

February 21, 2006

INSURANCE TASK FORCE COMMITTEE MEETING

Members Present

Pat Arner
Ami Desamours
Ron Frazer
Marty Mesch
Jamie Michael
Donna Mutzenard
Suzan Rudd
Bob Rushlow
Susan Strong
Vicky Tisdale

Members Absent

Dr. Jane Kuckel, Liaison
Board Member
Dr. Greg Adkins
Leo Burt
Charles Luckey
Shayne Murphy
Tommy O'Connell
Norma Perroni

Others

Joe Pescatrice, Retiree Liaison
Lisa Brown
Barbara Crowe
Debbie Durieux
Robin MacDonald
Erv Pierce
Cecilia Rucker
Pat Ryer
Debbie Strong
Glen Volk

Ms. Susan Strong called the meeting order at 3:44 PM.

Employee Wellness Coordinator

Ms. Susan Strong introduced Lisa Brown, the School District's new Employee Wellness Coordinator. Ms. Strong took a few moments to share Lisa's background and experience; after which all members introduced them selves to Lisa.

Ms. Brown presented the members with some of her ideas, along with tentative timelines, for employee wellness initiatives. Her main goals are to provide educational programs and incentives to District employees to promote health and well-being, and to reduce risk factors associated with leading causes of disease, disability, and death.

Lisa plans to conduct focus groups at selected high schools, middle schools, elementary schools, administrative sites, and ancillary sites throughout the District. From these groups, she hopes to gather information and ideas about employee health interests, as well as present her ideas for their feedback. She hopes to have these focus groups completed by May 26, 2006.

Lisa also plans to collaborate with health providers, fitness centers, educational institutions, and national associations such as the American Heart Association, American Diabetes Foundation, and the National Institutes of Health to provide information and services for District employees.

Brown-bag lunch lectures were suggested as a way to reach employees who work at Transportation facilities. Maintenance employees, members felt, would be a challenge because most work out in the field.

Ms. Donna Mutzenard offered to promote District wellness activities at TALC monthly Building Rep meetings. SPALC also volunteered to assist Lisa with District wellness promotions.

Ms. Brown has already contacted local fitness centers to discuss discount programs for District employees. So far, she has had a positive response from 26.

Ms. Brown will track results of the various wellness programs implemented to measure their success. BCBS will be able to assist her with data collection for disease management programs.

Ms. Brown plans to establish a Wellness Web Page as a link from the Insurance & Benefits' home page that will contain the following:

- Schedule of on-site fitness classes
- District-wide wellness challenges
- Newsletter/health educational material
- Link to other credible health education/wellness web sites
- Link to existing health related services, such as EAP, etc.
- Description of all current programs and offerings
- List of fitness facilities providing discounts, as well as a link to the fitness facility's web site, if available

Ms. Brown hopes to kick off the first District-wide wellness initiative in August or September, 2006. This program will be a ten-week walking challenge in partnership with "Florida on the Move", a state-wide initiative to increase physical activity. Participants will be able to track their progress on-line or by written logs for those without internet access.

Approve Minutes

Mr. Bob Rushlow indicated that his question for the health insurance survey, "How well do you understand your BCBS health insurance plan?", was not noted in the February 21, 2006, Minutes. The question was included to the survey, however, it was not reflected in the Minutes.

With the addition of the above question to the Minutes, Mr. Ron Frazer made a motion to approve the Minutes of the February 21, 2006, meeting; Ms. Vicky Tisdale seconded the motion; and motion passed unanimously.

BCBS Middle Option Plan

Mr. Glen Volk presented a draft "middle option" PPO plan prepared by BCBS. A middle option plan is being investigated in case the health insurance survey results indicate employee interest in a plan with benefits and premiums mid-way between the District's existing BCBS plans. For the example, Mr. Volk blended the 927 & 903 Plans into a single high option plan, then offered a middle option plan between the blended 927/903 plan, and the current 118 plan. It was noted that the rates listed in the example did not take into account benefit bank dollars.

Mr. Bob Rushlow indicated he had a problem discussing the blended plan and a middle option plan. Ms. Strong pointed out that this was merely a discussion, an option that the ITF was looking at for informational purposes only. She felt the group should be prepared in case the surveys come back supporting interest in a middle option plan.

Ms. Tisdale reported that she had been telling the people at her school to respond to the survey and that if they did not participate in the survey, they had no reason to complain about their benefits.

Ms. Pat Arner stated she had received a lot of static from employees about Questions 19 and 20. Ms. Strong indicated that she, too, had received some emails expressing concern about those two questions.

After she explained the reasoning behind the questions and assured employees that their answers were totally anonymous, they were alright with the questions.

Ms. Suzan Rudd indicated she, too, had received some concerns about those questions – mainly because employees thought their answers could be traced back to them.

BCBS Claim Experience/Enrollment Data Update

Mr. Glen Volk reported that, overall, our plans were performing quite well – claim experience was pretty much what he had projected. All plans combined, average PEPM claims (per employee per month claims) are running \$430 - \$435. One year ago, the PEPM claims were averaging \$375.

At the last meeting, demographics for each plan had been requested. Mr. Glen Volk distributed this information to the members. Based on the report, most active employees are enrolled in the BCBS 903 plan. Enrollment for retirees is pretty much split between the 903 and 927 plans.

Ms. Debbie Strong gave an update on the open enrollment results for retirees:

- 5 cancelled their health insurance altogether
- 17 retirees moved from the 927 Plan to the 903 Plan
- 5 retirees moved from the 927 Plan to the 118 Plan
- 6 retirees moved from the 903 Plan to the 118 Plan
- 1 retiree moved from the 118 Plan to the 903 Plan

There was discussion about active employees supplementing retiree rates. One of the reasons for this is that Florida Law prohibits charging retirees more for their insurance, even though their claim experience may be higher.

Ms. Strong suggested this information be sent to retirees – that they pay the same rates as active employees even though their claim experience is higher. She felt it might increase retiree appreciation of their District health insurance.

Claim Experience by Tier

Ms. Strong indicated that a TALC member had requested claim experience by tier. Mr. Glen Volk shared this information with the members. The information was broken down as follows:

- Employee
- Spouse
- Children
- Total of All Coverage

Ms. Suzan Rudd pointed out that the agenda stated by tier, but the information supplied was not actually presented for each of the tiers.

Mr. Volk will get information by tier for the next meeting.

SPALC Participation in BCBS 927 Plan

Mr. Ron Frazer requested and presented a report showing SPALC bargaining group participation in the 927 plan. There are 2,223 active employees in the 927 plan, of which 1,109 (46%) are SPALC bargaining group employees.

There are 2,622 SPALC bargaining group employees enrolled in the 903 plan.

Good of the Order

Ms. Susan Strong announced that both Ms. Pat Ryer and Mr. Erv Pierce would be retiring soon from BCBS. She thanked them for their support and assistance to the School District and said they would be missed.

Mr. Erv Pierce introduced Mr. Robin MacDonald, who will be his replacement. Mr. Pierce & Mr. MacDonald have worked together for four (4) years. Mr. MacDonald is currently the Director of Sales & Marketing for Middle Accounts. He has 14 years of experience in the insurance industry, four (4) of those years have been with BCBS.

Ms. Susan Strong presented preliminary Open Enrollment numbers which are subject to change after all outstanding forms have been received and processed. She will post the final numbers in the April Benefit Review.

The next ITF Meeting is scheduled for Tuesday, March 21, 2006.

The meeting was adjourned at 5:20 PM.