

**INSURANCE COMMITTEE MEETING MINUTES**  
**YULEE MIDDLE SCHOOL – 4:30PM**  
**THURSDAY, April 16, 2015**

---

Attendees: Susan Farmer – Executive Director of Business Services  
Suzanne Davis – Director of Personnel Services  
Beverly Kurak – Teacher, Yulee Middle School  
Melissa Stokes – Teacher, Yulee Elementary School  
Marian O’Neal – Supervisor’s Secretary, Adult Education & Dropout Prevention  
Richard Burton – Paraprofessional, Yulee Middle School  
Ellen Wiggins – Paraprofessional, Yulee Elementary School

Guests: Jackie Tyson – Agent, Miller Health Group  
Kimberly Clemons – NCSB Wellness Program Project Manager

Absent: Joshua Bozeman – Teacher, Yulee Elementary School

**Meeting Called to Order**

The meeting was called to order by Suzanne Davis at 4:31 PM.

**Adoption of Agenda**

The agenda was reviewed. Beverly Kurak made a motion to accept the agenda and Susan Farmer seconded the motion. The motion was carried unanimously.

**Review of the Minutes from February 19, 2015**

The minutes from the February 19, 2015 meeting were reviewed. Marian O’Neal requested that the minutes be amended to include, under the topic of Aspire Financial: 403(b), that her question also covered the following concern: Would Aspire Financial ask employees to complete disclosure forms? Marian O’Neal made a motion to accept the minutes with the aforementioned amendment and Melissa Stokes seconded the motion. The motion was carried unanimously.

**Meeting Reminder** *Suzanne Davis*

Mrs. Suzanne Davis reminded the members of the Insurance Committee that the task of taking the minutes of the meeting is very detailed. In the event that the person taking the minutes reaches out to any Insurance Committee member for clarification on any item upon which the member spoke, to kindly assist with the clarification. The sole purpose of any follow-up is to ensure that the member’s statements and/or questions, and subsequently the minutes, are accurately reflected.

**Long Term Care Survey Responses** *Laurie Robert*

The Long Term Care Survey was distributed district-wide along with the March 12, 2015 payroll. Of the roughly 1,460 Nassau County School Board employees, a total of 288 responses were received.

AGE	#	%
Under 30	18	6%
Age 31-40	51	18%
Age 41-50	77	27%
Age 51-60	92	32%
Age 61-65	35	12%
Age 66+	14	5%
TOTAL	288	100%

Are you or any members of your immediate family currently or recently been involved with caregiving for a family member or friend?

RESPONSE	#	%
Yes	156	54%
No	132	46%
TOTAL	288	100%

**INSURANCE COMMITTEE MEETING MINUTES  
YULEE MIDDLE SCHOOL – 4:30PM  
THURSDAY, April 16, 2015**

---

With what item(s) did you or an immediate family member provide assistance?

RESPONSE	#	%
Shopping	128	20%
Bathing	95	15%
Housekeeping	113	18%
Bill Paying	114	18%
Feeding	79	12%
Walking/Getting Around	111	17%
TOTAL	288	100%

Are you aware that Medicare covers less than 20% of Long Term Care expenses?

RESPONSE	#	%
Yes	118	41%
No	170	59%
TOTAL	288	100%

Do you currently have a way to cover these costs in the event that you or an immediate family member require this type of care?

RESPONSE	#	%
Yes	49	17%
No	236	82%
No Response	3	1%
TOTAL	288	100%

Are you aware that Long Term Care expenses are generally considered the number one largest unfunded risk?

RESPONSE	#	%
Yes	184	64%
No	104	36%
TOTAL	288	100%

Did you know, 30 years from now, the average Long Term Care event for a couple could exceed 1.6 million dollars?

RESPONSE	#	%
Yes	69	24%
No	218	76%
TOTAL	288	100%

At today's rates, how much do you think a nursing home costs per month?

RESPONSE	#	%
< \$999	9	3%
\$1,000-\$2,499	62	22%
\$2,500-\$4,999	79	27%
\$5,000-\$7,499	59	20%
\$7,500-\$9,999	20	7%
\$10,000+	14	5%
Expensive	3	1%
No Response	21	7%
Not Certain	21	7%
TOTAL	288	100%

Would you be interested in purchasing coverage for Caregiving and Long Term Care if it was available through the Nassau County School District?

