

**INSURANCE COMMITTEE MEETING MINUTES
YULEE MIDDLE SCHOOL – 4:30PM
THURSDAY, JANUARY 21, 2016**

Attendees: Beverly Kurak – Teacher, Yulee Middle School
Marian Phillips – Supervisor’s Secretary, Adult Education & Dropout Prevention
Joshua Bozeman – Teacher, Fernandina Beach Middle School
Jamie Vienneau – Teacher, Yulee Primary School
Susan Farmer – Executive Director of Business Services
Suzanne Davis – Director of Personnel Services

Guests: Jackie Tyson – Agent, Miller Health Group
Allison Profitt – The Bailey Group

Meeting Called to Order

The meeting was called to order by Suzanne Davis at 4:38 PM.

Adoption of Agenda

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

Review of the Minutes from April 16, 2015

The minutes from the April 16, 2015 meeting were reviewed. Marian Phillips made a motion to accept the minutes and Beverly Kurak seconded the motion. The motion was carried unanimously.

Security Benefits 403(b) *Susan Farmer*

Security Benefits has solicited the Nassau County School Board to offer investment plans/services to employees. Ms. Farmer advised that this company does offer mutual funds, which would be a different product offering to current investment options. Ms. Farmer advised that Edward Jones never produced the 25 required signed documents to be able to move forward with their product line, therefore nothing new has been introduced to employees. Representatives from Security Benefits will come to the Insurance Committee if members are interested. Marian Phillips indicated that they are NEA supporters, therefore she was on board with providing them with the opportunity. Beverly Kurak was also in agreement to bring them to present.

South Georgia Insurance Services, LLC *Susan Farmer*

South Georgia offers Colonial Life products. Multiple companies have come forward offering Colonial Life Insurance products. South Georgia will print Open Enrollment materials, however we must offer a whole life insurance plan plus one other product line, and it must be exclusive to South Georgia. Medical Bridge is one product line that may serve employees well as it covers deductibles and certain tests, such as colonoscopies. If we select a product line that is also offered/sold by AFLAC, we may not continue to offer that similar product from AFLAC. Members currently covered by that specific product may continue that coverage, however no new policies may be written.

Allison Profitt advised that the Bailey Group works with many companies that offer this service, not simply South Georgia and/or Colonial Life. If the district is going out to bid on health insurance, possibly look at packaging this service with health. Susan Farmer advised that this would require a separate Request for Proposal (RFP) from the medical RFP. Jackie Tyson spoke about examining the plan designs on the medical platform to see where we had gaps in coverage to understand what products make the best sense for members.

Suzanne Davis and Susan Farmer notated that there is an interest in something that offers 1-on-1 enrollments.

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Bidding Jackie Tyson

Susan Farmer indicated that we are at the five (5) year mark since our last medical bid. She asked the Insurance Committee if there was a recommendation to follow the 5-year plan with regard to bidding.

A draft of the Request for Proposal (RFP) was distributed for review. Allison Profitt and Jackie Tyson encouraged the Insurance Committee to bid all three lines: medical, dental and vision. The timeline is to release bids in March with a goal to present to the Board in early June. Allison suggested that when looking at bids, we can look at applying increases to the plans on an individual basis versus collectively, as in the past.

Beverly Kurak made a motion to bid. Joshua Bozeman seconded the motion. The motion carried.

Claims Jackie Tyson

Jackie Tyson distributed the January 2015 through December 2015 Medical Loss Ratio report. We are trending at a 67.90% loss ratio. Allison Profitt provided a report by AON Hewitt showing that we are under the National average. We are paying an average of 75.5% of premiums.

General Question and Answer Session

- **Dental**

Marian Phillips reminded the Insurance Committee that Dr. Potter's office was closing as he is retiring. Dr. Gelman is accepting new patients. Aspen Dental is not, however they are not receiving good patient reviews.

- **Affordable Care Act (ACA)**

Susan Farmer shared that the 1095 reports were coming due. W2's were going to be sent out next week. The 1095 is not required to file taxes, it's only an issue if you were covered by a Marketplace plan during 2015. Allison Profitt notated that taxes would not need to be amended once 1095's were made available.

- **Name Change**

Marian Phillips wanted the Insurance Committee members to be aware of her name change from O'Neal to Phillips.

Next Meeting Date

The next meeting is scheduled tentatively for Thursday, March 17, 2016 and May 19, 2016 at 4:30pm at Yulee Middle. An email will be sent out to members to remind them of the importance of attending the Insurance Committee meetings.

Meeting Adjourned

Beverly Kurak made a motion to adjourn the meeting and Joshua Bozeman seconded the motion. The meeting adjourned at 5:43 PM.

Minutes Prepared By: Laurie Robert
Instructional Personnel Specialist, Personnel Services Department