

August 21, 2006

INSURANCE TASK FORCE COMMITTEE MEETING

Members Present

Dr. Greg Adkins
Pat Arner
Leo Burt
Mark Castellano
Ami Desamours
Ron Frazer
Jamie Michael
Donna Mutzenard
Tommy O'Connell
Norma Perroni
Suzan Rudd
Bob Rushlow
Susan Strong
Vicki Tisdale

Members Absent

Dr. Jane Kuckel, Board Member Liaison
Charles Luckey
Marty Mesch

Others

Brock Bell
Lisa Brown
Joe Pescatrice, Retiree
Liaison
Cecilia Rucker
Janie Rushing
Debbie Strong
Glen Volk

Ms. Susan Strong called the meeting to order at 3:45 PM.

Approve Minutes

Ms. Strong asked if there were any additions, deletions, or corrections to the Minutes from the April 25, 2006, meeting. With no changes, Ms. Vicki Tisdale made a motion to approve the Minutes; Ms. Donna Mutzenard seconded the motion; and the motion passed unanimously.

Employee Wellness Program

Lisa Brown updated the committee on the Employee Wellness Program.

She has conducted 23 focus groups and received positive feedback. As a result of these focus groups, Ms. Brown discussed the following programs she has already or plans to implement this school year:

1) **Florida on the Move Challenge** - a walking program, the primary goal of which is to increase physical activity of employees. Each site will have a team and a leader. Since some sites are smaller than others, the number of steps per participant will be averaged. Blue Cross Blue Shield will donate pedometers for this challenge.

2) **"Fit with Five"** - a challenge for Transportation employees. The goals of this program are to increase fruit and vegetable intake, reduce blood pressure, increase physical activity, etc. Ms. Brown noted the need for nutritional guidance for Transportation employees. She plans to create manuals for each compound that include nutritional recipes, exercise tips, etc.

3) **Weekly Wellness Bulletins** - Ms. Brown has already begun sending these email bulletins to District employees and has received they positive feedback.

4) **Wellness videos** – Ms. Brown will be working with Al Shilling to make videos to air on the District’s ITV channel to promote wellness and other health issues.

5) **On-Site Exercise Classes** – Ms. Brown cited a great deal of interest among employees who participated in the focus groups regarding on-site exercise classes. She plans to expand the current offerings to other locations.

6) **On-Site Weight Loss Classes** – Ms. Brown reviewed both Weight Watchers “at work program” and Lee Memorial Health System’s Lee Health Solutions programs. Over this past summer, Lee Memorial conducted their program at the James A. Adams building. Eight of the original 30 participants completed the class. Participant surveys provided good feedback about the program including the recommendation for more support and less education.

7) **On-Site Flu Shots** – Flu Shots will be administered by Lee County Health Department at various District sites for \$25. There may be partial reimbursement for Blue Cross members through the health insurance wellness benefit. Because this provider is not in the Blue Cross network, Ms. Debbie Strong, our Blue Cross on-site representative, will investigate how these shots will be covered and will communicate that information to employees via her weekly “Helpful Hints” email. Ms. Tisdale asked if Pneumonia shots could also be offered. Ms. Brown responded they could and that she would follow up with additional information.

8) **Health Risk Appraisals and Screenings** - Ms. Brown stated that 70% of health care costs are lifestyle related. Blue Cross Blue Shield has agreed to hold screenings (cholesterol, blood pressure, etc.) at 15 District locations this year. Ms. Brown has currently scheduled twelve (12) locations and will add three (3) more. Ms. Brown has worked with Mr. Herb Wiseman and Mr. Marty Mesch to determine the best locations. The screenings are free to employees as Blue Cross Blue Shield will be covering the costs. Additional screenings may be added if the employees are willing to pay for them (triglycerides, prostate, etc).

9) **Alliance for a Healthier Generation** – Ms. Brown announced the following three (3) schools in Lee County have been selected to pilot the Healthy Schools Program through the Alliance for a Healthier Generation: Mariner Middle, North Fort Myers High, and Dr. Carrie D. Robinson Littleton Elementary. The alliance between The American Heart Association and The William J. Clinton Foundation was created to promote nutrition, physical activity, and staff wellness. Its goal is to decrease childhood obesity by encouraging healthy food options (i.e. changing items in vending machines) and to increase physical activity. Ms. Brown stated that she would offer assistance to these selected schools for the staff wellness portion of the program.

10) **Grants** - Ms. Brown explained she has been researching foundations on line to apply for grant money for District wellness programs. She will be working Mr. Jeff McCullers.

11) **Employee Newsletter** – Ms. Brown received positive feedback on the employee newsletter, *Wellness Junction*, that was sent out last May. Ms. Brown asked the committee for an approval to continue the monthly newsletter.

In addition to the printing cost of the newsletter, Ms. Strong pointed out the need to budget for supplies (blood pressure cuff, scale, etc.) for the programs previously discussed. Ms. Strong also stated that if it’s the recommendation of this committee to return to self-insurance under Blue Cross Blue Shield as the administrative service provider, Blue Cross will donate \$75,000 annually to the Wellness Program beginning April 1, 2007.

