

Committee Charter (2026): Insurance Committee

Revision Date: September 2025

Overview:

This committee will review insurance benefits and make recommendations to the County Board on benefit revisions.

Purpose:

The purpose of the Insurance Committee is to involve labor and management in a non-adversarial, cooperative effort to maintain the benefits to the best of their ability for Wadena County. The committee will review current benefits and give recommendations to the County Board.

- Add insurance plans which will be beneficial to county employees
- Remove plans which are no longer needed
- Change insurance brokers and/or companies to obtain better rates and/or customer service

Composition:

- Appointed members including one appointed representative from each of the following: Commissioner (x2), County Administrator or Deputy County Administrator, Human Resources Specialist (x2), Human Services, Transit, Non-Union Employee, and a Union Steward from LELS Licensed, LELS Non-Licensed, LELS Supervisory, Teamsters, and 49ers.

| Agency/Represent |
|---|
| Union, Local 49 |
| Human Services |
| Transit |
| Non-Union |
| Union, Teamsters General |
| Union, LELS, Licensed |
| Union, LELS, Non-Licensed |
| Union, LELS Supervisory |
| County Board Member |
| County Board Member |
| Human Resources Specialist (Chair) |
| Human Resources Specialist (Vice Chair) |
| County Administrator or Deputy County Administrator |

Responsibilities:

- Review Request for Proposals (RFPs) for accuracy
- Review insurance quotes and insurance broker information
- Discuss options for changes
- Recommend action to the County Board

Duties of each insurance committee member must include:

- Advising on any benefits issues and suggestions from their union and/or department
- Assisting in recommendations to County Board

Meeting schedule:

Meetings shall be held as needed as well as annually to review this charter

Request for Proposals (RFPs) are to be sent out to insurance brokers every five years for all insurance plans:

- Health insurance RFP was last sent out in 2025 for the 2026 benefit year
- The RFP for Short-Term Disability was last sent out in 2023 for the 2024 benefits year.
- The RFP for Long-Term Disability was last sent out in 2023 for the 2024 benefits year.
- Dental RFP was last sent out in 2022 for the 2023 benefit year.
- Life Insurance RFP was last sent out in 2025 for the 2026 benefit year.
- Vision insurance was last sent out in 2024 for the 2025 benefit year.

Decision making:

The insurance committee advises the County board in making decisions on which insurance plans and/or broker with which to do business. Recommendations from the committee will be submitted to the Board in writing, as well as a presentation at a board meeting. The County Board will consider recommendations and respond in a board meeting within a reasonable time.

Reporting:

- Agendas
- Make recommendations needed for insurance to the County Board
- All written recommendations submitted to the Board shall be clear and concise; provide reasons for implementation; include implementation costs and recommended completion dates.

Annually review: Charter and Goals

Five Year Goals:

- Insurance committee members will discuss pros and cons with their departments and/or union members and report back to the committee during annual meetings and/or RFP meetings
- The next health insurance RFP is due to be sent out in 2030.
- The next short-term disability RFP is due to be sent out in 2028.
- The next long-term disability RFP is due to be sent out in 2028.
- The next life insurance RFP is due to be sent out in 2030.
- The next vision insurance RFP is due to be sent out in 2029.
- The next dental insurance RFP is due to be sent out in 2027.