I see it in your eyes.

9:49:52 AM	VG	I respect that you don’t want to put more on us. (Laughter).
9:49:58 AM	Beth	And you will, if the HSA plan is attractive you will want to allow yourself some runway time to decide which lending or banking institution you want to work with. Because employees, those accounts are individually owned so employees will need to set up those accounts. Typically, if you as an employer are sponsoring the accounts you have everyone go to the same facility and there wouldn’t be any changes to the employee. So, those monies would again be theirs, but you could do it as a payroll deduction and deposit those monies into their account.
9:50:37 AM	BW	So, if we offer both and some took advantage of it and decided that wasn’t for them, they could switch back?
9:50:45 AM	Beth	At the next open enrollment. (Several talking).
9:50:52 AM	TR	My only fear is, is getting the word out to the employees. If we start it, how in the heck do you ever teach people how to do it?
9:50:55 AM	VH	There is certainly an education to it.
9:50:59 AM	TR	Sending it in an email doesn't work. We’ve already tried that with our group and they just.
9:51:06 AM	Beth/TR	Typically, what we do is we, I would want to do in-person open enrollment meetings and then. TR: Offer it and actually lay it right out. Beth: We explain the differences and show a true claims example, this is what you would, the baby example I used. This is what it would have looked like when you are on either plan. And then we obviously can’t make decisions for people, but we can talk through their personal situation as well.
9:51:31 AM	BW	(Inaudible) in real time, this is what’s gonna happen in this situation and how they work.
9:51:39 AM	TR	So, when would you start talking to our employees? Would you do them in groups? Would you do them individually, would you sit in a room? How do you do that?
9:51:47 AM	Beth	Typically, we do group meetings and then stay afterwards to help any individuals that need us to.
9:51:52 AM	TR	Try to coach them through.
9:51:53 AM	Beth	We can also always be available to make an appointment with someone. Virtually or in person. We’re right here.
9:52:01 AM	TR	Okay.
9:52:05 AM	Beth	Any other questions? We could adjust the rates based on our better understanding of how the plans are going to work this year. Are there, would you like us to show any other options side by side or just adjust what we have and send it over?

9:52:25 AM	VH	I think that.
9:52:30 AM	Beth	Okay.
9:52:32 AM	BW	(Inaudible) you suggest. You deal with this end of it.
9:52:35 AM	TR	Vickie's warming up to this HAS thing just a little bit. I see her just.
9:52:38 AM	VG	She is not.
9:52:41 AM	TR	She almost can't, because I'm for it she has to be against it.
9:52:45 AM	VG/TR/BW	It's the dollars. TR: But it's cheaper if you're sick. VG: No, it's not. TR: It's not cheaper. VG: No. Look at the premium for the HSA versus the gold premium. The gold premium is $3,115. If you go to the HSA it's $2,906 per month, per employee. I understand, but it is not, you are taking so much from the employee that they, the goal right now, we have a $500 deductible and now we're going to 1,750? BW: The gold plan's going away, so you can't really look at that. VG: I'm just saying compare what we had to where we're going. There's not that much of a savings. You're not saving that much monthly, and you're putting the burden on the employee.
9:53:39 AM	TR	So, do you think that because we made that change we had a better experience and therefore we had a lesser renewal because we didn't offer the gold plan last year?
9:53:54 AM	VG	We haven't offered it for 2 years.
9:53:55 AM	TR	So, do we think people are thinking differently on their health that they're not running to the doctor for.
9:54:01 AM	BW	We just had high claimants fall off.
9:54:03 AM	VH	Yeah, I don't think that's the case. If you look at.
9:54:09 AM	TR	Okay.
9:54:15 AM	BW	Look at where the pool is.
9:54:15 AM	VH	Your utilization. Your utilization will be the same.
9:54:16 AM	TR	It's the high claimants.
9:54:19 AM	VH/TR/BW	It's the high claimants. TR: You can't ignore that, right? You're not gonna. BW: And you can't predict it. VH: Yeah. It is what it is. TR: Come on, I was trying to work one over on you. VH: Yeah, I know. TR: I thought I had one.
9:54:21 AM	VG	How much are you going to give the employee for an HSA? $1,200 single, 2,000 for family? You're right back at that premium.
9:54:28 AM	TR	At this point I don't know if I would offer anything. For me.
9:54:34 AM	VG	So how much of a burden are you putting on the employee? I don't see the savings.

