

EVANSVILLE COMMUNITY SCHOOL DISTRICT

Insurance Committee Minutes

The Insurance Committee meeting was held on Thursday, October 22, 2015, at 5:30 pm in the District Board and Training Center.

Appoint Note Taker

Ms. Christensen volunteered to take the minutes this meeting.

Introduction/Attendance

Members in attendance: Doreen Treuden, Deb Arnold, Mason Braunschweig, Lisa Christensen, Darlene Gallman, Greg Kuelz, Rin Kundert, Jerry Roth, Sandi Spanton Nelson, Melissa Whitmore, Mandi Firgens arrived at 5:50 pm and Jolene Hammond at 5:58 pm. Absent: Deb Fritz and Kelly Mosher.

Approve Minutes

Motion by Mr. Roth, seconded by Mr. Braunschweig, moved to approve the March 24, 2015, minutes as presented. Motion carried, voice vote.

Purpose of This Insurance Committee Meeting

Ms. Treuden shared that this Committee would review the benefit packages and have an opportunity for input on decisions going forward. All are to be ambassadors when out in the District. This Committee will make recommendations to the Board of Education on benefit packages.

Review of Current Plans

Mr. Kuelz reviewed the rates and benefits in the binder provided on medical, dental, health reimbursement account and cafeteria account.

ACA 101

Mr. Kuelz gave an overview of ACA 101:

- ACA forces everyone to get insurance or pay a penalty
- Insurance companies can no longer individually underwrite, they need to accept every applicant
- Three ways to get coverage: Medicare/Medicaid for lower income people, the exchange/marketplace, and employers
- Audit was presented that shows where Evansville stands on 42 points of the ACA and/or how it affects our district
- Penalties assessed to large employers who do not offer coverage
- Coverage must be affordable by the laws definition
- Cadillac Tax – if the coverage we offer is too expensive, we are taxed above a certain benefit level starting in 2018. We should not be paying so much for benefits that do not benefit education in anyway.

Set Future Meeting Dates

The next meeting is Monday, November 23, 2015, at 5:30 pm. Ms. Mosher to provide the 2015-2016 school year calendar to set future dates.

Next Meeting Agenda

At some point will discuss LTD and life insurance, even though this has not been a topic in the past. This year we received a 20% increase in LTD premiums and a 10% increase in life insurance.

Adjourn

Motion by Ms. Whitmore, seconded by Ms. Treuden, moved to adjourn the meeting. Motion carried, voice vote. Meeting adjourned at 6:24 pm.

Submitted by Lisa Christensen, Member

Approved: 11/23/15