Ms. Tisdale asked to see a budget for the Employee Wellness Program expenses. Ms. Strong agreed that she and Ms. Brown would work on a budget, but recommended, in the meantime, the committee approve the expense for two (2) monthly issues of the wellness newsletter, a blood pressure cuff, and a scale. Ms. Rudd asked the cost of the two newsletters and the supplies. Ms. Strong responded approximately \$4,000 for two newsletters for 10,000+ employees and approximately \$500 for supplies. Mr. Leo Burt expressed his concern about the distribution of the *Benefit Revue*. He said they are not being placed in employees’

mailboxes at Transportation South. Dr. Greg Adkins stated that now he is aware of this problem, he will make the directors/ supervisors aware and will ask them to distribute them properly.

Ms. Pat Arner made the motion to approve the printing of two (2) monthly issues of the wellness newsletter, *Wellness Junction*, and up to \$500 in supplies (blood pressure cuff and scale). After additional discussion, the motion was seconded by Ms. Tisdale and the motion passed unanimously. Ms. Arner thanked Ms. Brown for all of the good and hard work she has done.

Health Insurance RFP & Recommendation

Ms. Strong asked Mr. Bob Rushlow and Mr. Mark Castellano to be Interest-Based facilitators for the Health Insurance RFP recommendation.

Story - Ms. Janie Rushing presented the following overview of the Health Insurance RFP Process to the committee:

- 04/25/06 – ITF recommends RFP for health insurance for April 1, 2007, and appoints a subcommittee to oversee the project during the summer. The subcommittee consisted of Dr. Greg Adkins, Ms. Suzan Rudd, Ms. Jamie Michael, Mr. Ron Frazer, Ms. Donna Mutzenard, Ms. Ami Desamours, and Ms. Susan Strong
- 05/24/06 – RFP release date, sent to eight (8) vendors
- 06/06/06 – Deadline for vendor questions
- 06/09/06 – Addendum #1 released
- 06/14/06 – Addendum #2 released
- 06/29/06 – RFP due date (proposals received from Aetna, BCBS, CIGNA, and United Healthcare)
- 07/11/06 – Proposal clarification questions sent to all proposers
- 07/17/06 – Deadline for responses to proposal clarification questions
- 07/18/06 - Requested Certificates of Coverage from Aetna, BCBS, CIGNA, and UHC
- 07/19/06 - ITF Sub-committee meeting (review of proposals and responses to clarification questions – short list for oral interviews: Aetna, BCBS and UHC)
- 07/20/06 – Follow-up questions sent to proposers
- 07/24/06 – Deadline for submission of Certificates of Coverage
- 07/25/06 – Deadline for responses to follow-up questions
- 08/07/06 – Oral interviews and evaluation
- 08/11/06 – ITF subcommittee meeting (final evaluation and recommendation)

Ms. Rushing reviewed the strengths and weaknesses of each vendor. Aetna was the only company to propose a Medicare option. Aetna was only considered for ASO services as they would not guarantee premiums for their fully-insured products if enrollment varied significantly among the plans.

Blue Cross Blue Shield stated they would contribute \$75,000 annually to the District's Employee Wellness Program. Mr. Bob Rushlow asked if each vendor was asked to contribute to the Employee Wellness Program. Ms. Strong responded no. Blue Cross volunteered the contribution.

United Health Care submitted the lowest premiums; however, the sub-committee received conflicting explanations of proposed plan benefits. There were also contradictions between clarification questions and the Certificates of Coverage UHC provided.

Mr. Glen Volk reviewed premium projections for Blue Cross and for United Health Care, both fully-insured and self-funded programs as well as the "pros" and "cons" of self-funding. He presented the recommendation of the subcommittee, which was to stay with Blue Cross Blue Shield, but to move to self-funding. He explained the change to self-funding would be transparent to employees.

Interests – Blue Cross Blue Shield as ASO provider

Pride of ownership	Flexibility	Risk Manageability
More Customer Service to Employee	Ability to use Reserve	Affordability
Control of Premiums (establish own projections)	Ratifyability (Memorandum of Understanding)	Manageability
Stability	Employee Satisfaction	

The ITF committee was asked to approved/disapprove the recommendation of subcommittee by a show of "thumbs". The consensus of the committee was to move to self-funding with Blue Cross Blue Shield providing administrative services only.

The next Insurance Task Force committee meeting will be September 14, 2006, at 3:30.

Good of the Order

Mr. Ron Frazer stated that a future discussion will be needed regarding the funding of premiums if the start date of schools is later for the 2007-08 school year.

Ms. Jamie Michael raised a concern presented to her about employees not being able to have some benefit bank dollars for voluntary benefits (i.e. dental, vision, etc.) if they have waived District-provided health insurance. She felt this might be something the ITF committee should discuss in the future.

The meeting adjourned at 5:45 PM.