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## Insurance And Employee Wellness Committee **Official Minutes**

Presenter: Vickie Nissen

Date: Monday, March 20, 2017

Location: Administration Center TLC/011

Time: 4:00 p.m. to 5:00 p.m.

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### **Committee Members Present**

Facilitator: Vickie Nissen

Members: Barbara Somogyi

### **Guest Attendance List**

Jesse Pleuss

Kelley Zerfahs

Monica Jovel

Rebecca Leone

Roxann Renn

Anne Fleming

Susan Chin

Christy Prikkel

Eydie Cohen

Jane Schwartz

John Danza

Kelly Sutter

Mari Schlottman

Paul Wutz

Jeff Kolker

**Meeting Called to Action: 4:04 p.m.**

### **Outcomes:**

1. Monitor, review and make recommendations regarding trends and impacts to our benefits plan.

### **Agenda**

#### **1. Action Items:**

- a. Approval Of Meeting Minutes From Monday, February 27, 2017
  - i. The minutes were approved.
- b. 2017-2018 Plan - Final Renewal Review
  - i. A final review took place of the various plan considerations negotiated by GCG for each line of coverage. Discussed were the renewal percentages, carrier considerations, and cost savings.
    1. HMO: 0% renewal, no plan changes

2. PPO: 3.2% increase renewal, no plan changes,
3. Stop Loss & Optum: It was negotiated to 16.9% from 19.5%, with the potential for a premium reward to come after the 2016-2017 plan year.
4. Dental: No changes to the plan and it was recommended to continue the current budget.
5. (AD&D, LTD, LIFE): We will change our carrier from Guardian to Dearborn to leverage a HMO cost savings from other carriers/options in 2017.
6. FSA plan: since our current provider will not be available next year (starting 7/1/17) a new provider will be needed. A small sub-committee will review the FSA portals to see which will best meet participants needs.

## 2. Discussion and Information Items:

- a. Regarding the high deductible health plan PPO
  1. **(Previously Discussed)** Preventive Rx coverage - deductible waived with coinsurance of \$10 copay (No financial impact)
  2. **(Previously Discussed)** District 59 is increasing the HSA contribution from \$800 for all tiers, to \$1,000 employee and \$2,000 employee and dependent tiers.
  3. **(Previously Discussed)** MD live for non HMO plans will be added to the 2017/2018 plan year.
- b. Ancillary Marketing Plan
  - i. Dearborn National was compared against Guardian, the district's current ancillary line carrier, to discuss possible cost benefits.
    1. Guardian is proposing a renewal increase to the Life rate.
    2. Dearborn National is proposing a savings to the Life, AD&D and LTD rates over current rates.
    3. As an incentive BSBS will keep the HMO flat at current rate if the district moves the ancillary to Dearborn National.
  - ii. RE the Possible addition of Voluntary Life the committee postponed a decision to add this line to the district's plan until the FY 19 renewal discussions.
  - iii. Voluntary Vision with Dearborn National (EyeMed) or EyeMed direct is being considered. GCG to determine limitations of vision benefits embedded in Medical.
- c. FSA Marketing Plan

- i. Further discussion was had to determine if the FSA renewal should match the medical plan year and begin on July 1st or if the FSA should convert to a calendar year and begin on January 1st.
  1. It was decided to keep the district's FSA on a July 1st plan year.
  2. Estimates from other vendors were provided to determine which vendor will be chosen - a smaller sub-committee was formed to review other vendor's portals.
  3. The district is completing a 3 year contract with WageWorks.

GCG Presentation 3.20.17

**Meeting Adjourned: 5:16 p.m.**