

VWASIG Minutes – June 4, 2018

VWASIG trustees met on June 4, 2018 at Vantage Career Center at 9:00am. Members present at the time of roll call include Ray Burden, Ruth Ann Dowler, Mike Estes, Staci Kaufman, Todd Keller, Matt Krites, Jeff Snyder, Tricia Taylor, Cindy Tinnel, Rachael Thomas, Rick Turner, Carol Williman and Carolyn Winhover. A proxy was received for Hollie Ford. Also present were Kris Gerken, Ally Druckemiller, Cindy Stever, Anne Dunn, Mike Ruen, Laura Peters, Ashley Whetsel and Troy Bowersock.

Guests for this morning's meeting included Kathy Mollenkopf, who will be replacing Mike Estes as Crestview's superintendent, Dave Bagley, new superintendent at WBESC, and Amy Lawhorn, who will be replacing Carolyn Winhover for NOACSC.

Vicki Brunn was not at the meeting this morning, but will replace Staci Kauffman as Van Wert City Schools superintendent starting next meeting.

Minutes of the March 14, 2018 meeting were reviewed and approved. Mike Estes made a motion to accept the minutes. Ray Burden seconded the motion. Voice vote: Yes – 12; No – 0.

Mike Ruen gave the financial report for March, April and May 2018. All three months have been positive, especially the last two. Third party administration fees and stop/loss fees were charged to claims for the first four months of the plan year rather than to their respective accounts; therefore, you will see large amounts associated to third party administration fees and stop/loss fees, and a smaller amount of claims in the month of May as things are "caught up".

Jeff Snyder noted that we implemented a 5% increase 1/1/2018 and are currently growing our cash balance. When our balance grew in previous years, we set premium increase at 0%. Unfortunately we then had a 20% increase two years ago. For fall, consider setting minor increases to premiums beginning 1/1/2019 instead of 0%, so we don't have a major catch up year again. We will likely have more claims later in the calendar year as employees meet deductible.

Staci Kaufman made a motion to accept the financial report. Cindy Tinnel seconded the motion. Voice vote: Yes – 12; No – 0.

Mike Ruen gave the Flexible Spending report for March, April and May 2018. Our flexible spending account balance was \$673.08. FlexBank wrote a check for this amount to VWASIG. Mike Ruen will close the Wells Fargo account used for FlexBank. American Fidelity is handling flexible spending accounts since 1/1/2018. Stacy Kaufman made a motion to accept the flexible spending report. Mike Estes seconded the motion. Voice vote: Yes – 12; No – 0.

Mike Ruen reported that the audit by Rea and Associates is complete. There were no management letter comments while the only citation was for not reporting on a GAAP basis. The audit has been sent to the state auditor's office. Mike also thanked Cindy Stever for her help with the AETNA cleanup process. She saved VWASIG approximately \$11,000.

Kris Gerken gave the Huntington report.

- A. Plan Cost Summary Review
 - a. Reports not split by PPO and HDHP yet, Anthem is working on this.
- B. 2019 Renewal – Administration fees
 - a. Huntington will ask for stop loss proposals in August (going out to about 15 vendors) and trustees will review at next meeting. This is completed annually.
- C. Alternative plan designs – consideration of review

- a. Huntington provided options for plan design changes with projected savings. Trustees could implement plan design changes, rate changes, both or neither for 2019. Trustees will discuss at next meeting. On 1/1/2018 we implemented rate changes only. Mike Ruen noted that as of 1/1/2019 all Van Wert staff will be on the HDHP.

D. VWASIG Event Calendar Proposal of Meetings for 2018/19

- a. Events to consider when planning meeting calendar

- E. Ally worked through a couple claims this year where mother is on VWASIG plan, spouse isn't, and they intend for child to be covered on spouse's plan. The issue related to coverage for the child's first 31 days. The law indicates if you cover the mother and she is in hospital delivering a baby, mother's insurance needs to cover the baby for first 31 days.

- a. Ally provided the following details:

Newborn Coverage under 31 Day Rule

- If Anthem receives a claim for newborn (Whose mom is covered by the plan), Anthem will automatically add child to coverage effective DOB (unless Anthem receives a waiver declining coverage for the first 31 days).
 - If Anthem DOESN'T receive an application to enroll the newborn within 31 days of birth, the child is cancelled from coverage after 31 days.
 - If newborn had coverage under Mom and Dad's plan during the first 31 days, the primary payer will be the parent whose birth month/day is first in the calendar year
 - If Anthem DOES receive an application to enroll the newborn within 31 days of birth, the child will continue on plan
 - If child is covered on mom and dad's plan, the primary payer will be parent whose birth month/day is first in the calendar year
- VWASIG needs to discuss and vote: If the mom is waiving the newborn off the Plan, but baby was or is covered under VWASIG Plan the first 31 days what is the appropriate premium to be billed to the member? For example the mom is enrolled in the single Plan, should the premium be the same or the employee + child rate be billed those first 31 days?

Ruth Ann Dowler made a motion that if a child is born to mother who is on single plan, and newborn is covered under VWASIG for first 31 days, employee + child rate will be charged. Staci Kaufman seconded the motion. Voice vote: Yes - 12; No - 0.

Anne Dunn, Wellness Director, is planning a work session with champions July 18, 2018 for 3 hours at VW Elementary. Anne gave examples of programs the champions have implemented. Because Anne attended Anthems wellness seminar and will have to attend one future webinar, VWASIG will receive 5,000.00 as a reimbursement for wellness expenses. This is in addition to 25,000.00 that Anthem gives to VWASIG for wellness purposes.

Jeff Snyder noted that Laura Peters and Cindy Tinnel volunteered to join the Wellness Ad Hoc committee. Others may contact him to join.

Next meeting will be Wednesday, September 26, 2018 at 9:00 a.m. at Willow Bend.

Mike Estes made a motion to adjourn the meeting. Stacy Kaufman seconded the motion.

Recording Secretary: _____

Date: _____