

TWIN TOWERS HOMEOWNERS ASSOCIATION, INC.

Written consent of the Board of Directors
of Twin Towers Homeowners Association, Inc.

Action taken in lieu of a meeting of the Board of Directors of Twin Towers Homeowners
Association, Inc. pursuant to Florida Statutes

Action by directors without a meeting.

- (1) Unless the articles of incorporation or the bylaws provide otherwise, action may be taken prior to a Board of Directors meeting and action ratified at the next scheduled Board of Directors meeting.
- (2) Action taken under this section is effective when a majority of the Board Members sign this consent.
- (3) A consent signed under this section has the effect of a meeting vote and may be described as such in any document.

THE UNDERSIGNED being members of the Board of Directors of Twin Towers Homeowners Association, Inc. (hereinafter referred to as the "Association" hereby consent to, authorize, adopt and approve the following action by written consent in lieu of a meeting of the Board of Directors of the Association. This action shall be ratified at the next scheduled meeting of the Board of Directors and this written consent shall be attached to the minutes.

THE FOLLOWING ACTION IS BEING REQUESTED:

The Association has compared our existing health insurance plan with ten other plans from Florida Health Care Plans, Health First Health Plans, United Healthcare, and 1Share. Based on the information provided, the Association is requesting that our existing plan with Florida Health Care Plans be renewed as of March 1, 2021.

As shown on the attached overview, we would not see a substantial decrease in premiums until enacting a plan with a deductible of \$2,000. It is the Association's belief that:

- (1) reducing or changing the current benefits provided to our existing staff is unfair. Our staff continue to be the Association's most important asset to the property,
- (2) enacting a plan with a \$2,000 deductible may cause some staff members to not utilize the health care benefit; thereby resulting in a less healthy staff--possibly leading to more sick days and less work;
- (3) the Association recognizes this cause may create an overage in our 2021 budget and will look for alternate methods of reducing total Association costs.

The following authorization by signature:

Richard Murphy, President:

yes or no

Richard D. Murphy

Mike Naumann, Vice-President:

yes or no

C. Lyn Parsons, Secretary:

yes or no

Lyn Parsons

Anthony Jorge, Treasurer:

yes or no

Karen Patrick, Director

yes or no

Above action ratified at the next regularly scheduled Board of Directors Meeting.

Richard D. Murphy
Richard Murphy, President

2-11-21
Date

Re: Received your ballot today

From: Karen Patrick (kadizub@hotmail.com)

To: twintowersmanager@yahoo.com

Date: Tuesday, February 16, 2021, 12:45 PM EST

I voted yes. Thanks for letting me know about the ballot....talk about cutting it close! I know Pam and Mike Delay just got their ballot and there's not enough turnaround time for them to send it.

Thanks again.

Karen

Sent from my iPhone

On Feb 16, 2021, at 1:22 PM, Launa Young <twintowersmanager@yahoo.com> wrote:

Thank you! Also, the email I got regarding the vote for health insurance didn't come through correctly. Did you vote yes or no? I'll just print the email out. Have a great day!

Launa Young

Launa Young, Manager
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