9:54:40 AM	VH	Because they have a choice of another plan, you're not putting any burden on them.
9:54:45 AM	BW	They can still choose. TR: They can still choose the other, right.
9:54:50 AM	VH	Right. They don't have a burden. They have a choice.
9:54:51 AM	DW	So, taking the silver away and giving them the bronze, they can do bronze or they can choose to go to the HSA.
9:55:01 AM	BW	Right, that's the way I interpret it. So, they can leave it up to, they can compare apples to apples. Which one (inaudible) the other, make that decision.
9:55:06 AM	VG	You might as well put that silver plan 2D back on, get rid of that bronze plan, because there's no.
9:55:12 AM	Beth	You can't put the 2D back on though. It's closed.
9:55:18 AM	TR	They don't offer that period. It is only there because the elected officials were on it and couldn't change their experience.
9:55:23 AM	VG	But, and so, I understand it's closed, but can't you open, you can't open it back up?
9:55:29 AM	Danyel	It is an old plan that they don't carry any more (inaudible). Not enough.
9:55:37 AM	BW	Well, I think we need further discussion and then we can look at the numbers and then you guys can apply what it would be to us.
9:55:46 AM	TR	And just for knowledge, if we decided to turn back on the gold plan that Vickie kind of alluded to.
9:55:51 AM	Beth	You can't.
9:55:53 AM	TR	Or, okay, quote us something like the gold plan, it would come through.
9:55:57 AM	Beth	There's nothing like the gold plan. TR: There's just nothing like that out there. Beth: Yeah. There's nothing, very, very few people have a. TR: Nobody's doing that.
9:56:06 AM	BW	So, I can enjoy my last few months of October you're telling me.
9:56:11 AM	TR	(Inaudible – laughter) everybody's (inaudible).
9:56:13 AM	VH	Do you guys get a copy of the SERB report? TR: She can have this one. Beth: I think I've seen it, yes.
9:56:23 AM	TR	You can have that one. It's just what our peers are doing.
9:56:27 AM	VH	So, out of the 88 counties 85 counties responded to the state's request for information of what they offer. It's just a nice, it's a nice report.
9:56:42 AM	Beth	That's very nice. Thank you for sharing it. Our agency, our employees have a 3,500 deductible and they have for years.
9:56:49 AM	VH	I came from a 5,400 deductible.

9:56:52 AM	TR	But they gave you a 2,000 check. VH: Yes, they did. TR: Which was nice. I like that theory the best, even if you're gonna over it. And even if it costs the county an additional $100,000 to do it. VH: It costs 200. TR: Right. It costs you $200,000. It gets everybody in the mindset to that. And it preloads their thought process of now it's my money I'm spending.
9:57:13 AM	BW	I like that idea.
9:57:15 AM	TR	I spend my money differently than I spend my insurance company's money. Every day of my life.
9:57:18 AM	VH	100%. Everybody does.
9:57:23 AM	BW	And go to the urgent care rather than the ER. Things like that they're gonna save and they don't realize how much money that saves.
9:57:27 AM	TR	And the trickle-down effect of in 10 years what does that do to your experience of? I don't know.
9:57:38 AM	Beth	And (inaudible). And so, I can confirm this because they keep changing it depending on who's the president, but, I believe on the HSA plan, and I would have to talk to CEBCO, you can offer the Tele-doc at zero cost. If not, it's a lower cost than a true doctor's visit. (Inaudible) about $49. So that's also an option.
9:58:05 AM	VH	I think it's at zero cost.
9:58:08 AM	Beth	They extended it and then they tried to roll it back and extended it.
9:58:10 AM	BW	So, if we were to offer it this time and we decide it didn't work we could eliminate it from the plans moving forward? But we would still be stuck with the ones that we are still involved with. They carry over.
9:58:20 AM	VH	It makes that an option.
9:58:24 AM	Beth	And employees can continue to spend their HSA dollars if they leave the county, even if they're not on a high deductible health plan. Those are still their monies that they can use for medical.
9:58:37 AM	BW	My wife, when she was with Wauseon, they switched to, they switched back. So, they offered it and didn't give them a choice that's all that their plan was. So, I'm a little familiar with it as the end user of how it works.
9:58:48 AM	TR/BW	But that is concerning they switched back. Did they switch back because of lack of enrollment? We didn't do a very good job of selling it? BW: I don't know. TR: Or do people truly think differently than me, which I'm sure that's true too. (Laughter).
9:59:03 AM	VG	(Inaudible) 30,000 we can throw into an HSA on an annual basis.
9:59:09 AM	Beth	Vickie, are you planning a party for Terry when he leaves? (Laughter).
9:59:13 AM	VG	I think we get along very well, we just don't agree on everything. (Laughter).