RESPONSE	#	%
Yes	166	58%
No	79	27%
Maybe	43	15%
TOTAL	288	100%

**INSURANCE COMMITTEE MEETING MINUTES**  
**YULEE MIDDLE SCHOOL – 4:30PM**  
**THURSDAY, April 16, 2015**

---

Marian O’Neal stated that 288 responses out of roughly 1,400+ employees does not lead her to believe that this type of coverage is desired; the participation and responses were low. Beverly Kurak noted that there would be no cost to the district to offer such coverage. Jackie Tyson advised that the premiums for this coverage would be less in a group setting versus individual settings. Susan Farmer asked if the coverage would be portable. Jackie Tyson responded that when searching for this coverage, portability could be one of the criteria established.

Beverly Kurak made a motion to proceed with gaining proposals to utilize in determining if the Insurance Committee wanted to make this form of coverage available to employees. Richard Burton seconded the motion. The motion carried.

**TSA Primerica** *Suzanne Davis*

Suzanne Davis provided the Insurance Committee members with a brochure from Primerica. Primerica offers 403(b) plans, financial advice, college funds and some mutual funds. In a review of the companies in which Primerica invests, there were a handful of redundancies such as MetLife, Lincoln Financial Group, AXA and American Century Investments.

Marian O’Neal made a motion to exclude Primerica as one of the Nassau County School District’s approved Tax Shelters. Melissa Stokes seconded the motion. The motion carried.

**Health Insurance Renewals** *Jackie Tyson*

Jackie Tyson shared that the Florida Blue claims for the month of February 2015 were low: 61%. This resulted in a 12-month loss ratio of 69%. Based upon claims, reinsurance rates, pooling charges and group demographics, Florida Blue initially handed down a 5% annual premium increase for 2015-2016. Jackie Tyson worked alongside Andy Carroll (Florida Blue) and Mark Bailey (The Bailey Group) on the renewal figures. Collectively, they were able to reduce the increase to 2.03% for 2015-2016. Jackie asked what could be done to reduce/remove the increase. Adding a small deductible for prescription plans and/or plan design changes were available. It should be noted that none of the NCSB’s insurance plans contain a prescription deductible.

The Bailey Group looked at the different matrixes that they have at their disposal. Some of our plans, such as HMO Plan 55 (formerly HMO Plan 112), differ from the state-adopted HMO Plan 55. The out-of-pocket maximum (OOPM) for our Plan 55 is \$1,500 per calendar year (CY) while the state-adopted OOPM for the same plan is \$2,500. If we begin to implement changes in plan designs, we will incorporate increases in employee’s costs for their coverage.

Jackie Tyson revisited the issue with Florida Blue and asked that if the Nassau County School District were to lock-in the renewal rate of 2.03% for 2015-2015 and claims for the month of March 2015 were improved, could we possibly secure a lower increase? The claims for March 2015 had just been released and our group’s loss ratio was less than February’s 61% and Florida Blue provided a rate-hold for 2015-2016 without any changes in plan design. Additionally, Florida Blue is providing \$50,000 in Wellness via a grant to the Nassau County School District and we are still poised to receive funds via the current ProShare Agreement.

Susan Farmer added that we are currently towards the end of a two-year ProShare Agreement which ends September 30, 2015. The 2015-2016 plan year kicks-off a new ProShare Agreement term.

Reinsurance rates have increased from \$165,000 to \$195,000. Reinsurance rates are the premiums that are paid to cover individual claims that exceed these thresholds (e.g. if a member’s claims exceed \$165,000 then the claims over that point are paid by the reinsurance company and not Florida Blue). Jackie Tyson reminded the committee that any increases in reinsurance rates may impact the availability of ProShare funds.

Susan Farmer made a motion to renew the Florida Blue rates for 2015-2016 and Marian O’Neal seconded the motion. The motion carried.

**INSURANCE COMMITTEE MEETING MINUTES**  
**YULEE MIDDLE SCHOOL – 4:30PM**  
**THURSDAY, April 16, 2015**

---

**Dental & Vision Insurance Renewals** *Jackie Tyson*

Jackie Tyson advised that the dental PPO Plan (EP510) is currently performing poorly: 102% loss ratio. Roughly \$70,000 in premiums have been paid to Humana while \$70,646 was paid out in claims. The PPO Plan is the highest cost plan offered and it is the one plan that provides members with out-of-network access. EP510 was first introduced in the 2009-2010 plan year in an effort to circumvent the low number of participating providers within the Nassau County area.

