

VWASIG Minutes – October 25, 2017

VWASIG trustees met on October 25, 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, Mike Ruen, Laura Peters, Troy Bowersock and Ashley Whetsel.

Minutes of the September 27, 2017 meeting were reviewed and approved. Mike Estes made a motion to accept the minutes. Staci Kaufman seconded the motion. Voice vote: Yes –13; No –0.

Mike Ruen gave the Financial report for September 2017. Staci Kaufman made a motion to accept the financial report. Ray Burden seconded the motion. Voice vote: Yes -13; No –0.

Mike Ruen gave the Flexible Spending Account report for September. Hollie Ford made a motion to accept the flex spending report. Ruth Ann Dowler seconded the motion. Voice vote: Yes - 13; No – 0.

Report from Huntington Insurance – Kris Gerken and Ally Druckemiller

- A. Plan Cost Summary Overview
 - a. 71% of employees are on the HDHP
 - b. Loss ratio at end of September 2017 is 82%. PPO loss ratio is 102%. HDHP loss ratio is 71% although this typically increases as members meet their deductibles. Dental loss ratio is 97%.
- B. FlexBank FSA Run-out period
 - a. Flexible Spending Accounts will begin with American Fidelity on 1/1/2018. Flexible Spending Accounts for 2017 have a runout period for claims past 12/31/2017. Huntington offered two options. The first, and their recommendation, is to pay the administration fee to Flexbank to handle the run out period. The second option is to ask American Fidelity to handle 2017 runout claims. This is not their recommendation because previous experience with other companies made it clunky and a bad experience. The trustees agreed with Huntington's recommendation to use FlexBank for 2017 runout.
- C. Update on Open Enrollment/Implementation, Ally
 - a. Working with Anthem and American Fidelity, very minimal change
 - b. Anthem representatives will be at all Open Enrollment meetings to communicate changes, including preventive care. Telemedicine will be different. Anthem's vision preventive coverage is different. Diagnostic bloodwork goes toward deductible and Anthem has discounts with independent labs.
 - c. Huntington will determine length of time Aetna online accounts will be available to members.
 - d. The Flexible spending account limit has increased and American Fidelity takes on that risk. Increase is from 2500 to 2650.

Discussion and possible board action to increase appropriations from VWASIG to the fiscal agent (Van Wert City Schools) and specifically to the Treasurer – Mr. Mike Ruen. Mike Ruen left the meeting for discussion.

Options discussed included one \$3,000 increase now to cover a period of time, incremental increase yearly by \$1,000 for three years from 12,000 to 15,000. Previous increase occurred five years ago. If a new treasurer takes on the position in the future, Mike's current amount would not necessarily apply to the new treasurer.

Debbie Compton left the meeting at 9:46 and gave her proxy to Staci Kaufman.

An additional option discussed was a standard increase yearly instead of periodic jumps. The additional work added to Mike's duties since the previous increase was noted.

Cindy Tinnel made a motion to increase 2018 fiscal agent compensation by \$2,000 directly to Treasurer Mike Ruen which includes all payroll withholdings, and in 2019 increase another \$1,000, and in 2020 review the fiscal agent compensation. Carol Williman seconded the motion. Voice vote: Yes -13 ; No -0.

Mike Ruen returned to meeting.

Discussion Items

A. Wellness Director - Should this person be someone who works daily in this field, partner with an entity, for a bigger impact to wellness? How does this differ from Anne's position? Anne brings the ability to organize and look at data. Jeff will define difference.

B. Wellness Champions – continue as they are

C. Health Assessment

AETNA Life was purchased by Hartford. Ally expects minimal change.

Policies for married couples where each spouse works at a separate VWASIG entity was discussed.

Should these couples be covered under one policy as they were before the spousal carve-out? If we

return to one policy for the family, could the family just choose which district they want to go with?

Would the spouse not taking out the policy be offered the Opt-out payment? This is determined by

each district. The point of the spousal carve-out was that employers should cover their employees for

insurance. This applies to entities outside of VWASIG and entities within VWASIG.

Next meeting will be Wednesday, January 24, 2018 at 9:00 at Willow Bend Country Club.

Mike Estes made a motion to adjourn the meeting. Ray Burden seconded the motion.

Recording Secretary: Carolyn Winhover

Date: _____