

EVANSVILLE COMMUNITY SCHOOL DISTRICT

Insurance Committee Minutes

The Insurance Committee meeting was held on Monday, February 1, 2016, at 5:37 pm in the District Board and Training Center.

Appoint Note Taker

Ms. Fritz offered to take the minutes.

Attendance

Members in attendance: Doreen Treuden, Deb Arnold, Lisa Christensen, Mandi Firgens, Deb Fritz, Greg Kuelz - AFG consultant, Jolene Hammond, Rin Kundert, Kelly Mosher, Jerry Roth, Sandi Spanton Nelson, and Melissa Whitmore. Absent: Mason Braunschweig and Darlene Gallman.

Approve Minutes

Motion by Ms. Spanton Nelson, seconded by Ms. Mosher, moved to approve the January 18, 2016, minutes as presented. Motion carried, voice vote.

Review Implementation Plan Based on Board Target

Last year, the Board requirement for the Insurance Committee was to keep overall insurance costs even for the District. This year, the Board has authorized a 3.5% allotment for benefit cost increases for the District. If the medical insurance premium increase for the Dean Health Plan is 6%, for example, the Committee will have to prioritize how we reduce costs to reach the 3.5% figure. We will know the exact increase from Dean at the next Insurance Committee meeting in mid-March. Options for doing this that have been previously discussed by the Committee are, but not limited to, carrier changes, plan design changes (drug card, emergency room visits, etc.), employee premium contribution changes, changes in the cash in lieu benefit payment, (the District currently pays \$248,000 in cash in lieu), increasing the employee deductible not reimbursed through the District's Health Reimbursement Arrangement, or Health Savings Accounts.

Mr. Kuelz asked members what they do and do not want to change in the current health plan. Some of the responses were:

- Do not want to raise out-of-pocket drug costs
- Do not want to change carriers if carrier does not have clinics/hospitals in Dane and Green Counties (specifically MercyCare)
- Do not want to eliminate a drug card
- Do not want to have an office visit copay
- Do not want an HSA, because worried about a lot of out-of-pocket expenses

Ms. Treuden volunteered to modify and send out the insurance survey from last year. Also, we will look further into HSA options next fall, since the math might be more challenging next year. Mr. Kuelz mentioned that with an HSA, flex plans would disappear.

Set Next Meeting Date

The next meeting will be on March 14, 2016, at 6:00 pm. The time may change to 5:30 pm if an earlier meeting is cancelled.

Set Next Meeting Agenda

- 1) Appoint Note Taker.
- 2) Attendance.
- 3) Approve February 1, 2016, Minutes.
- 4) Discuss Insurance Survey Results.
- 5) Discuss Dean and Delta Dental Increase for 2016-2017.
- 6) Ms. Treuden will plug suggested numbers into her interactive spreadsheet to determine suggested insurance policy recommendations for the ECSD Board of Education. The most obvious variables to consider:
 - HRA Deductible
 - Contribution to Premium
 - Cash in Lieu
- 7) Next Meeting Date.
- 8) Next Meeting Agenda.
- 9) Adjourn.

Adjourn

Motion by Mr. Roth, seconded by Ms. Spanton Nelson, moved to adjourn the meeting. Motion carried, voice vote. Meeting adjourned at 6:37 pm.

Submitted by Deb Fritz, Member

Approved: 3/14/16