

At 9:07 A.M. on Wednesday, September 25, 2019, President Jeff Snyder called to order the meeting of the Van Wert Area Schools Insurance Group trustees, which was held at Willow Bend. Hollie Ford took roll call. Members present at time of roll call were Anthony Adams, Ashley Breese, Ray Burden, Ruth Ann Dowler, Hollie Ford, Todd Keller, Jeff Snyder, Rachael Thomas, Rick Turner, Kathy Mollenkopf, Cindy Tinnel. Dave Bagley, Vicki Brunn, and Larry Kaiser. Proxies were given for Matt Krites and Heather Sharp. Also in attendance were Mike Ruen, Laura Peters, Ashley Whetsel, Troy Bowersock, Tricia Taylor, Kris Gerken, Cindy Stever, and Ally Druckemiller. Anne Dunn arrived later.

Rick Turner moved and Dave Bagley seconded to approve the minutes of the June 5, 2019 VWASIG trustees' meeting. Motion passed unanimously by voice vote.

Vicki Brunn moved and Kathy Mollenkopf seconded that Troy Bowersock replace Mike Ruen as the VWASIG treasurer. Motion passed unanimously by voice vote.

Mike Ruen presented the financial report for May, June, July, and August 2019.

Todd Keller moved and Ruth Ann Dowler seconded to accept the financial report as presented by Mr. Ruen. Motion passed unanimously by voice vote.

Vicki Brunn moved and Dave Bagley seconded to compensate the Van Wert City Schools' interim treasurer Diane Eutsler for work done and will continue to be done with the transition to the new VWASIG treasurer. Motion passed unanimously by voice vote.

Kris Gerken reported plan cost summary review:

1. Medical reserves are \$5,127,966.
2. 87% of employees are in the HDHP.
3. more high claimants last year than currently this year
4. Total plan cost is on pace but we do see cost rise in the second part of the year.
5. Anthem's Network discount has been between 45%-48% which seems to be a huge savings compared to Aetna's 5%-8%.
6. Pharmacy Performance Summary: VWASIG is doing well with generic utilization. Overall VWASIG is outperforming the Anthem's BOB.
7. Dental plan is running well at 88% loss ratio.
8. Medical costs are 47% employees, 24% spouse, 19% dependents

Kris Gerken recommended that no plan change occur this year.

Kris Gerken presented a 2020 plan renewal overview:

1. no lasers

2. locked in stop loss renewal
3. increase 9.59% on stop loss
4. reduced the maximum attachment
5. medical admin fees 3 year deal starting 2020 which would be a hold on base admin fees for 2 years (2020-2021, 2021-2022) , a wellness fund for 2020
6. Close to a quarter million dollars in rebates and administration credits
7. Dental insurance no change
8. Life insurance no change in life rates and no medical questions if enrollment in Hartford

2020 pharmacy pricing comparison presented. 31.15% is guaranteed for one year.

Kris Gerken shared the SERB survey on insurance. Kris indicates that the plan is running well and suggests avoiding a premium holiday and implementing a slight increase in premium. Jeff Snyder summarized that a similar increase as 2019 (3% increase to medical and 1% to dental) may be appropriate. Discussion ensued on premium increase and premium holiday.

Cindy Sever presented potential changes for 2020

Dental

1. fillings: currently silver for back teeth and white fillings for front teeth, but attempting to get white fillings for all teeth
2. fluoride: currently fluoride treatment 1 every 12 months: potential change 2 treatments in a 12 month period

Life insurance

1. Open enrollment for all employees for basic voluntary life insurance through Heartland would not require medical questions.

Pharmacy

1. 90 day supply at retail pharmacy for maintenance drugs at three times the cost. Still trying to lower the cost for retail pharmacy. Could implement a mandatory mail order.

Vision

1. VSP may replace current (only some entities offer vision)

Autism

1. add services: therapy visits with pre-certification
2. mandated by state for fully insured but VWASIG can opt in

Vicki Brunn moved and Ruth Ann Dowler seconded to offer the autism spectrum amendment into the medical portion of insurance starting January 1, 2020. Motion passed unanimously by voice vote.

Rick Turner moved and Ray Burden seconded to amend the dental plan to allow composite fillings regardless of location in the mouth and to change one fluoride to two fluoride treatments per benefit year. Motion passed unanimously by voice vote.

Cindy Tinnel moved and Vicki Brunn seconded for an increase of 3% for medical premiums and 1% for dental premium for plan year 2020. Motion passed by voice vote of 15 ayes and 1 nay.

Cindy Stever presented online administration programs. Based on past experiences, American Fidelity's program did not seem to fit VWASIG's needs. After researching and interviewing, Huntington found Explain My Benefits as a feasible platform for treasurers, administrators, and employees. Anthony Adams moved and Larry Kaiser seconded to cover the monthly costs of the benefit administrative platform from Explain My Benefits with an annual estimated expense of \$17,000-20,000 starting January 1, 2020. Motion passed unanimously by voice vote.

Cindy Stever presented that the employees will have the opportunity to meet one-on-one with representatives from Explain My Benefits. American Fidelity provided section 125 (flexible spending account) for PPO employees. Since VWASIG will terminate the contract with American Fidelity, a vendor for section 125 will need to be located. Fees for Huntington Bank to reclaim this service were indicated to be similar to that which it was previously. Kathy Mollenkopf moved and Ruth Ann Dowler seconded to contract with Flex Bank to facilitate section 125 plan including Flex Spending Account starting January 1, 2020. Motion passed by voice vote.

Ally Druckemiller stated open enrollment will start November and indicated changes in communication will occur.

Jeff Snyder will send dates for VWASIG meetings for 2020.

Anne Dunn provided an update from Wellness Committee and the wellness champion agreement. Anne shared the dates of the health fair for all entities. The blood workup has been expanded to include A1C. Cindy Tinnel shared that Crestview's activities include a book club, cooking activities, art classes, etc. Anne Dunn mentioned that Lincolnview is doing a pickleball tournament and that Van Wert City is doing a boot camp for its employees. VWASIG-wide activities (massages, gardening tips) are being organized. As of this morning forty-three people have committed to purchasing a Fitbit; fifty people are needed so the corporate discount can be utilized.

Ashley Breese moved and Todd Keller seconded to purchase Fitbits by VWASIG contributing \$15 and shipping and handling for members who have completed the health risk assessment and have paid their portion of the Fitbit cost. Motion passed unanimously by voice vote.

Ashley Breese reported that the Wellness Committee decided that funds will not carry over. Potential Wellness activities could be derma scan, bloodwork, massages, etc. Jeff Snyder asked for a show of hands of those in favor of doing derma scan. Show of hands indicated to offer derma scan. Derma scan would be for employees and spouses.

Discussion about VWASIG website will continue next meeting.

The next VWASIG meeting will be January 22, 2020 at 9:00 A.M. in the Willow Bend boardroom.

Todd Keller moved and Ruth Ann Dowler seconded to adjourn the meeting at 11:36 A.M. Motion passed.