

Evansville Community School District

Insurance Committee Meeting Minutes

Wednesday December 13, 2017

4:00 pm

Present: DeeJay Redders, Coring Schieldt, Deb Fritz, Cheryl Thomas, Rin Kundert, Jerry Roth, Steve Swanson, Greg Kuelz, Andrea Hovorka, and Caroline Mills.

1. Appoint note-taker: Carine Schieldt.
2. As everyone arrived, members were trying to find a date that worked for Greg to present the insurance options to the staff. As Committee members all gathered, we came up with a tentative agreement that these days will work for Greg:
 - a. January 2, February 12, March 12, April 16.
 - b. Greg was also available Jan 17, Jan 22, Jan 31 after school, but we decided to focus on the inservice days.
 - c. Greg could also be available after the meeting to answer questions and talk with staff about concerns.
 - d. Greg could also create a fact sheet to email to all staff.
 - e. Greg could also start a group email with all questions and concerns on it to keep conversation going and educate all staff members about the questions/answers that have been discussed.
3. Questions about FlexPlan
 - a. Online sign up ends tomorrow; however, there is still time to adjust/change/create a flexplan for another week. Annie will email all information about this to staff.
 - b. Greg will email to Steve and Steve will email to staff to clarify FSA/HSA issues.
 - c. Rin raised concern about Flexplan and how it works with HSA. The FSA and HAS are exactly the same except dental, vision, and daycare.
 - d. Greg explained that you can have a limited FSA for these items.
 - e. It was discussed that it's very important to note that the account (FSA) must be at zero by June 30, 2018. Everything must be filed and processed by June 30, by law.
 - f. If your FSA is not at zero you can't receive HSA contribution.
 - g. If you desire a limited FSA, you can have one for dental, daycare, and vision.
 - h. This is why we are doing the January to June FSA. No matter what insurance we choose, we can go to HSA or renew the FSA and it will run from July 1, 2018 to June 30, 2019. It will be the same year plan as our budget and our insurance.
 - i. FSA can be used by people that aren't on our insurance if we switch to an HSA.
4. Concerns
 - a. Greg was wondering if the examples would be a good idea at the first meeting or if they would be too much information-decided to hold off on examples.
Maybe they could be used in the group email to all staff at a later time.

- b. Is there a way to know who will be hit the hardest if we switch to an HSA and can we push the contribution to the beginning of the plan year to help these people?
- c. Maybe we need to reach out to other districts and see how they are managing the switch because many districts have switched to HSA already.

5. Steve moved to adjourn, Rin 2nd the motion. Motion carried.

Approved: 3/14/18