

INSURANCE TASK FORCE MEETING

March 12, 2009

Facilitators: Shelley Halstead, Patti Elkin, Janet Borchers, Sara Kohlhauff

The group decided to go straight to story due to limited time constraints.

Story

- Budget drives benefit story (constraints)
- Haven't been able to give employees level of paid coverage due to constraints
- Health increase 24%
- Benefit bank contribution stayed the same
- Benefits: bigger & bigger piece of compensation
- Miami-Dade's survey: contributions to their employee health benefits put Lee County near the top (\$6372).
- How do Miami-Dade salaries compare to Lee's?
- Cost of living: Lee vs. Dade (perception?)
- Benefit bank contributions have escalated significantly in the past seven years (high-end plans cost more per employee)
- Significant migration from one plan (903) to another (706)
- Anticipate health insurance premium increase similar next year
- National trend double digits (costing more for the same product)
- Larger areas may have more competitive rates within services (apples to apples)
- Fact: premiums will increase
- Benefit Bank dollars:

2000 – 2001:	\$2250
2001 - 2002:	\$2250
2002 – 2003:	\$3852
2008 – 2009:	\$6372
- Budget losses are expected to be in double digits
- Over the last years "things" were done to mitigate increases (the \$10 bucks)
- Employees drawn to this profession because of our benefits package
- Temporary employees not eligible for benefits including teachers – past year
- Benefits packages are taking a hit nationwide
- Support staff drops dependent coverage because of cost – not just support staff
- HMO this year – next year??
- Employee awareness needs to be heightened
- Insurance vs. compensation
- Support staff not able to meet – not an understanding of benefits
- Disconnect between pay scale & cost of benefits
- Time constraints limit understanding of benefits
- Huge cost savings because we're self-insured
- Worst case scenario \$70M shortfall – salaries/benefits will be impacted
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Interests

- Morale
- Satisfaction
- Affordability
- Recruitment

- Retention
- Ratifiability
- Employee Wellness
- Awareness
- Education

Data Requested

- Projection of the 2010-11 plan year premiums
- Miami-Dade study
- District budget information
- Other clients' solutions when \$ limited (Gallagher)

Issues

- Benefits: 14.01 Talc; 13.01 Spalc
- Eligibility: 14.011 Talc; 13.011 Spalc
- Benefit bank/flex credits
- Major medical health insurance: 14.041, 14.042, 14.043 Talc; 13.041, 13.042, 13.043 Spalc
- Options to decline: 14.05 Talc; 13.05 Spalc
- Life insurance: 14.06 Talc

The next meeting was scheduled for Thursday, April 9, 2009, 8:30 AM – 12:30 PM.

Check Out – 5:40 PM