9:59:16 AM	TR	This one is never a good conversation between Vickie and I.
9:59:20 AM	VG	Never. He calls me a really nasty name. (Laughter).
9:59:24 AM	Sarah	Do you have the countdown on your computer? (Laughter). VG: No. BW: We have a 10:00 bid opening. Anything else then?
9:59:29 AM	Beth	That's it.
9:59:32 AM	VG/Beth	The silver plan 2G, is that still being offered or is that closed too? Beth: That's open. VG: And that still can, can it?
9:59:43 AM	Beth	That one you can add people, you can add people to either one but you currently only allowing the bronze.
9:59:51 AM	VG	But we could open that back up if people? I just want to do some comparisons if that's okay?
9:59:54 AM	BW/Beth	Sure, thank you. Beth: If you want us to throw anything into our system, just shoot us an email Vickie.
10:00:01 AM	VG	Do you have our, some of our employees' history on how this will affect, you know, I don't think I've been to the doctor all year long. So, probably the HSA is not horrible for me until that catastrophic illness happens and then I'm coming up with $3,500 out of my pocket. People who are not as healthy, can we show how that's going to affect?
10:00:26 AM	Beth	They don't give us that claim information because of HIPPA.
10:00:30 AM	VH	Well, you can say hypothetically if Joe Smith had this medical condition, but Joe contributed, Joe would have now this. You can do a scenario like that. It wouldn't be specifically me or you or her. You can say hypothetically this is how it works. If this happens and Joe did this, then Joe gets that.
10:00:54 AM	Beth	Absolutely. And I guess the other thing for us to know is are you changing any of the contribution schedules or are employees' contributions going to say the same? Because then we can run the numbers as well.
10:01:06 AM	BW	I would think they are going to stay the percentage the same. Would be opinion about that.
10:01:11 AM	VG	I would, we talked about it this morning and yeah, it's 11% for silver and 8.5% for bronze rounded to the next even dollar because we want to just keep it even for these guys. I think they're having a time problem with Guardian right now.
10:01:30 AM	TR	And I don't see any reason, if we would have a 13% increase I would think we would have to increase that to the employees, but because our experience was so little. You know, I always want to try to keep the employee benefit with the increase that we're taking it, let them take some of it too. But, because it's almost nothing.
10:01:47 AM	BW	We will do it percentage wise.

10:01:51 AM	Beth	Once you have those finalized if you want us to also put those numbers in for (inaudible) we can do that.
10:02:00 AM	BW	We will further this discussion too, Vickie, so we know which way we're going, alright? I want Scott to be back and part of this too.
10:02:07 AM	VG	Do you need us to just run a couple analysis? BW: That would be great and we can always look at them. VG: We'll probably do a single and a family. Okay. Thank you.
10:02:15 AM	RECESS	BW: We are in Recess.
10:04:27 AM	BW	Alright, we are back in session on the record and we're here for the bid opening report as of today for the Project 4-2026, the paving and reconstruction of Williams County Road 15, US 6 to South Street. So, our engineer, Todd or Ron.
10:04:47 AM	Ron	Bid from Gerken Paving.
10:04:56 AM	BW	Prebid was $468,976.01. Just for the record.
10:05:00 AM	Ron	Bond is enclosed. The bid for the paving and reconstruction project is $405,765.50.
10:05:50 AM	BW	And you only had one bid, correct?
10:05:50 AM	Ron	Yes. BW: I am assuming you are going to take that back and?
10:06:05 AM	Ron	Excuse me, it's 756.50.
10:06:07 AM	BW	Alright. Very good. We will take that under advisement and we'll hear back from you on how you are going to proceed.
10:06:14 AM	BW	Anything else to come before the board today? Madam Clerk? Vond?
10:06:17 AM	TR	I have nothing.
10:06:18 AM	ADJOURNED	BW: Then we will be Adjourned until next Tuesday.

