

**INSURANCE COMMITTEE MEETING MINUTES**  
**YULEE MIDDLE SCHOOL – 4:30PM**  
**THURSDAY APRIL 19, 2018**

---

Attendees:

Joshua Bozeman –Teacher, Fernandina Beach Middle School  
Ruth Duncan – Teacher, Callahan Middle School  
Kellie Sweat – Secretary/Bookkeeper, Yulee High School  
Kim Bernhart – Accounts Payable Accountant, Business Services  
Suzanne Davis – Director of Personnel  
Leanne Peacock – Personnel Specialist, Personnel Services

Guests:

Jackie Tyson – Agent, Miller Health Group  
Allison Profitt – The Bailey Group  
William Hepfinger – Teladoc  
Scotty Sanders – New York Life  
Lucita Cadet – New York Life  
Casey Williamson – New York Life

**Meeting Called to Order**

The meeting was called to order by Suzanne Davis at 4:34 PM.

**Adoption of Agenda**

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

**Review of the Minutes**

The minutes from the May 18, 2017 meeting were reviewed. Ruth Duncan made a motion to accept the minutes and Kellie Sweat seconded the motion. The motion carried unanimously.

The minutes from the February 15, 2018 meeting were reviewed. Joshua Bozeman made a motion to accept the minutes and Ruth Duncan seconded the motion. The motion carried unanimously.

**New York Life Presentation** *Scotty Sanders, Lucita Cadet, and Casey Williamson*

Everyone was presented with a packet of information. New York Life offers a Whole Life policy that is guaranteed issue with no medical questions. In order to receive the guaranteed issue with no medical questions, New York Life requires ten percent participation. Policies can also be purchased for an employee's spouse, children, and grandchildren. The employee would have to participate in order to purchase a policy for a family member. If an employee purchases a policy with the minimum value of \$5,000, the premium for that policy will not change. An employee can raise the policy, with no medical questions, to the maximum value of \$100,000 if the employee has purchased the minimum value. The policies have the ability to earn dividends. Dividends are paid once a year after the third year. Policies have a living benefit, which is worth eighty percent of the face value. This loan would benefit someone with a terminal diagnosis. New York Life policies are portable with the same premium. After much discussion, Joshua Bozeman made a motion to allow New York Life an opportunity and Kim Bernhart seconded the motion. The motion carried unanimously.

**Teladoc Presentation** *William Hepfinger*

Everyone was presented with a packet of information. Teladoc has over fourteen hundred employees and over forty million members in more than one hundred countries. With Teladoc, you are talking to resident physicians that are board-certified. Teladoc provides access to care twenty-four hours a day, seven days a week via video, phone, or mobile app. Some of the top diagnoses are sinus problems, flu, allergies, and bronchitis. Teladoc is able to diagnose, treat and prescribe medications for common health issues. After much discussion, Joshua Bozeman made a motion to continue the process with Teladoc and Ruth Duncan seconded the motion. The motion carried unanimously.

**INSURANCE COMMITTEE MEETING MINUTES  
YULEE MIDDLE SCHOOL – 4:30PM  
THURSDAY APRIL 19, 2018**

---

**Heath, Dental, and Vision Renewal** *Jackie Tyson and Allison Profitt*

Jackie Tyson stated that they were still working with Florida Blue on the renewal, but the worst case scenario would be a no increase to the rates.

The dental and vision renewals came in with a two year rate guarantee. Kim Bernhart made a motion to accept the dental and vision renewal and Kellie Sweat seconded the motion. The motion carried unanimously.

**General Question & Answer Session**

Jackie Tyson wanted to discuss a statement from the February 15, 2018 minutes, under ProShare Update. Please note, as a Florida Blue norm, a one-year ProShare is shared at thirty percent of the profit. However, for the 2018 renewal we negotiated a one-year ProShare with fifty percent share of the profit.

**Next Meeting Date**

The next meeting is scheduled for May 17, 2018 at 4:30pm at Yulee Middle school.

**Meeting Adjourned**

Ruth Duncan made a motion to adjourn the meeting and Joshua Bozeman seconded the motion. The meeting adjourned at 5:54PM.

*Minutes Prepared By: Leanne Peacock, Personnel Department*