Jackie Tyson added that if the plans were to be priced according to performance, EP510 would sustain a 25% rate increase. In an effort to mitigate the increase, Humana's proposal applied a 9% increase to EP510 and smaller increases to the two Dental HMO Plans: CS150 and HS205. The Dental Advantage Plan did not sustain any increases. In a review of the increase, Suzanne Davis noted that the increases were moderate, and for a period of time, Humana did not pass along any increases to our group.

The Vision Care Plan is currently under a two-year rate guarantee, therefore the rates for 2015-2016 remain unchanged.

Beverly Kurak made a motion to accept the rates for 2015-2016 and Melissa Stokes seconded the motion. The motion carried.

**Florida Blue Chiropractic Network Changes** *Jackie Tyson*

Jackie Tyson shared that there have been some transition issues with provider participation under the new Florida Blue Chiropractic network shift. Allison Profitt with the Bailey Group had shared with Jackie that there were several complaints from members on the matter. Laurie Robert advised that no calls had been received to date, however callers would be directed to contact Florida Blue for assistance.

**Wellness Follow-Up** *Susan Farmer*

Susan Farmer provided follow-up to the Wellness Program discussion during the February 19, 2015 meeting. Kimberly Clemmons', the Nassau County School District's Wellness Program Manager, salary is paid for by Wellness Dollar Grants as provided by Florida Blue. Marian O'Neal asked if the \$50,000 Florida Blue is offering for wellness is going towards Kim's salary and Susan Farmer responded, "Yes".

Susan Farmer added additional follow-up regarding the issue of bulletin boards and notices throughout the district. It was noted in the last meeting that employees were not well informed of the bulletin board placement and/or emails regarding Wellness activities and events. Kimberly Clemmons has reviewed the sign-in sheets for various events throughout the district and advised that both instructional and non-instructional employees were present and participating. Kimberly Clemmons added that she was working with the site representatives throughout the district to ensure that each site knew who their Wellness Champions were and that anyone with questions could contact Kim directly for assistance. Jackie Tyson added that the Wellness Program's success in the Nassau County School District is partially responsible for the lower health insurance claims. The District's Wellness Program has received multiple awards since its inception.

**Aspire Financial/Edward Jones Follow-Up** *Suzanne Davis*

Brian Henning with Aspire Financial made a presentation to the Insurance Committee during the February 19, 2015 meeting. There were some questions asked during the meeting that required follow-up responses which Brian Henning emailed to share with the members. Suzanne Davis instructed the Insurance Committee that a motion needed to be made to move forward with including Aspire Financial/Edward Jones as one of the Nassau County School District's approved TSA representatives.

Marian O'Neal made a motion to not bring Aspire Financial/Edward Jones into the vendor line-up. Richard Burton seconded the motion. Melissa Stokes asked for time to review the responses provided in the hand-out. Discussion on the matter began with Marian O'Neal stating that there were enough companies currently offering plans. She

**INSURANCE COMMITTEE MEETING MINUTES**  
**YULEE MIDDLE SCHOOL – 4:30PM**  
**THURSDAY, April 16, 2015**

---

further stated that the NESPA Union does not want new companies to be included because there were too many companies already available. Marian added that VALIC and Ron Booker, our representative, both support the NESPA Union. VALIC is a union company themselves. Suzanne Davis reminded the Committee that Aspire Financial/Edward Jones offers mutual funds, which is something that would be a new item made available to employees.

The vote was tied. Suzanne Davis added her vote in order to break the tie and the motion failed. Aspire Financial/Edward Jones will be invited to offer their products to the Nassau County School District employees.

**General Question and Answer Session**

- Ellen Wiggins asked if she was permitted to summarize the meeting to share with her peers. Suzanne Davis responded that we have the minutes to serve as the summary. Marian O’Neal asked if the minutes were posted on the Nassau County School District’s website. Suzanne Davis advised that the minutes would be posted and available to all.

**Next Meeting Date**

The next meeting is scheduled for Thursday, May 21, 2015 at 4:30pm at Yulee Middle.

**Meeting Adjourned**

Suzanne Davis made a motion to adjourn the meeting and Ellen Wiggins seconded the motion. The meeting adjourned at 5:18 PM.

*Minutes Prepared By: Laurie Robert  
Supervisor’s Secretary, Personnel Services Department*