WILLIAMS COUNTY COMMISSIONERS

APPROVED: Scott Lirot | Bartley E. Westfall | Terry Rummel

Scott A. Lirot, President	Bartley E. Westfall, Vice-President	Terry N. Rummel, Member

ATTEST: NOT PRESENT | Robin R. Kemp

Anne M. Retcher, Clerk	Robin R. Kemp, Deputy Clerk

RESOLUTION 26-0438

COUNTY COMMISSIONERS' OFFICE
WILLIAMS COUNTY, BRYAN, OHIO
August 20, 2026

In the Matter of:
Approving Minutes from Regular Session

The Board of Williams County Commissioners met in regular session on the above date with the following members present:

Scott A. Lirot, N/P   Bartley E. Westfall, Yes   Terry N. Rummel, Yes

Commissioner Rummel moved adoption of the following resolution:

THEREFORE, BE IT RESOLVED, that after review, the Williams County Commissioners hereby approve the minutes of Regular Session(s) held on August 18, 2026; and

BE IT FURTHER RESOLVED, that it is further found and determined that all formal actions of this Board concerning and relating to the adoption of this Resolution were so adopted in an open meeting of this Board and that all deliberations of this Board and of any of its committees that resulted in such formal action were in meetings open to the public in compliance with all legal requirements, including Section 121.22 of the Ohio Revised Code.

Commissioner Westfall seconded the motion.

The vote upon adoption resulted as follows:

WILLIAMS COUNTY COMMISSIONERS

Mr. Scott A. Lirot, —

Not Present
President of the Board of Commissioners

Mr. Bartley E. Westfall, Yes

Vice-Pres of the Board of Commissioners

Mr. Terry N. Rummel, Yes

Terry Rummel
Member of the Board of Commissioners

RESOLUTION 26-0439

COUNTY COMMISSIONERS' OFFICE
WILLIAMS COUNTY, BRYAN, OHIO
August 20, 2026

In the Matter of:
Approve Agenda as Amended or Presented

The Board of Williams County Commissioners met in regular session on the above date with the following members present:

Scott A. Lirot, N/P Bartley E. Westfall, Yes Terry N. Rummel, Yes

Commissioner Rummel moved adoption of the following resolution:

WHEREAS, Commission Staff, to the best of its ability, has prepared the agenda for the day, and

WHEREAS, the Board of County Commissioners has reviewed said agenda and find it to be satisfactory as presented or as officially amended on the record in open session; therefore

BE IT RESOLVED, that the Board of Williams County Commissioners hereby approves the agenda as amended or presented for today's date; and

BE IT FURTHER RESOLVED, that it is further found and determined that all formal actions of this Board concerning and relating to the adoption of this Resolution were so adopted in an open meeting of this Board and that all deliberations of this Board and of any of its committees that resulted in such formal action were in meetings open to the public in compliance with all legal requirements, including Section 121.22 of the Ohio Revised Code.

Commissioner Westfall seconded the motion.

The vote upon adoption resulted as follows:

WILLIAMS COUNTY COMMISSIONERS

Mr. Scott A. Lirot, —

Not Present
President of the Board of Commissioners

Mr. Bartley E. Westfall, yes

Vice-Pres of the Board of Commissioners

Mr. Terry N. Rummel, yes

Terry R
Member of the Board of Commissioners

RESOLUTION 26-0440

COUNTY COMMISSIONERS' OFFICE
WILLIAMS COUNTY, BRYAN, OHIO
August 20, 2026

In the Matter of:
Approving Payment of Bills

The Board of Williams County Commissioners met in regular session on the above date with the following members present:

Scott A. Lirot, N/P Bartley E. Westfall, Yes Terry N. Rummel, Yes

Commissioner Rummel moved adoption of the following resolution:

WHEREAS, the Williams County Auditor certifies that the money for the credit of the bills listed on the Disbursement List is in the Treasury for the credit of the Funds from which they are to be paid, and is not appropriated for any other purpose; therefore

BE IT RESOLVED, that the Board of Williams County Commissioners hereby approve the payment of bills as submitted; and

BE IT FURTHER RESOLVED, that it is further found and determined that all formal actions of this Board concerning and relating to the adoption of this Resolution were so adopted in an open meeting of this Board and that all deliberations of this Board and of any of its committees that resulted in such formal action were in meetings open to the public in compliance with all legal requirements, including Section 121.22 of the Ohio Revised Code.

Commissioner Westfall seconded the motion.

The vote upon adoption resulted as follows:

WILLIAMS COUNTY COMMISSIONERS

Mr. Scott A. Lirot, —

Not Present
President of the Board of Commissioners

Mr. Bartley E. Westfall, Yes

Vice-Pres of the Board of Commissioners

Mr. Terry N. Rummel, Yes

Terry R
Member of the Board of Commissioners

RESOLUTION 26-0441

COUNTY COMMISSIONERS' OFFICE
WILLIAMS COUNTY, BRYAN, OHIO
August 20, 2026

In the Matter of
Supplemental Appropriation(s)

The Board of Williams County Commissioners met in regular session on the above date with the following members present:

Scott A. Lirot, N/P Bartley E. Westfall, Yes Terry N. Rummel, Yes

Commissioner Rummel moved adoption of the following resolution:

