

Board of Deacons (“BoD”) Meeting Minutes

December 9, 2017

A. In Attendance:

- a. **Attendees:** Bow-nan Cheng, Christopher Cheng (Secretary), Jason Lee, Zongkui (Joe) Ma, Charlene Tsang, Ji-yong Wang (Treasurer), Haiguo Wu (Head Deacon), Jimin Xiong, Jian Zhang, Tuanfeng Zhang
- b. **Invitees: Incoming BoD members:** Yanhua Yan, Berhan Yeh, Ling Zhang
- c. **Absentees:** Senior Pastor Caleb Chang, Paul Huang, Jianglin Liang

B. Location: 151 building main meeting room

C. Meeting Agenda & Minutes

- a. Meeting started at 12:46 pm.
- b. Officer Elections
 - i. Current standing board members along with newly elected members jointly nominate and elect/appoint five positions of the Board of Deacons for the year of 2018 according to the church bylaws. Only board members who are going to serve for the next year can vote. The official, unanimous outcome is as below:
 1. Head Deacon - Ji-yong Wang
(Motioned by Jian Zhang; seconded by Jason Lee)
 2. Secretary - Bow-nan Cheng
(Motioned by Ji-yong Wang; seconded by Berhan Yeh)
 3. Treasurer - Jian Zhang
(Motioned by Berhan Yeh; seconded by Ling Zhang)
 4. Stewardship - Zongkui (Joe) Ma
(Motioned by Yanhua Yan; seconded by Ji-yong Wang)
 5. Technology - Jason Lee
(Motioned by Zongkui (Joe) Ma; seconded by Tuanfeng Zhang)
 - ii. Other responsibility assignments
 1. Chinese ministry spiritual formation - Paul Huang
 2. Chinese ministry worship - Tuanfeng Zhang
 3. Chinese ministry fellowship - Jianglin Liang
 4. Chinese ministry evangelistic meeting - Yanhua Yan
 5. Chinese ministry web content - Zongkui (Joe) Ma
 6. Youth ministry - Ling Zhang
 7. Children’s ministry - Charlene Hou
 8. Emergency Response - Berhan Yeh
 9. Mission Committee - Bow-nan Cheng
 10. Community Outreach Committee - Yanhua Yan
- c. Healthcare plan (Deacon Haiguo)
 - i. The Board of Deacons had previously approved the choice of Neighborhood Health Plan “Prime HMO \$2,000 Deductible \$30/\$50” for the next year and had recommended that the Board of Elders amend the Benefit & Personnel Policies for Pastoral and Administrative Staff to allow the church to support a certain percentage of extraordinary co-pays (\$500 or higher) after deductible.
 - ii. Two proposals for what the Board of Deacons can recommend to the Board of Elders:
 1. Ask the pastors to be responsible for an initial amount of co-pays and the church will be

responsible for any co-pays that exceed that amount. This is in addition to the 85% of the health insurance premiums and deductible that the church already has committed according to current policy.

2. The church will be responsible for 85% of all co-pays greater than or equal to \$500. The pastors are asked to be responsible for all other co-pays. This is in addition to the 85% of the health insurance premiums and deductible that the church already has committed according to current policy.
 - iii. The Board of Deacons will continue reviewing these two proposals.
 - iv. The Board of Deacons also recommends that the Board of Elders considering giving the health insurance decision maker more authority to determine what the church will cover in terms of premiums, deductibles, and co-pays so that the policy does not need to be amended each year as the health insurance landscape changes.
- d. Deacon Jason closed in prayer and Deacon Haiguo adjourned the meeting at 2:24 pm.

D. Addendum

- a. After the meeting, in December via electronic ballot:
 - i. **Deacon Jason motioned to recommend a health insurance policy change to the Board of Elders as follows. Deacon Jian seconded.**
 1. **For any single copay that is \$500 and above, the church will reimburse 85% of the amount.**
 2. **For prescription drugs, the church will reimburse 85% of co-pay's after an Out of Pocket drugs co-pay maximum of \$1000 (individual) / \$2000 (family).**
 3. **For "Durable Medical Equipment", the church will reimburse 85% of any co-pay amount greater than 20% after deductible.**

The motion passed.

- ii. The background information to the motion is:
 1. The health insurance plan that our pastors and staff had from 12/1/2016 - 11/30/2017 was not offered. Instead the insurance provider gave us a different plan as a renewal option with a 22% increase in premium and two other options within the Neighborhood Health Plan. After much discussion, the Board of Deacons chose one of the other options that had a 12% increase in premium with the intention that the savings would help offset the negative impact of this lesser plan. In addition to slightly higher co-pays for regular doctor visits, specialists, etc., the major change was the addition of large co-pays after deductible for major items such as MRIs, ER visits, hospital stays, etc. The Board of Deacons felt that overall, the church and the staff would save by self funding the co-pay's of these more serious but less often needed items.
 2. Please note that the high co-pays only kick in after the deductible. The deductible is something that was already in the 2016-17 plan. The expectation is that these co-pays would only affect a minority of our staff and so that there would be an overall savings. Item 2 is for prescription co-pays that total more than \$1000 (individual) / \$2000 (family). There was no coverage change for item 3 but item 3 was included in case there is a change in the future.
 3. There may be some anxiety among our pastors and staff since without a policy change, as it stands now the church is saving money by passing on costs to them. We would like to assure our pastors and staff that we had their well-being in mind and picking the lesser cost option was only part of our decision. Our plan choice was to go hand in hand with this policy change. Health care coverage and cost variations between plans will affect people differently depending on their medical needs. Our hope was to wisely balance these needs and costs so that there would be overall savings not only for the church but also for the pastors and staff.

4. To further explain the Board of Deacons choice of plan, the coverage and costs of the option we chose combined with this policy change costs the pastors and staff less than if we had chosen the renewal plan (there was no option to continue the original coverage). We also believe that in the end, the church will also save money with our choice and policy change recommendation.
5. Finally the Board of Deacons would like to encourage this policy change to happen as soon as possible since the plan is already in effect (12/1/2017).