

VAN WERT AREA SCHOOLS INSURANCE GROUP

Trustees Meeting – Wednesday, March 11, 2020 @ 9:00 AM

Willow Bend Country Club

1. Call to Order/Trustees Roll Call – Present (P), Absent (A), Absent w/ Proxy (AP)

P - Kathy Mollenkopf	P - Rick Turner	AP - Anthony Adams	P - Michelle Mawer
P - Cindy Tinnel	P - Rachael Thomas	P - Vicki Brunn	P - Laura Peters
P - Jeff Snyder	P - Dave Bagley	AP - Ruth Ann Dowler	A - Ashley Whetsel
AP - Hollie Ford	P - Heather Sharp	AP - Todd Keller	P - Troy Bowersock
P - Ray Burden	P - Matt Krites	P - Ashley Breese	P - Tricia Taylor
P - Larry Kaiser	P - Kris Gerken	A - Cindy Stever	P - Ally Druckemiller
P - Anne Dunn			

2. Review and approval of the minutes of the January 22, 2020 Trustees Meeting

- Motion made by Rick Turner; second by Vicki Brunn
- Motion passed 15-0.

(A) - Kathy Mollenkopf	Y - Rick Turner	Y - Anthony Adams
Y - Cindy Tinnel	Y - Rachael Thomas	Y - Vicki Brunn
Y - Jeff Snyder	Y - Dave Bagley	Y - Ruth Ann Dowler
Y - Hollie Ford	Y - Heather Sharp	Y - Todd Keller
Y - Ray Burden	Y - Matt Krites	Y - Ashley Breese
Y - <u>Larry Kaiser</u>		

3. Wellness Committee Update – Anne Dunn

- AngioScreen – vascular detection screening for cardiovascular disease & stroke
 - can do a \$40 trial fee (as opposed to \$50)
 - aortic add-on will increase by \$10 or \$15 (Anne can clarify)
 - can use HSA or FSA to pay

- will have roster of eligible VWASIG members for trial to get discounted rate
- results are not automatic – consent form to send results to provider
- doesn't show in My Chart; shows in My Medical Record
- targeted – family history, smoking, obesity, high blood pressure
- payment – cost for employees and family members on plan will be covered by VWASIG; those not on plan will be able to do it, but at their own cost (can use HSA or FSA)
- Motion: Cindy Tinnel motioned to add AngioScreen test through Van Wert Health to our preventative health benefits for VWASIG members and those on the health insurance plan, covered at 100% by VWASIG. Second by Ray Burden. Motion passed 16-0.

Y - Kathy Mollenkopf
 Y - Cindy Tinnel
 Y - Jeff Snyder
 Y - Hollie Ford
 Y - Ray Burden

Y - Rick Turner
 Y - Rachael Thomas
 Y - Dave Bagley
 Y - Heather Sharp
 Y - Matt Krites

Y - Anthony Adams
 Y - Vicki Brunn
 Y - Ruth Ann Dowler
 Y - Todd Keller
 Y - Ashley Breese

Y - Larry Kaiser

- Wellness activities

- Anne Dunne shared information from a sample onsite physical activity class agreement, including employee-led and employee-paid.
- Certification needs to be kept within district. (Wellness Champions will know where this is.) Goes along with facility use agreement.

4. Financial Report – Troy Bowersock

- Review and approval of January & February 2020 VWASIG Financial Reports.
 - Pay in is 20% higher than at this time last year, due to increase in premiums.
- VWASIG FSA / Section 125 Plan – Update.
 - Since we are no longer with American Fidelity, the FSA/Section 125 Plan is now being accounted for on VWASIG's books effective January 1, 2020. We assume risk for employees who may max out benefit, but leave before paying full amount. VWASIG would cover additional payments left for employee in that scenario.
- VWASIG Financial Statements – For plan year ended December 31, 2019.

- VWASIG Actuarial Certification – For plan year ended December 31, 2019.
- VWASIG 12/31/2019 Audit - Hope to have this wrapped up at end of March, with report available in April.
- Motion to accept financial reports as presented by Troy Bowersock made by Vicki Brunn. Second by Rick Turner. Motion passed 16-0.

Y - Kathy Mollenkopf	Y - Rick Turner	Y - Anthony Adams
Y - Cindy Tinnel	Y - Rachael Thomas	Y - Vicki Brunn
Y - Jeff Snyder	Y - Dave Bagley	Y - Ruth Ann Dowler
Y - Hollie Ford	Y - Heather Sharp	Y - Todd Keller
Y - Ray Burden	Y - Matt Krites	Y - Ashley Breese
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Y - Larry Kaiser		

5. Premium Holiday proposal – 2019 was another strong year. For the 2020 plan year, the consortium is funding approximately 95% - 98% of the maximum cost. This amount is approximately 16% - 18% over expected costs.

- Anthem stop loss rates could change in October based on September claims rates. Could be subject to change, posing some risk as we meet in September to make decisions about the upcoming year.
 - May decide to take a smaller increase for upcoming year, depending on what percentage we are funding at.
- Discussion regarding premium holiday
 - Wait for now to continue to watch claims and expenditures, as well as overall cash balance before making decision. Will revisit in June.
 - Discussed investing excess money back into employees – AngioScreen, etc. Continue looking for ways to add to this list.

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

- Parkview Hospital Contract Negotiations – Anthem’s contract with Parkview Hospital will terminate on April 29th if a new contract is not reached.
 - Parkview Physician Group in Bryan, Ohio – separate contract; will not expire April 29
 - Huntington will draft email and send to treasurers and/or VWASIG board to keep information being shared consistent across consortium
 - Watch for FAQ from Anthem (done by other companies in similar situation)

- Kris expects it to be worked out, but it is typical for it to wait until the last minute.
- Pathology and Outpatient Lab emails sent to Treasurers on February 7th.
 - No updates – still out of network
 - Will send updates to VWASIG board and treasurers
 - Reminder of email sent with tips on how to work with providers/hospitals
- 2019 2nd quarter rebate of \$17,266.46. This is 30% of the rebates from April – June 2019.
 - higher than first quarter
 - credit showed up last week (financial report)
- Dependent Eligibility Audit
 - Stems from question on SERB survey; Huntington wanted to gauge interest within VWASIG regarding doing audit
 - Members who have spouse on plan or dependent children
 - \$15,000 - \$16,000 for vendor to come in, do mailings, collect data
 - Huntington does not think this would be worth the cost
 - Checked with EMB – do have a tool to have members provide information (marriage certificate, birth certificate); no repercussions for those who don't provide it
 - Discussion – not necessary/not worth the money for us in our consortium
- Flex Bank/Navia Benefit Solution Merger
 - Alyssa Culp (Flex Bank) – called to let Huntington know they will be merging with Navia Benefit Sollution
 - no name change
 - could enhance services (maybe online services)
 - info will go to Jeff and Troy, who would send information on to VWASIG board
 - discussed having Alyssa come to VWASIG meeting in June

7. Discussion items - None

8. Next VWASIG Trustees meeting: **Wednesday, June 3rd at 9:00am – Willow Bend Country Club**

9. Adjournment

- Motion to adjourn made by Matt Krites. Second by Dave Bagley.
- Passed by unanimous vote