

**Cumberland County ABC Board**  
**March 9, 2020**  
**Regular Meeting**  
**Main Office, 1705 Owen Drive, Fayetteville, NC 28304**

PRESENT: Lee Boughman, Chairman  
Frances Jackson, Vice-Chair  
Tammy Sinclair, Board Member  
Paul Crenshaw, Board Member  
Alex Warner, Board Member  
Neil Yarborough, Attorney  
Tracy Mozingo, EbenConcepts  
David Horne, General Manager  
John Russell, Deputy Director  
Debbie Disbrow, HR Director  
John Crawford, Chief Law Enforcement  
Carolyn Parker, Finance Officer/Board Secretary

Mr. Boughman called the meeting of the Cumberland County Alcoholic Beverage Control Board to order at 6:00 PM.

Mr. Boughman welcomed our guest Ms. Tracy Mozingo, EbenConcepts to the meeting.

Mr. Boughman asked were there any agenda adjustments. Mr. Boughman moved Ms. Mozingo's health insurance quotes to after the Required Reading. There were no objections.

**Required Reading**

Mr. Boughman read the required reading statutes GS 18B-201. The Board members did not have any conflicts of interest concerning any matters on the agenda.

**Group Insurance – Health, Dental, Vision & Life Insurance**

Mr. Horne said Ms. Tracy Mozingo is going to present the health insurance options for the new year effective 04/01/2020 to 03/31/2021.

Ms. Tracy Mozingo, EbenConcepts, said there were no rate increases for Delta Dental and VSP Vision; rates are guaranteed until 04/01/2021. The Mutual of Omaha Group Life (2x annual salary) rates are guaranteed until 07/01/2021.

Ms. Mozingo said Blue Cross Blue Shield NC is offering a 38% rate increase or an annual premium increase of \$218,086. She has included health plans with United Health Care and Aetna as options. The BCBS health insurance rate increased to \$1,297.10 from \$939.61. The premium increase does not affect the \$150 per employee HSA contribution.

Ms. Mozingo recommended to the Board United Health Care Option 6, which is only a 13.41% over BCBS current rate. UHC is not an HSA plan which funds each employee's \$150 per month (maximum \$1,800 per year). UHC is an HRA plan that the employee has copays for prescriptions and primary care visits, the employees will have much lower out-of-pocket cost. An HRA would be used to help reimburse any expenses that count toward deductible expenses. Employees would submit the Explanation of Benefits from their insurance company to get reimbursed for any deductible expensed through the HRA. The Board only distributes money through the HRA if the employee actually incurs expenses.

<b>Benefits</b>	<b>BCBS Current HSA</b>	<b>BCBS Renewal HSA</b>	<b>UHC HRA Option 6</b>
Deductible	\$3,000 / \$6,000	\$3,000 / \$6,000	\$3,000 / \$6,000
Office	100% after deductible	100% after deductible	\$10 Virtual \$25 Primary Ded then \$60 Specialist
Preventive/Routine Exam (Primary or Specialist)	FREE	FREE	FREE
Inpatient Hospital Out Hospital ER	100% after deductible	100% after deductible	Ded then \$1,000/day Ded then \$350 copay Ded then \$500 copay
Urgent	100% after deductible	100% after deductible	\$50 copay
Generic Preventive Drugs only	100% covered	100% covered	\$10/\$50/\$70
Prescription Drugs	100% after deductible	100% after deductible	\$10/\$50/\$70
Monthly HSA/HRA Contrib	\$7,950	\$7,950	\$4,000
Rates (53 Employees)	\$939.91	\$1,297.10	\$1,065.95
Variance		\$357.19	(\$126.04)
Percentage Change		38%	13.41%
Annual Increase		\$887,357.38	\$698,826.43

Mr. Boughman thanked Ms. Mozingo for the insurance information.

Mr. Boughman asked were there any announcements. There were none.

Mr. Boughman asked for the approval of February 10, 2020 minutes.

**MOTION:** Mr. Warner moved that the Board accept the February 10, 2020 minutes as mailed.

**SECOND:** Ms. Sinclair

**VOTE:** Unanimous

**Law Enforcement Report**

Mr. Boughman asked for the approval of the February 2020 Law Enforcement Report in the package.

