

VWASIG Minutes – October 6, 2016

VWASIG trustees met on October 6, 2016 at Willow Bend Country Club at 9:00am. Members present at the time of roll call include Ken Amstutz, Debbie Compton, Ruth Ann Dowler, Mike Estes, Hollie Ford, Kevin Gehres, Brian Gerber, Staci Kaufman, Todd Keller, Jeff Snyder, Cindy Tinnel, Rachael Thomas, and Carolyn Winhover. A proxy was received for Ray Burden. A proxy was also received for Brian Gerber when he left the meeting at 10:45. George Scott attended in place of Matt Krites. Also present were Kris Gerken, Cindy Stever, Ally Druckemiller, Alissa Culp, Mike Ruen, Laura Peters, Ashley Whetsel, Troy Bowersock and Kimberly Jones.

Minutes of the August 8, 2016 meeting were reviewed and approved. Brian Gerber made a motion to accept the minutes. Staci Kaufman seconded the motion. Voice vote: Yes – 13 ½ ; No – 0.

Mike Ruen gave the Financial and Flexible Spending reports for the months of August and September. He noted that over \$1,700 was left in the flex account from last year, so he asked FlexBank to leave it in the flex account. Flexible spending accounts have a risk benefit to the employee and the employer. This helps cover the employer risk.

Jeff Snyder made a motion to accept the financial reports. Mike Estes seconded the motion. Voice vote: Yes – 13 ½ ; No – 0.

Debbie Compton made a motion to accept the flex spending reports. Ruth Ann Dowler seconded the motion. Voice vote: Yes – 13 ½ ; No – 0.

Alissa Culp gave the FlexBank report. She noted that no one has elected to change from HSA to PPO during the passive open enrollment period. Lou Gellenbeck will be helping with open enrollment meetings in October and November.

Ken Amstutz noted that

- five of the previous eight months were positive financially, but three of the last eight months were very bad.
- plan design and usage drives cost. Ours is a rich plan. We need to be able to afford that cost.
- our insurance plan is far better than outside plans (industry).
- Ken and Kris decided not to send documents prior to meeting. They wanted everyone to have an explanation with the documents.
- will stay at table until decision is made.
- we can't afford richness of plan design.

Huntington report

- Benefit and Cost Benchmarking
- Historical Trend Comparison
- 2015-2016 Plan Cost Review
- Medical and Dental Renewal
- Expenses vs. Premium and 2017 Funding Projections
- 2017 Rates and Plan Design Considerations
- Open Discussion and Next Steps

9:35 Anne Dunn arrived

9:52 Carol Williman arrived

10:45 Brian Gerber left

Difficult discussion regarding the documents provided by Kris and the options for meeting 2017 expected cost and increasing our reserves followed.

Ruth Ann Dowler made a motion to

- implement PPO Plan design option 2
Deductible: \$1,000/\$2,000
Coinsurance Percentage: 80/20
Max Out-of-Pocket Including Deductible: \$2,000/\$4,000
Office Visit CoPay: \$20/\$40 (no change)
Emergency Room Copay: \$100 (no change)
30 day Retail Drug Copay: \$10/\$30/\$50/25% to \$150 (no change)
90 day Mail Order Drug Copay: \$10/\$75/%150 (no change)
- implement HDHP Plan design option 1
Deductible: \$2,250/\$4,500
Coinsurance Percentage: 100/0 (no change)
Max Out-of-Pocket Including Deductible: \$3,250/\$6,500
Office Visit Copay: Deductible (no change)
Emergency Room Copay: Deductible (no change)
Prescriptions apply towards the Deductible then members pay the Copay Below:
30 day Retail Drug Copay: \$10/\$30/\$50/25% to \$150 (no change)
90 day Mail Order Drug Copay: \$10/\$75/\$150 (no change).

Kevin Gehres seconded the motion. Voice vote: Yes – 14; No – 0.

Mike Estes made a motion to increase PPO and HDHP premiums 20% over current rates, and increase Dental premiums 18% over current rates. Staci Kaufman seconded the motion. Voice vote: Yes – 14; No – 0.

Kris calculated these changes to generate approximately \$7,526,000 in medical premiums and \$572,560 in dental premiums, for a total expected funding of \$8.1 million.

Treasurers will define their open enrollment period.

Kimberly Jones and Anne Dunne gave the wellness update. 311 people are registered in Medikeeper, 252 currently scheduled for health fair events. If funds need collected for spouses during health fair, building champions will coordinate collection and send to Mike Ruen with supporting documentation. Incentive money will be distributed to building champions by number of staff per entity (approximately \$20), to use for wellness speakers, etc. Chair massages will continue.

Next meeting will be Wednesday, December 14, 2016 at 9:00am at Willow Bend Country Club. Mike Estes made a motion to adjourn the meeting. Holli Ford seconded the motion.

Recording Secretary: Carolyn Winhover

Date: _____