

Evansville Community School District
Insurance Committee Meeting Minutes
Monday, October 2, 2017
4:15 p.m.

Present: Dee Jay Redders, Corine Schieldt, Annie Hovorka, Deb Fritz (at 4:30), Rin Kundert, Cheryl Thomas, Chris Schullo, Jerry Roth, Steve Swanson, Greg Kuelz, Nicole Ritter, and Caroline Mills.

1. Appoint note-taker.
 - a. Chris Schullo.

2. Reviewed minutes from 9-21-17.
 - a. Deb F said the 9-21-17 minutes should include something about HSA/Medicare so it was added to the 9-21 minutes by Chris Schullo.
 - b. Motion by Jerry to approve the minutes from 9-21-17 assuming the addition of the HSA/Medicare discussion. 2nd by Cheryl. Minutes approved.

3. Reviewed hard numbers for 4 school years (2013-14, 2014-15, 2015-16, 2016-17).
 - a. Estimated 2018 Health Plan Year Costs – a question was posed whether or not the school district would be willing to pay the additional \$6,238 to move to an HSA Jan 1 and having the district contribute \$2600 single and \$5200 family to each employee's HSA.
 - b. Employees aged 65 and up are included in the calculations done in the table.
 - c. It was agreed that should not include columns E & F in the all-staff presentation. Some staff members may interpret the negative balances (in red) as the district saving money on their backs.

4. Question – won't going Jan-Dec with an HSA mess up budgeting for the District?
 - a. Greg said most districts with HSAs are running them on a July 1 – June 30 cycle.
 - b. Corine advocated for the insurance (HRA/HSA) to be on the same cycle as the budget.
 - c. The group reached a pretty solid consensus that trying to begin an HSA on January 1 would cause problems. Cheryl saw some benefits to starting on Jan 1.
 - d. Going to an HSA in January would make staff have to pay two different deductibles in the 2017-18 school year.
 - e. Jerry said the Board will “struggle with the same things that we're struggling with.”

5. Discussed some of the benefits of waiting to make a possible health benefit change on July 1 rather than Jan 1.
 - a. Aligns with school budget timeline.
 - b. Gives the Committee more time to present information to all staff members.
 - c. Agreed the purpose of the all-staff meetings were to educate all staff so they can make an informed decision when it comes time to vote.
 - d. To educate staff, we need to be able to give them specific scenarios (Greg will bring some to the Oct 9 meeting).

6. Began laying out a plan/time-line.
 - a. Insurance Committee meets once a month followed by a once-a-month all-staff meeting.
 - b. We can have a “short flex” Jan 1 to Jun 30. Then begin a full year Flex Plan (if we don’t go to an HSA) on July 1 (which would align our flex plan to the school year, as well.
 - c. Do staff survey in February.
 - d. Get bids from Dean (and other insurers??) in March.
7. Next Insurance Committee meeting scheduled for October 9, at 3:15 in the District Board Room.
8. Move to adjourn by Cheryl. 2nd by Chris – meeting adjourned 5:15 p.m.

Respectfully submitted by Chris Schullo (10-6-17)

Approved: 10/9/17