

**INSURANCE COMMITTEE MEETING MINUTES
YULEE MIDDLE SCHOOL – 4:30PM
THURSDAY MAY 18, 2017**

Attendees: Beverly Kurak – Teacher, Yulee Middle 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
 Suzanne Davis – Director of Personnel Services
 Leanne Peacock – Personnel Specialist, 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 4:30 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 carried unanimously.

Review of the Minutes – March 30, 2017 Meeting

The minutes from the March 30, 2017 meeting were reviewed. Beverly Kurak made a motion to accept the minutes and Susan Farmer seconded the motion. The motion carried unanimously.

Review of Dental & Vision Request for Proposal (RFP) *Susan Farmer, Jackie Tyson & Allison Profitt*

Sue Farmer went reviewed the dental RFP that was sent out on March 28, 2017 for which bids were returned by April 21, 2017. Eleven intents to propose were received and of the eleven intents, nine bids were received. During this discussion, Ms. Farmer mentioned that Florida Blue stated that if we selected Florida Combined Life (FCL) as the new dental carrier, they would reduce the health insurance premium by an additional 2%. This would result in a total reduction of the health insurance premium to 3.39%. However, Ms. Farmer pointed out that this was not considered in the evaluation materials being presented at the time, but is being presented for the committee’s information and consideration.

A printout of the analysis for the dental and vision RFPs was distributed and reviewed in detail by Jackie Tyson and Allison Profit. The analysis contained the following information:

NAME	COST	ADMIN	CUSTOMER SERVICE	FINANCIAL RATING	NETWORK	REPORTING
Humana	2nd	1st	3rd Tie	3rd Tie	3rd Tie	2nd Tie
Florida Combined Life	4th Tie	2nd Tie	3rd Tie	2nd	1st	1st
Solstice	1st	2nd Tie	1st	4th	3rd Tie	2nd Tie
Advantica (SR)	3rd	3rd	3rd Tie	3rd Tie	3rd Tie	2nd Tie
Metlife	4th Tie	4th	2nd	1st	2nd	1st

All of the companies offered a two year rate guarantee except for Advantica which offered only one year.

As an alternative option, Humana offered a Triple Option, which would entail eliminating the CS150 Plan. If members wanted to stay with a Dental HMO (DHMO) plan, they would then move to the HS205 Plan. There will be an additional rate increase if we choose to go with the Triple Option.

The main issue with the dental plans we currently offer, through Humana, is the lack of network as stated by Suzanne Davis who made several comments during the course of the discussion regarding this. There are only a few providers

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in Nassau County for the DHMO plans. She further stated that the Personnel Department has received countless complaints about Humana's network. Suzanne Davis also mentioned that we have asked Humana to broaden the network, but they have been unable to facilitate this request. During the discussion regarding the network, it was noted that Florida Combined Life has the best network available, Met Life the second best network, with Solstice, Advantica and Humana having the same network.

To further assist in the decision making process, the Committee reviewed the estimated cost for a root canal plus crown for a low DHMO. The results were as follows:

Humana	\$605
Advantica	\$1,235
FCL	\$650 + Provider Lab Charges (Estimate \$200) = \$800
Met Life	\$705
Solstice	\$765

After a review of several cost examples, Josh Bozeman suggested looking at the companies based on their network, in addition to the cost of certain common procedures such as root canals and caps. He noted that Solstice's plans were the cheapest, but that their costs were the highest. Mr. Bozeman then suggested comparing FCL and Met Life against Humana. Allison Profitt mentioned that she had administrative problems with FCL. Much discussion ensued comparing networks and procedure costs for all of the proposers.

Susan Farmer mentioned that we could meet with the company representatives on another day to ask them questions based on the information provided. Suzanne Davis said that this was a lot of information to absorb. Mrs. Davis again requested looking at the network providers that are available for each company.

After much discussion, Josh Bozeman made a motion to keep the same plans we currently have with Humana. Lisa McCook seconded the motion. The motion carried unanimously.

The vision plans were then reviewed. It was identified that Humana was providing increased benefits at the same cost. Beverly Kurak made the motion to keep Humana and Josh Bozeman seconded the motion. The motion carried unanimously.

Jackie Tyson thanked the committee for their commitment and the committee thanked Jackie Tyson and Allison Profitt for all their hard work.

Borland-Groover Contract *Suzanne J. Davis*

Suzanne Davis stated that Borland-Groover was back as a provider.

General Question & Answer Session

No general discussion.

Next Meeting Date

To be determined.

Meeting Adjourned

Susan Farmer made a motion to adjourn the meeting and Josh Bozeman seconded the motion. The meeting adjourned at 6:00 PM.

Minutes Prepared By: Leanne Peacock, Personnel Department