Mr. Crawford gave the February 2020 Law Enforcement report. The officers conducted 12 underage campaign checks with 4 sales to underage. There were 286 compliance checks, 222 were ABC stores and the remaining 64 were bars, restaurants and convenience stores. There were 24 permittee inspections, 12 attempts to purchase, 7 underage possession and 28 other offenses. The officers assisted 8 other LE agencies.

**MOTION:** Ms. Sinclair moved that the Board accept the February 2020 Law Enforcement Report.

**SECOND:** Mr. Crenshaw

**VOTE:** Unanimous

**General Manager's Report**

Mr. Boughman asked for the approval of the February 2020 General Manager's reports.

Mr. Horne reported that the State's sales for January were up 9.14% and we were up 5.6. Mr. Horne said the February sales were up \$299,455, Over-the-counter sales were up \$325,501 and Mixed Beverage sales were down \$29,046. So far, this fiscal year sales are up \$2,662,324. Mr. Horne said the Income from Operation was \$467,372.

**MOTION:** Ms. Jackson made a motion to accept the General Manager's report.

**SECOND:** Mr. Warner

**VOTE:** Unanimous

**OLD BUSINESS****FMLA**

Mr. Horne said FMLA is 12 weeks rolling period per year. We have been granting employees FMLA extensions and continue to pay our share of their health insurance and the employee pays their portion. There are 2 questions for the Board to consider:

- 1) Does the Board want to extend FMLA?
- 2) How does the Board want to handle the cost of employee health insurance?

Mr. Warner's opinion was to side with the employee if they need to extend their FMLA. Mr. Boughman said it would not be fair to extend for one employee and then not another.

Mr. Boughman said that if there is no motion then there are no changes to the extension of FMLA.

## NEW BUSINESS

### Policy Manual Review

Mr. Horne said there was confusing and obsolete sentence throughout the Policy Manual that need to be addressed and updated. Mr. Horne reviewed the following policies with the Board.

Item	Page	Description	Results
1	9	2. Hiring and Promotional Process a. Equal Employment Process - External employment applications for the CCABC System are accepted on a continuous basis and ....	Mr. Horne will reword the sentence and bring back to the Board for approval.
2	14	C. Specific Regulations 1b. An employee of the Cumberland County ABC Board who is convicted of selling alcohol to a minor may, at the discretion of the Board, have his/her employment terminated.	The Board instructed Mr. Horne to delete the sentence.
3	14	2. Sale to Intoxicated Persons Prohibited(NCGS 18B-305)	Add the the following sentence. "Sale to an intoxicated person could result in immediate termination of employment"
4	16	All store employees are assigned \$100 for the change fund. ...always count your \$100 change fund	Change the assigned change fund from \$100 to \$150.
5	20	7.a.ii. If the customer places and order, the entire purchase is at that time paid do to the local bord, and the Commission is advised that the local board has a bona fide order.	The Board instructed Mr. Horne to delete the sentence.

### Insurance Quotes

Mr. Boughman asked Mr. Horne which health insurance does he recommend based on Ms. Mozingo's recommendation. Mr. Horne said that he agrees with Ms. Mozingo's recommendation to select United Health Care Option 6.

Mr. Boughman asked were there any questions.

**MOTION:** Mr. Boughman made a motion that the Board selection United Health Care - PPO, Option 6 with the HRA plan for \$1,065.95 per employee effective April 1, 2020 to March 31, 2021. The annual cost will be \$698,826.43 including the monthly \$4,000 for the HRA.

**SECOND:** Mr. Crenshaw

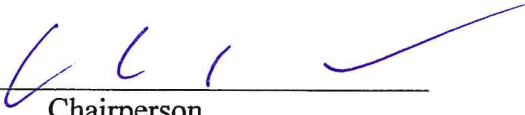
**VOTE:** For: Boughman, Crenshaw, Sinclair, and Warner  
Against: Ms. Jackson

Mr. Boughman asked for a motion to adjourn.

**MOTION:** Mr. Warner moved to adjourn.

**SECOND:** Ms. Sinclair

The meeting adjourned at 7:00 PM.

  
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Chairperson