

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

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Attendees: Beverly Kurak – Teacher, Yulee Middle School  
Jamie Vienneau – Teacher, Yulee Primary School  
Joshua Bozeman –Teacher, Fernandina Beach Middle  
Marian Phillips – Supervisor’s Secretary, Adult Education & Dropout Prevention  
Lisa McCook – Secretary, Exceptional Student Education  
Kellie Sweat – Secretary/Bookkeeper, Yulee High School  
Susan Farmer – Executive Director of Business Services  
Leanne Peacock – Personnel Specialist, Personnel Services

Guests: Jackie Tyson – Agent, Miller Health Group  
Mark Bailey – The Bailey Group  
Susan Knight – AFLAC

**Meeting Called to Order**

The meeting was called to order by Susan Farmer at 4:32 PM.

**Adoption of Agenda**

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

**Review of the Minutes - February 16, 2017 Meeting**

The minutes from the February 16, 2017 meeting were reviewed. Beverly Kurak made a motion to accept the minutes and Jaime Vienneau seconded the motion. The motion carried unanimously.

**AFLAC Life Insurance Presentation**

In addition to the current products Aflac has available to employees, they offer Term and Whole Life insurance policies. Rates are based on age and there is a minimum purchase of \$10,000 for Whole Life and \$20,000 for Term Life. Life insurance policies are after-tax and can be enrolled in at any time.

Term Life: If you’re age 50 or under, you may apply for up to \$500,000 in coverage. If you’re between the ages of 51 and 68, you may be eligible for up to \$200,000 in life insurance protection. Aflac also offers the option of guaranteed-issue for a 10-year, 20-year, or 30-year term life coverage with a face amount of \$20,000 or \$25,000. No medical questionnaire is required for this option if 10% of employees enroll.

Whole Life: If you’re age 50 or under, you may apply for up to \$500,000 in coverage. If you’re between the ages of 51 and 71, you may be eligible for up to \$200,000 in life insurance protection.

After review of the policies, Susan Knight mentioned that she already had Nassau County School Board employees that were currently on payroll deduction. Susan Farmer asked Susan Knight what had transpired for her to come to the meeting if she already had employees that had purchased life insurance policies. Susan Knight responded that she asked if she would be able to offer life insurance products to employees during Open Enrollment and she was told she would have to be approved by the Insurance Committee. Susan Farmer asked the committee members if life insurance was approved when Aflac was originally approved. It was surmised that Joline Hewitt sold the life insurance policies, but must not have made it known that it was available. It was agreed upon that Aflac / Susan Knight does not need to be approved by the Insurance Committee since the product is already being sold. Susan Farmer apologized to Susan Knight for making the trip to the meeting.

**Dental & Vision Request For Proposal (RFP)** *Susan Farmer*

Susan Farmer stated that the RFP was released on Tuesday, March 28, 2017. She has already received four responses. The bids must be received by April 21, 2017 and a decision has to be made by May 29, 2017. Susan Farmer would like to meet on May 11, 2017 at 4:30pm for the broker’s presentation. Susan Farmer also scheduled

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a meeting for vendor presentations on May 18, 2017, if necessary. The RFP can be viewed at [www.nassau.k12.fl.us](http://www.nassau.k12.fl.us) under Business Services.

**Florida Blue Renewal** *Jackie Tyson & Mark Bailey*

Mark Bailey worked with Florida Blue on the trends and renewals and the renewal came in at -1.39%! This includes a new one year ProShare agreement and \$75,000 in wellness contributions. There are no changes to the current benefits.

Renewal History:

10-1-14 5.9%

10-1-15 0%

10-1-16 0%

10-1-17 -1.39%

Marion Phillips brought up an issue she has with Florida Blue. She is concerned that Florida Blue hasn't reached an agreement with Borland-Groover. It was explained that Mark Bailey has met with leadership teams regarding Borland-Groover and that they are trying to work out an agreement. He is hopeful they will reach an agreement in the near future. Evidently, the main issue is over reimbursement rates. Jackie Tyson noted that this is the longest stall in not reaching an agreement. Ms. Farmer asked a question regarding the cost for the member and Florida Blue since Borland-Groover has not been a provider? She further requested an analysis to see if Florida Blue is paying more for claims since Mayo Clinic is an expensive provider.

After considerable discussion, Beverly Kurak made a motion to accept the renewal and Marion Phillips seconded the motion. The motion carried unanimously.

**Edward Jones Update** *Susan Farmer*

Susan Farmer stated that Edward Jones had met the requirements and would go before the board on April 10, 2017.

**General Discussion**

No general discussion.

**Next Meeting Date**

The next meeting is scheduled for May 11, 2017 at 4:30pm at the District Office. A tentative meeting is scheduled for May 18, 2017 at 4:30pm at Yulee Middle. The Committee will determine if the May 18<sup>th</sup> meeting is necessary on May 11<sup>th</sup>.

**Meeting Adjourned**

Beverly Kurak made a motion to adjourn the meeting and Marion Phillips seconded the motion. The meeting adjourned at 5:10PM.

*Minutes Prepared By: Leanne Peacock, Personnel Department*