

# Evansville Community School District

## Insurance Committee Meeting Minutes

Wednesday, April 19, 2017

4:30 p.m.

1. Appoint Note Taker:
  - a. Deb Arnold
2. Attendance:
  - a. Attendees: Rin Kundert, Deb Fritz, Deb Arnold, Kelley Gransee, Chris Schullo, Darlene Gallman, Cheryl Thomas, Jerry Roth, Steve Swanson, and Greg Kuelz
3. Approve April 5, 2017 Minutes:
  - a. Chris Schullo asked for some clarification on some items, and the minutes were approved.
4. Renewal Options and Recommendations:
  - a. Greg re-capped information received last time, when we determined that Unity and Mercy plans were more costly than our current with Dean. Dean came in at 4.9% increase and the board has opted not to contribute to that increase.
  - b. Greg showed new costs with the increase, which will need to be covered by staff, (\$100,000) and shared different options for paying this increase. He used the interactive spreadsheets to show options such as increasing the employee contribution while keeping everything else the same, changing deductibles, change in drug co-pay, and reduction in cash in lieu.
5. Review of HSA Plan:
  - a. Greg reviewed the possible HSA plan, showing what the District will contribute - \$2,250 for single plan, and \$4,500 for family plan, with a \$4,000 deductible for a single and a \$6,000 deductible for a family plan. This will leave a potential of \$750 single and \$1,500 family cost to the employee if needed to meet the full deductible. This will have no co-pays and a lower increase on premiums.
6. Further Discussion and Clarification:
  - a. Discussed possibility of staff choice – HRA or HSA. Determined that this would be difficult to manage.
  - b. Discussed adjusting cash in lieu payouts to be equal to increased deductible for those taking insurance.
  - c. Discussion about how payments would come to HSA (quarterly) and the possibility of having a ‘hardship fund’ if someone gets caught that first year of a switch to HSA.
7. Recommendations to the Board:
  - a. We will continue our current coverage, until we can present the HSA option to the staff for a group decision. This means:
    1. 15% premium contribution from staff
    2. Change in deductible to \$400 single plan and \$800 family plan
    3. Decrease cash in lieu by \$500. They would receive \$3,500
  - b. Presentations about a possible switch to HSA will begin yet this spring, with the possibility of a switch to that starting Jan. 1, 2018.

Chris Schullo will send out an informational email on our recommendations to the Board so that staff will be aware.

8. Adjourn:

Steve moved to adjourn, Darlene seconded. Motion carried. Voice vote. Meeting adjourned.

Approved: 9/21/17