

# EVANSVILLE COMMUNITY SCHOOL DISTRICT

## Insurance Committee Minutes

The Insurance Committee meeting was held on Monday, April 11, 2016, at 5:35 pm in the District Board and Training Center.

### **Appoint Note Taker**

Mr. Kuelz and Ms. Mosher will take the minutes.

### **Attendance**

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

### **Approve Minutes**

Motion by Ms. Mosher, seconded by Mr. Roth, moved to approve the March 14, 2016, minutes as presented. Motion carried, voice vote.

### **Discuss HSA**

Ms. Treuden had sent the Committee the memo that the Board of Education received in their April 13 Board packet.

Mr. Kuelz handed out document from Dean Health Plan, Mr. Cashman, showing health insurance renewal rates effective January 1, 2017, if District went with a calendar year HSA. The original change from current rate was 8%, and Mr. Kuelz got them down to a 5.5% increase. This would be a total reduction of 13.3% if the District went with this new plan from January 1, 2017, to December 31, 2017. Discussion:

- A 2.5% buffer was built into the increase
- Can ask for Dean to calculate numbers again after July 1
- Main reason to move from a July 1 – June 30 to January 1 – December 31 period is due to the calendar year and would align with the Affordable Care Act
- If moved from current plan of July 1 – June 20 to a January 1 – December 31 calendar, employees deductible and benefits would be affected

Mr. Kuelz handed out document titled 2017 Benefits Possibility from Associated Financial Group which had a good overview of what an HSA is.

Mr. Kuelz shared that an employee can have an HSA but can't contribute if they are eligible for Medicare and Social Security. The District can work with the insurance company on this issue.

Mr. Kuelz handed out document on Health Savings Account and discussed the high points.

Mr. Kuelz handout out document on Changes to your HSA When You Reach 65.

All of these handouts will help all understand HSA's better. Discussion/question on moving forward on HSA's.

**Set Next Meeting Date and Agenda**

The next meeting will take place in the fall (October). Ms. Treuden will send out notice asking staff to participate on this Committee and encouraged all at this meeting to return to Committee next school year.

Agenda items: Ms. Treuden to share budget spreadsheet; show examples of different family situations (worse cases); and to invite a vendor to share how HSA's work.

**Adjourn**

Motion by Mr. Roth, seconded by Ms. Treuden, moved to adjourn the meeting. Motion carried, voice vote. Meeting adjourned at 6:46 pm.

Submitted by Greg Kuelz and Kelly Mosher, Members

Approved: 11/15/16