

## VWASIG Minutes – September 27, 2017

VWASIG trustees met on September 27, 2017 at Willow Bend Country Club at 9:00am. Members present at the time of roll call include Ray Burden, Debbie Compton, Ruth Ann Dowler, Mike Estes, Hollie Ford, Staci Kaufman, Todd Keller, Matt Krites, Jeff Snyder, Tricia Taylor, Cindy Tinnel, Rachael Thomas, Rick Turner, Carol Williman and Carolyn Winhover. Also present were Kris Gerken, Ally Druckemiller, Cindy Stever, Mike Ruen, Laura Peters, Troy Bowersock and Ashley Whetsel.

Steve Arnold was introduced as the Western Buckeye ESC Superintendent. Steve is a member of the Allen County insurance group as part of his duties as Allen ESC Superintendent. He will not be a voting member of VWASIG but will attend as many meetings as possible.

Jeff Janisac from Cincinnati was introduced as a Huntington employee observing our meeting today.

Mike Estes made a motion to appoint Staci Kaufman, Superintendent of Van Wert City Schools and Ruth Ann Dowler, Special Education Coordinator at Van Wert City Schools as voting members for Van Wert City School District. Ms. Kaufman replaces Ken Amstutz while Mrs. Dowler replaces Kevin Gehres as an administrative representative. Debbie Compton seconded the motion. Voice vote: Yes – 10 ½ ; No- 0.

Cindy Tinnel made a motion to appoint Tricia Taylor as a voting member for Western Buckeye ESC as a replacement for Kimberly Jones. Ray Burden seconded the motion. Voice vote: Yes – 12 ½ ; No- 0.

Ruth Ann Dowler's replacement has not yet been determined.

Minutes of the June 21, 2017 meeting were reviewed and approved. Staci Kaufman made a motion to accept the minutes. Cindy Tinnel seconded the motion. Voice vote: Yes – 13; No – 0.

Mike Ruen gave the Financial report for June, July and August. These three months have been strong.

Mike Estes made a motion to accept the financial report. Ruth Ann Dowler seconded the motion. Voice vote: Yes - 13; No – 0.

Mike Ruen gave the Flexible Spending report for June, July and August. August had some large claims.

Hollie Ford made a motion to accept the flex spending report. Todd Keller seconded the motion. Voice vote: Yes - 13; No – 0.

Report from Huntington Insurance – Kris Gerken/Cindy Stever/Ally Druckemiller

- Kris Gerken presented the medical and dental renewal analysis.  
Quotes were received from Aetna, Aetna with HIIG Stealth for stop loss insurance, Anthem, Aetna with Meritain as the third party administrator, Medical Mutual, and United HealthCare with UMR as the third party administrator.  
Network discounts were based on repricing of VWASIG claims dated 1/1/2016-12/31/2016.  
Anthem 44.5%, Aetna 41.8%, UHC 40.4%, MMO 39.5%  
Much discussion ensued and trustees recognized the inconvenience of changing the provider. Anthem provided the deepest discounts, no rate change over three years and the lowest price overall.

Kris Gerken left the meeting to call Anthem.

Ruth Ann Dowler left the meeting at 10:30am. Her proxy was given to Staci Kaufman.

- Life insurance was also taken to market and AETNA is the lowest, with price locked in for two years. American Fidelity Enroll can help with billing and this could eliminate Aetna's life billing tool (workbook)
- Cindy Stever presented the Benefit Admin update. Many vendors were evaluated with several making presentations to the treasurers. The group decided to go with American Fidelity. There is no cost to the district (typically very expensive) for their robust benefit administration system and in return American Fidelity asks to meet with each employee and offer their short term disability and life products. AF sales people do not work off commission primarily. Census information is needed by AF to initially load their system with base information of current elections. AF representatives will meet with employees for our open enrollment period beginning late October, 2017. After 1/1/2017 they will work with our insurance provider to feed enrollment, etc. directly to them.
- American Fidelity – Replace FlexBank for FSA and/or H.S.A.  
AF can administer FSA and H.S.A. at no cost. AF absorbs any losses in the Flexible Spending Account which eliminates the risk to VWASIG. AF recommends not moving to their H.S.A. immediately. They have only one bank (their own) and FlexBank supports multiple banks. Employees need time to make this type of change. AF's H.S.A. bank has no fees to employer and no fee to customer (employee), Huntington will investigate how often employee can change contribution amount.

Cindy Tinnel made a motion to move our Flexible Spending Administration to American Fidelity from FlexBank beginning January 1, 2018. Debbie Compton seconded the motion. Voice vote: Yes - 13; No – 0.

Kris Gerken returned to the meeting with more details from Anthem.

11:08 Matt Krites left meeting and gave proxy to Todd Keller.

Debbie Compton made a motion to accept Anthem as our new carrier for medical and dental insurance effective January 1, 2018 for three years. Mike Estes seconded the motion. Voice vote: Yes - 13; No – 0.

Debbie Compton left the meeting.

Regarding our balance, Kris Gerken recommends maintaining a balance of 5-6 months of claims in reserve. Our reserve includes medical and dental so he recommends medical and dental premiums change at the same rate.

Cindy Tinnel made a motion to increase medical and dental premiums by 5% effective January 1, 2018. Mike Estes seconded the motion. Voice vote: Yes - 12; No – 0.

Cindy Tinnel made a motion to continue with AETNA Life Insurance for two years, effective January 1, 2018 with no rate increase. Hollie Ford seconded the motion. Voice vote: Yes - 12; No – 0.

Anne Dunn explained that Health fair options this year will be the same as last year, biometrics (height, weight, waist, blood pressure), comprehensive metabolic panel, lipid (cholesterol), optional PSA and optional flu shot. This year they would like to add TSH (thyroid), which would be optional and available

only to those that self-reported a thyroid disease in their health assessment. The \$20 cost for TSH will be covered by the employee.

Rachael Thomas made a motion to provide screening as last year. Thyroid test is available for those that have self-reported a thyroid disease at \$20. Staci Kaufman seconded the motion. Voice vote: Yes - 12; No – 0.

Discussion Item

- Wellness Director, Kim Jones, is no longer employed at a school within the VWASIG consortium. She continues to help indirectly with wellness, but Mr. Snyder is looking for her replacement.

Next meeting will be Wednesday, October 25, 2017 at 9:00 at Willow Bend Country Club.

Hollie Ford made a motion to adjourn the meeting. Todd Keller seconded the motion.

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Recording Secretary: Carolyn Winhover

Date: \_\_\_\_\_

Sign after approval of minutes at following board meeting