

September 14, 2006

INSURANCE TASK FORCE COMMITTEE MEETING

Members Present

Dr. Greg Adkins
Ami Desamours
Ron Frazer
Marty Mesch
Jamie Michael
Shayne Murphy
Donna Mutzenard
Norma Perroni
Suzan Rudd
Bob Rushlow
Susan Strong
Vicky Tisdale

Members Absent

Pat Arner
Leo Burt
Mark Castellano
Tommy O'Connell

Others

Dr. Jane Kuckel,
Board Liaison
Joe Pescatrice, Retiree
Liaison
Lisa Brown
Karen Cooley
Barbara Crowe
Debbie Durieux
Robin MacDonald
Monica Scott
Debbie Strong
Glen Volk

Ms. Susan Strong called the meeting to order at 3:30 PM.

Employee Wellness Program – Update and Budget

Ms. Lisa Brown updated the Task Force members on Employee Wellness programs and accomplishments to date. She has started a “Fit for Five” Challenge for Transportation employees and is very pleased with the turnout. A total of 154 employees have signed up for the Challenge – 50 of those were from Transportation South.

Ms. Brown has visited the Transportation locations several times, giving lectures, weighing employees, and taking their blood pressure. Many blood pressure readings were very high, with some diastolic readings over 100.

Lisa described the Health Risk Appraisals and weight-loss programs that she plans to offer at selected locations throughout the District.

Ms. Brown presented the following draft 2006-07 budget to the Task Force for approval:

Printing (newsletters, promotional materials, education materials)	\$18,000
Supplies (weight scales, blood pressure cuffs, displays, reference materials, health videos, books, incentives)	1,000
Travel (\$500 for out-of-county continuing education & \$1,000 for in-county focus groups, presentations, meetings, etc.)	1,500
Professional Technical Services (guest presenter compensation)	<u>500</u>
Total Budget	\$21,000

Ms. Vicky Tisdale made a motion to approve the budget; Ms. Jamie Michael seconded the motion; and the motion passed unanimously.

Ms. Jamie Michael suggested that Ms. Brown use a District vehicle whenever possible for her travels. Dr. Adkins stated that she should check with Mr. McNerney to see if there are any available vehicles.

Ms. Strong noted that Blue Cross Blue Shield, in their RFP response, has offered to contribute \$75,000 annually to the District's Wellness Program. This amount will be payable April 1st each year of their new contract.

Ms. Strong also informed the group that Ms. Brown and she would be meeting with Mr. Jeff McCullers to discuss applying for grant money for future Employee Wellness Program initiatives.

Ms. Vicky Tisdale suggested adding including stress management programs to Employee Wellness Program offerings. Ms. Brown indicated that our EAP was conducting surveys to determine the stressors for Transportation employees and will be offering "lunch & learns" at various Transportation locations. Ms. Tisdale suggested EAP Consultants do the same for teachers. Ms. Brown will follow up on this.

Introduction

Ms. Susan Strong took a moment to introduce and welcome Ms. Monica Scott, the District's new BCBS Account Manager.

Approve Minutes

Ms. Strong asked if there were any additions, deletions, or corrections to the Minutes from the August 21, 2006, meeting. With no changes, Ms. Donna Mutzenard made a motion to approve the Minutes; Ms. Jamie Michael seconded the motion; and the motion passed unanimously.

BCBS 706 PPO Plan

In response to the last health insurance survey, the Task Force has been studying the addition of a new PPO plan option – one that would fall midway between the high-end 927/903 plans and the low-end 118 plan. A request for this "middle-option" plan was included in the District's RFP for health insurance.

A spreadsheet was distributed outlining two BCBS 706 Plan options. Option 1 was what the Task Force had previously reviewed and requested in the RFP. Option 2 was the same plan with two minor enhancements – a higher Substance Abuse Maximum and an office co-pay in lieu of co-insurance. The proposed BCBS 706 Plan would be added as an additional 4th option for employees, effective April 1, 2007.

Mr. Bob Rushlow and Ms. Suzan Rudd expressed concern about the plan – they wanted to know what the rates would be before they supported it. Ms. Strong pointed out that premium rates would be discussed at the October meeting; therefore, the group agreed to postpone their decision to the October meeting. A decision would have to be made at the October meeting, however, to meet deadlines for the 2007 Open Enrollment.

Health Plan Claim Review

Mr. Glen Volk presented an overview of BCBS health plan claim experience to date. Claims for July, 2006, were very high.

Mr. Volk also presented tier premium and claim information for employees, spouses, and children. According to the data, the spouse tier appears under-priced.

Ms. Jamie Michael requested Mr. Volk bring additional data to the next meeting that shows tier data, by plan.

Gallagher Benefit Services Contract Renewal

Ms. Susan Strong reminded the Task Force that in April, 2006, all benefits/services had been reviewed to determine what products should go out to bid. At that time, it was agreed to only release an RFP for health insurance and renew all other existing benefits/contracts.

Gallagher Benefit Services has agreed to renew their contract with the District for an additional year under the existing terms and conditions. The only compensation they receive is commission on dental and disability insurance, with no fees paid to Gallagher by the District.

Mr. Bob Rushlow made a motion to renew the contract with Gallagher Benefit Services for the 2007 calendar year; Ms. Norma Perroni seconded the motion; and the motion passed unanimously.

Good of the Order

Ms. Jamie Michael stated she received a letter from an employee who has declined District-provided health insurance. He was requesting the District consider offering employees who waive health insurance some benefit bank dollars to purchase dental, vision, and/or cancer insurance.

Ms. Strong said she would put this item on next month's agenda for discussion.

Mr. Ron Frazer said he felt this was a valid request. He said he and Ms. Perroni would need to discuss it with their respective departmental staffs to address implementation considerations and any potential staffing impact.

Mr. Bob Rushlow said he had been approached by an employee who works in the Before and After School Programs. The employee wanted to know how workers' compensation indemnity benefits would be handled if he was injured during the Before or After School Program.

Dr. Kuckel suggested explaining it in the Benefit Review.

Ms. Strong indicated that she would discuss this with Johns Eastern and include it on the Insurance & Benefits website – Workers' Compensation Q&A's.

Ms. Strong reminded the Task Force they need to be prepared to discuss premiums and reserves, and to make a recommendation regarding the BCBS 706 PPO plan at the October meeting which is scheduled for Monday, October 23, 2006, at 3:30 PM.

The meeting was adjourned at 4:55 PM.