



## Employees' Advisory Council – Delegate Meeting Minutes

Extension Services, 12520 Ulmerton Road, Largo, FL

Thursday, January 22, 2015, 8:00 a.m. – 10:00 a.m.

### Call to Order

The EAC Delegate meeting was called to order by Lisa Wombles, the new EAC Chair.

The meeting opened with the Pledge of Allegiance.

Lisa introduced herself as the new Chairperson for the EAC. She asked for all attendees to share their goals with the group. They may leave a note (signed or anonymous) with the sign-in sheets.

It's time to renew Delegates or nominate new people. For the recent EAC Representative election voting, the overall ballot return rate was 62%.

### Guest Introduction

#### **Pam Dubov – Property Appraiser**

- Please keep your beneficiaries up-to-date AND let them know that they are beneficiaries.
  - (Dave Blasewitz: Benefits offers a program for departments on "Preparing for the Unexpected" – call 464-4570 if interested.)
- Last year's topic was flood insurance. It has a temporary resolution.
- Foreclosure process has slowed down so that the market is not flooded with homes:
  - 2014: 4,200 Foreclosures
  - 2009: 15,500 Foreclosures
- Boom in apartment construction: 1,000 new units for next year, the most since 2000
- Members of the younger generation are remaining renters for longer periods of time than prior generations because they saw the recession and are not sure home ownership is the best path.
- 2014 market value is up about 10%, but taxable values are only up 6.4% due to the Save our Homes cap on value. The real estate market is booming but government taxes are not.
- Save our Homes cap is 3% or the consumer price index (CPI), whichever is lower. Lower gas prices mean CPI is low this year at 0.8%; last year 1.7%; CPI differs from year to year.
- Good news - record tourism.
- Staff uses real estate market sales to value all properties each year.
- Staff inspects each property every five years in person or with aerial photos.
- PAO receives a daily list of transferred property info from Clerk's Recording Services. Yesterday there were 163; at holiday time there can be 300 – 500 per day.
- Things can happen if the transfers are not correctly written. Because the legal description on a new boat slip deed didn't properly match up, an entire marina was purchased for \$35,000 – the price of a boat slip! It took several phone calls and six months to clear up.
- There are 435,000 parcels in Pinellas County and half are primary residences with homestead exemption.
- There are over 16,000 commercial properties.
- Citizens with questions about their TRIM (Truth in Millage) notice need to contact each agency for information (school district, city, etc.)
- Scientology is the largest taxpayer in Downtown Clearwater; 25% of their properties are taxable.
- Condo taxes: Do upgrades affect the taxes? Yes, but not as much as it could. And, the PAO would have to actually see each condo.



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- There are important interrelationships between the Property Appraiser's Office (PAO) and other County agencies. Examples:
  - Building Dept. – Building information is sent to PAO staff so they can add improvements to the tax roll. Example: single family residence had a partial Certificate of Occupancy so the approved part can be taxed and the homeowner may also claim homestead on that portion.
  - Utilities – Consumption information may assist homestead exemption staff.
  - PAO provides values to all taxing authorities including the Tax Collector.
  - Base maps provided by the PAO are used by all County departments.
- What we each do is the face of Pinellas County government.
- PAO has LOTS of information, so please visit the website at [pcpao.org](http://pcpao.org) or contact the office at 464-3207.
  - Find out if a property is on the tax roll or not, Does it have a homestead or not? etc.
- When purchasing a property, check with the Tax Collector to see if taxes have been paid or if they are delinquent.

## **Health and Wellness Update – Dave Blasewitz**

- The new health insurance year has started. [See important changes at 2015 Health Insurance and Prescription Plan Changes](#) which was emailed to employees on January 9th.
- Although the pharmacy benefits have not changed, the out-of-pocket expenses have. Question: An employee who formerly paid \$45 is now paying \$90 for maintenance meds. Another employee had a monthly prescription cost of \$60 which is going to \$120, an extra \$720 per year. Answer: The cost examples would be the maximum co-insurance amounts, not the cost for every prescription. Here are the specific costs:
  - Most prescriptions used by our employees are generic (84%). Generic drugs remain the same cost (\$15 co-pay).
  - Preferred name brand drugs require a 20% co-insurance payment with a minimum out-of-pocket of \$30 and a maximum of \$60; non-preferred name brand drugs require 40% co-insurance with a minimum out-of-pocket of \$45 and a maximum of \$90.
  - For preferred specialty medications, there is 20% co-insurance with a minimum out-of-pocket cost of \$60 and maximum of \$120. For non-preferred specialty medications, there is a 40% co-insurance with a minimum cost of \$90 and a maximum cost of \$180. Most of the non-preferred medications have lower cost alternatives in the preferred or generic category.
  - [For more info, see www.pinellascounty.org/hr/benefits/pharmacy.htm](http://www.pinellascounty.org/hr/benefits/pharmacy.htm).
- Employees may save money by ordering a 90 day supply of medication. It takes about 15 days to mail order a 90 day script. Some medications may not be available in a 90 day script. Reasons may vary and could include safety concerns, needing to evaluate first if the medication will work long term, etc. Your physician can work with the pharmacists at Express Scripts on your behalf.
- Beware of receiving letters that suggest the employee MUST use mail order. You may use retail in most instances. Only specialty medications must be ordered through the mail. Keep in mind that mail order can offer a savings.
- LabCorp is the preferred United Healthcare provider for laboratory services. Use of a non-network lab can result in additional charges. This is not new and if you use an in-network physician they should be referring you to network labs. An employee found that a \$150 charge became \$800.



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- The plan is picking up some meds that have no co-pay in accordance with the Affordable Care Act.
- Employees may want to consider the health savings account (HSA) choice for health insurance next year as many preventive medications are covered at 100% in that plan.
- Compounding meds do not have any FDA oversight. A letter was sent to employees using these medications in October about new procedures for compounding medications (work with the doctor and ExpressScripts so medication will not be denied).
- If Obamacare made insurance go down, why are we paying more? Florida Statute requires that self-insured employer plans keep a certain amount of surplus, thus the County budgets conservatively to be certain that unanticipated costs can be met.
- For specific questions, contact HR Benefits at 464-4570.

A delegate mentioned that some doctor's offices have an app that can be used on the phone that will help to check on coverage. Dave said employees can type "ExpressScripts" or "health4me" to access the pharmacy and medical mobile apps for smartphones or tablets.

## **Open Discussion**

The FACE survey was sent out mainly to see if we are having ongoing conversations.

## **Upcoming Meetings**

The Personnel Board Meeting is March 5, 2015. The EAC Representative Meeting is February 18, 2015 and the EAC Delegate Meeting is March 26, 2015.

## **Adjourned**

The meeting was adjourned at 9:42 a.m.

***Lisa Wombles \* Richard Carvale \* Clare McGrane***

*Richard Castle \* Josh Chance \* Dawn Grasso \* Jennifer Gundel \* Hazel Lane \* Chuck Mangio  
Mercedes Pearson \* Peggy Poole \* Mike Powell \* Randy Rose \* Charles Toney \* Steve Yeatman*