

Board of Deacons (“BoD”) Meeting Minutes

November 27, 2017

A. In Attendance:

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

B. Location: Church Office conference room

C. Meeting Agenda & Minutes

- a. Meeting started at 8:03 pm.
- b. Deacon Ji-yong described the various healthcare insurance options for church staff that were given to the church by the church’s health insurance agent for the next calendar year. Recently, additional plans based on Health Saving Accounts (HSAs) were also added to the list of options. All plans represent a substantial increase in health insurance premiums along with potential large increases in deductibles and co-pays. The church needs to make a decision by November 30.
- c. Given the short timeframe and the complexity of evaluating the Health Saving Account based plans, a more traditional plan seems most attractive although none of the options are ideal.
- d. **Deacon Chris motioned to approve the choice of Neighborhood Health Plan “Prime HMO \$2,000 Deductible \$30/\$50” for the next year. Deacon Haiguo seconded. The motion passed unanimously.**
- e. The board also recommends 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. The exact percentage will be discussed at a later meeting.
- f. Some deacons also recommended continuing evaluating Health Saving Account based plans to make an informed decision for the following year.
- g. It was also recommended to investigate whether multiple churches can pool together to gain more favorable insurance rates.
- h. Deacon Haiguo closed in prayer and Deacon Haiguo adjourned the meeting at 9:35 pm.