

**INSURANCE COMMITTEE MEETING MINUTES
YULEE MIDDLE SCHOOL – 4:30PM
THURSDAY FEBRUARY 16, 2017**

Attendees: Beverly Kurak – Teacher, Yulee Middle School
Jamie Vienneau – Teacher, Yulee Primary School
Marian Phillips – Supervisor’s Secretary, Adult Education & Dropout Prevention
Rhonda Campbell – Paraprofessional, Yulee Middle School
Kellie Sweat – Secretary/Bookkeeper, Yulee High School
Susan Farmer – Executive Director of Business Services
Suzanne Davis – Director of Personnel Services
Leanne Peacock – Personnel Specialist, Personnel Services
Laurie Robert – Personnel Specialist, Personnel Services

Guests: Jackie Tyson – Agent, Miller Health Group
Travis Cummings – The Bailey Group

Meeting Called to Order

The meeting was called to order by Suzanne Davis at 4:37 PM.

Adoption of Agenda

The agenda was reviewed. Beverly Kurak made a motion to accept the agenda, with flexibility, and Rhonda Campbell seconded the motion. The motion carried unanimously.

Review of the Minutes from January 19, 2017

The minutes from the January 19, 2017 meeting were reviewed. Beverly Kurak made a motion to accept the minutes and Kellie Sweat seconded the motion. The motion carried unanimously.

Introduction *Jackie Tyson*

Jackie Tyson introduced Travis Cummings to the Insurance Committee. Travis works with The Bailey Group and he is a State Representative for Clay County, Florida. In his role with The Bailey Group, Travis represents the Nassau County Board of County Commissioners (BOCC) for their insurance needs.

2017-2018 Dental & Vision Information *Jackie Tyson*

Vision

The Vision renewal involves migrating from the former CompBenefits platform to a Humana platform. This is not something in which the district has an option as the former CompBenefits vision plan is no longer being offered. While the rate offered on the Humana platform remains unchanged for 2017-18, the benefits are different.

	<u>CompBenefits</u>	<u>Humana</u>
Material Copays	\$25	\$15
In-Network Frame Allowance	\$50	\$130
In-Network Contact Allowance	\$150	\$130

Beverly Kurak asked about including Dr. Amy Beckham, the optometrist for Wal-Mart in Yulee, Florida. It was mentioned that Dr. Beckham has expressed her interest in being part of the network which serves the Nassau County School District. Humana’s vision network does include a handful of retail providers, however Wal-Mart was not accounted for in that list. Laurie Robert indicated that when CompBenefits introduced the retail providers several years ago, there was a question regarding Wal-Mart at that point. However, after researching the issue, the agent advised that Wal-Mart did not wish to participate along with the other retail providers.

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Dental

The Dental renewal still includes the combined CompBenefits and Humana platforms, which has been the case since the merger of the two entities and the introduction of the PPO plan EP510. The district may retain the current plans.

The dental plans are not performing well.

<u>Plan Name</u>	<u>Type</u>	<u>Loss Ratio</u>
CS150/HS205*	HMO	72.57%
AVN2	CoPay	60.04%
EP510	PPO	102.42%

**The Claims Experience report provided by Jackie Tyson illustrates claims for CS150 and HS205 combined, however Jackie noted that the loss ratio for CS150 stands at 86%.*

The current renewal offered is for one-year only and includes increases on two plans. The renewal has been quoted with the understanding that these four plans will continue forward. Humana will provide a renewal offer within the next month for plans solely under the Humana platform, eliminating the older CompBenefits platform. Jackie Tyson will forward that information to Ms. Farmer in the event that the data is available prior to the next Insurance Committee Meeting. Renewal rates for the current plans have been quoted with increases as follows:

<u>Plan Name</u>	<u>Renewal Increase</u>
CS150	12.1%
HS205	Flat
AVN2	Flat
EP510	23.7%

The committee members discussed the following options: go out to bid or renew unchanged. Jackie can approach Humana and request that the numbers be sharpened, however, due to the claims experience, there will still be an increase for dental plans.

Beverly Kurak made a motion to bid dental and vision. Susan Farmer seconded the motion. The motion carried.

On a side note, Jackie stated that the Florida Blue claims report was not available as of tonight's meeting, however, the utilization was still in the neighborhood of 63%.

403(b) Retirement Question *Susan Farmer*

Ms. Farmer provided the committee with a copy of a letter from Crystal Henning, Financial Advisor for Edward Jones. Mrs. Henning is a former Nassau County School District teacher whose spouse, Brian Henning, operates a local Edward Jones office. During the February 19, 2015 Insurance Committee Meeting, Mr. Henning made a presentation to the committee and was approved to work towards obtaining the 25 required employee's business. During the 90-day qualifying period, Mr. Henning failed to secure the minimum number of employees to move forward. Furthermore, Mr. Henning did not approach Ms. Farmer to request an extension of time.

Jamie Vienneau stated that Crystal Henning is still involved in Yulee Primary School as a volunteer, adding that several employees have expressed their desire for the Henning's to have an opportunity to work with our district. Jamie Vienneau made a motion to permit the Henning's another 90-day period to meet eligibility, Kellie Sweat seconded the motion. The motion carried.

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General Discussion

Kellie Sweat attended the Insurance Committee Meeting for the first time and asked about bidding health insurance. Kellie stated that the cost of the insurance is high and that employees are complaining. Ms. Farmer advised that as previously indicated by Jackie Tyson, we were currently waiting for claims from the previous month. Given the past year's flat rate, things are in a good pattern with the health insurance rates. When rates are flat, it's not advised to go out for bid as that makes vendors wonder if there are problems. Travis Cummings added that our utilization trend is great and that other companies are not so fortunate.

Ms. Farmer added that last year was the five-year mark and that historically, the Insurance Committee would have issued a Request for Proposal (RFP) for health insurance, however, the committee voted to leave the plans unchanged given the flat rate increase proposed by the current carrier, Florida Blue. Once claims are received and the committee meets in March, the RFP would be ready to launch with few modifications, should the committee wish to bid.

In a review of past meeting minutes, renewal rates for the past few years are as follows:

2013-14	5.23% increase
2014-15	5.90% increase
2015-16	Flat
2016-17	Flat

Next Meeting Date

The next meeting is scheduled for March 30, 2014 at 4:30PM at Yulee Middle School.

The following meeting is scheduled for April 20, 2017 at 4:30PM at Yulee Middle School.

Meeting Adjourned

Beverly Kurak made a motion to adjourn the meeting and Jamie Vienneau seconded the motion. The meeting adjourned at 5:35PM.

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