BE IT RESOLVED, by the Board of Williams County Commissioners that we hereby approve Vickie L. Grimm, Williams County Auditor to create new lines and make supplemental appropriation(s) from and to the following funds:

Department: Williams County Commissioners

From:	1001-40-160-502700	Travel-Lodging-Meals	$199.00
To:	1001-40-160-506100	Dues-Subscriptions-Memberships-Lic	$199.00

Reason: To fund Ohio AI Leadership Summit Registration for Commissioner Lirot

From	4000	Unappropriated	$115,149.00
To:	4000-50-160-505020	Capital Assets-Building/Improvements	$115,149.00

Reason: Change order increasing contract balance

Department: Williams County Common Pleas Court

From:	2032-41-102-503100	PSG – Auto/Fuel	$250.00
To:	2032-41-102-506000	PSG – Contract Services	$250.00

Reason: Budget shortfall

From:	2075	Unappropriated	$3,393.75
To:	2075-41-170-506000	Special Projects – Contract Services	$3,393.75

Reason: Services rendered by judicial intern – independent contractor

BE IT FURTHER RESOLVED, that it is further found and determined that all formal actions of this Board concerning and relating to the adoption of this Resolution were so adopted in an open meeting of this Board and that all deliberations of this Board and of any of its committees that resulted in such formal action were in meetings open to the public in compliance with all legal requirements, including Section 121.22 of the Ohio Revised Code.

Commissioner Westfall seconded the motion.

The vote upon adoption resulted as follows:

Mr. Scott A. Lirot, —

Mr. Bartley E. Westfall, yes

Mr. Terry N. Rummel, yes

WILLIAMS COUNTY COMMISSIONERS

Not Present
President of the Board of Commissioners

Vice-Pres of the Board of Commissioners

Terry Rummel
Member of the Board of Commissioners

Resolution 26-0441

RESOLUTION 26-0442

COUNTY COMMISSIONERS' OFFICE
WILLIAMS COUNTY, BRYAN, OHIO
August 20, 2026

In the Matter of
Accepting Resignation of an employee
From Williams County EMS

The Board of Williams County Commissioners met in regular session on the above date with the following members present:

Scott A. Lirot, N/P Bartley E. Westfall, Yes Terry N. Rummel, Yes

Commissioner Rummel moved adoption of the following resolution:

WHEREAS, on August 18, 2026, Myranda Fletcher, Basic EMT from the Williams County EMS submitted her notification of resignation due to accepting a position within the Williams County Engineer's Office; and

WHEREAS, under Ohio Law, and due to the fact that different county offices (EMS under the Board of Commissioners and Engineer under the Williams County Engineer)are governed by separate "appointing authorities" (as defined in ORC 124.01(D) and OAC Rule 123:1-47-01(A)(7)) moving between departments is legally treated as a separation from employment (ORC 325.19 and Ohio Attorney General's Opinion 80-057);

WHEREAS, Williams County EMS must pay out all earned, unused vacation time at the employee's current rate of pay. The vacation hours will not roll over into the new position at the Engineer's Office. While the physical vacation hours do not transfer, the employee's years of service to transfer. Under ORC 9.44, the Williams County Engineer's Office must count the employee's prior time at EMS when calculating their vacation accrual rate. The employee will start earning vacation hours at the new office immediately based on their total combined county tenure rather than resetting to a beginner's rate. The employee's unused sick leave balance will be credited to the employee's accont at the Engineer's Office without a payout (OAC 123:1-32-10); therefore

BE IT RESOLVED, by the Board of Williams County Commissioners that we do hereby accept the resignation of Myranda Fletcher, Basic EMT from the Williams County EMS effective August 24, 2026 and authorize the Williams County EMS to payout the vacation as set forth above; and

BE IT FURTHER RESOLVED, that it is further found and determined that all formal actions of this Board concerning and relating to the adoption of this Resolution were so adopted in an open meeting of this Board and that all deliberations of this Board and of any of its committees that resulted in such formal action were in meetings open to the public in compliance with all legal requirements, including Section 121.22 of the Ohio Revised Code.

Commissioner Westfall seconded the motion.

The vote upon adoption resulted as follows:

WILLIAMS COUNTY COMMISSIONERS

Mr. Scott A. Lirot, —

Not Present
President of the Board of Commissioners

Mr. Bartley E. Westfall, yes

Vice-Pres of the Board of Commissioners

Mr. Terry N. Rummel, yes

Terry R
Member of the Board of Commissioners