

**INSURANCE COMMITTEE MINUTES**  
**Correspondence Via Email**  
**Wednesday, November 18, 2020**

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Scott Hodges – Director of Human Resources  
Christopher Lacambra – Executive Director of Financial Services  
Kim Bernhart – Accountant, Business Services  
Joshua Bozeman – Teacher, Fernandina Beach Middle School  
Ruth Duncan – Teacher, Callahan Middle School  
Marian Phillips – Supervisor’s Secretary, Management Information Systems  
Kathy Lyle-Purvis – Teacher, Information Technology  
Kellie Sweat – Secretary/Bookkeeper, Yulee High School  
Leanne Peacock – Personnel Specialist, Human Resources

**Insurance Committee Update** *Scott Hodges*

Scott Hodges emailed the following information to the insurance committee.

*I wanted to let you all know that the board approved both of our recommendations last Thursday.*

*As you remember, one was to negotiate the extension of our contracts with Blue Cross and Humana for 15 months to have a new policy date of January 2022. The Bailey group will immediately start negotiating with Blue Cross and Humana to extend our contracts to 15 months (without rate increases) and also to allow any deductible or out-of-pocket expenses incurred by employees any time in the last three months of next year to count towards the deductibles for the 2021 calendar year. This would ensure that no employee suffered any adverse financial effects due to the change.*

*The other was to search for an electronic platform to use for onboarding to eliminate time and paper in the process. Mr. Bailey suggested that we take our life insurance (Trustmark) to RFP this year in order to be able to negotiate not only better rates, but also try and get them to help (or completely) fund the cost of moving to the Electronic On-Boarding platform we are looking for. Mr. Bailey thinks Trustmark, or one of the competitors, would pay most, if not all of the cost if our business goes to RFP.*

*In order to do this, we would need a recommendation from this committee to take the Trustmark Life Insurance to RFP this year. If at all possible, I would like to give you the information I have in an email and take a vote rather than have another TEAMS meeting.*

*Here it is:*

*We have used Trustmark for our Life Insurance carrier since 1996. Before that, we used them under the name Washington Life (Trustmark bought out Washington Life). We can not find any record of this ever going to RFP as Trustmark or Washington Life. The company has been good about paying claims. They have not raised rates on a regular basis. In fact, they have rarely raised them.*

*Our employees have 228 additional policies with them, so we have some buying leverage. Every employee has a \$30,000 policy paid for by the district. I know Trustmark has been good about paying out policies for employees who decess. My personal experience with them is that I completed and application for additional insurance in July and never received any word from them regarding the application. So did my wife and she never hear anything either. In October, went out and got additional policies from another company so we cancelled our request.*

*All in all, as a district, we are happy with Trustmark. However, we would like the committee to consider giving the board a recommendation to go to RFP to ensure we are getting competitive rates, to see if they, or any other company, would be willing to help us with the cost of the electronic on-boarding platform, and to ensure we are getting the best customer service.*

*If this is something the committee would consider, I need one of you (a voting member, anyone but Leanne) to **REPLY ALL** to this email with the recommendation. Another voting member, to **REPLY ALL** and second the recommendation, and then I would call a vote on the matter.*

*If you would rather have this discussion in a TEAMS meeting, I can arrange one on Wednesday, December 2<sup>nd</sup> at 3:30.*

*Thanks for your time and assistance with this as we work to improve benefits for everyone.*

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Ruth Duncan made a motion for the insurance committee to make a recommendation to the school board to give the Bailey Group permission to seek competitive life insurance rates and an electronic on-boarding platform. Kathy Lyle-Purvis seconded the motion. The motion carried unanimously.

*Minutes Prepared By:     Leanne Peacock, Human Resources Department*