

V.W.A.S.I.G. MINUTES March 13, 2013

V.W.A.S.I.G. trustees met on March 13, 2013 at Willow Bend Country Club. Trustees present at the time of roll call include Kem Amstutz, Ray Burden, Tony Campbell, Kevin Gehres, Rachael Harpel, Staci Kaufman, Todd Keller, Jeff Snyder, Bonnie Thatcher, Jessica Weiss, Carol Williman, Carolyn Winhover, and Judy Wortman. A proxy was received for Ruth Ann Dowler. Also present were Todd Cullen and Cindy Stever from Huntington Insurance.

The minutes of the last meeting were read silently. B. Thatcher made a motion to accept the minutes. T. Campbell seconded the motion. Vote: Yes – 12 ½; No – 0.

A discussion was held about Huntington Insurance. Jeannie Tuber will take Rosemary Taylor's place as our Anthem representative. Anthem will need a letter of change in agent. The brokerage change begins on the first of the month after 30 days notice (after sending the letter). S. Kaufman made a motion to change our consultant from Pinnacle to Huntington beginning May 1st, 2013. V.W.A.S.I.G. will be paying Huntington directly instead of through Anthem. The motion was seconded by R. Burden. Vote: Yes – 12 ½; No – 0.

The trustees were introduced to the Huntington representatives. Cindy Stever, who lives in Defiance will be the trustees' primary contact. Trustees will be able to call for insurance issues. Pat and Kay will be working directly with employees. Todd Cullen will do negotiations for benefits and rates. He has been in the insurance business for 30 years and has worked with schools and colleges.

K. Amstutz stated that we would have a contract with Huntington as our consultant, something we have never had in the past. The scope of services will be spelled out so that we will be aware of everything that is covered. Huntington will work on a fee basis.

It was determined that V.W.A.S.I.G. will need to meet more often than before because three times per year is not enough. Huntington will be flexible in

this regard. K. Amstutz proposed that we meet in April, May, and June and then on a bi-monthly basis after that (six times per year). The regular meetings will be on the second Wednesday of the month. Our next meetings will be on April 10, May 8, and June 10 from 9 – 11 a.m. At the April 10 meeting we will ratify the contract. Huntington will be ready to talk about detailed dates to finalize. Trustees can contact Rosemary Taylor until the brokerage change takes place.

Questions that the trustees had for Huntington included : what will be the procedure for contacting representatives? Trustees may call Cindy with problems with the plan or have the employees call Pat or Kay in Billing. Cindy or Todd are able to go in and look at individual issues of claims. Employees can also go directly to Anthem but might get the run around from them. B. Thatcher asked how Flex Bank fits in? K. Amstutz said that it was a separate entity and that HSA and Flex will stay the same if the group wants. Alissa Culp is willing to work with us. It would not be good to change at this time and Flex Bank has been very good to us. We don't have a contract with them but probably should have. Cindy Stever stated that she didn't see a need to change. K. Amstutz will contact Alissa.

A discussion was held on what things that we would want Todd Cullen to provide. We need him to give us information on the Affordable Health Care Act. Todd said that he will provide information that we can understand and what to be prepared for. He will tell Anthem what we think the rate increase should be instead of Anthem telling us. The group needs to make employees aware of some of the financial part of our insurance through enrollment meetings. Todd believes that each individual employee needs to make the decision as to whether HSA or PPO is best for them. K. Amstutz said that Huntington needs to meet with all of the treasurers by the first of April.

Todd needs numbers and reports to be able to make suggestions for our plan. K. Amstutz said that we haven't received any data in the three years that we have had HSA. He is not comfortable with going one way or other with HSA or PPO because we don't have enough data as to costs. The next renewal will not include changes. Todd does not feel that PPO ever has to be eliminated. Employees need to make that decision and then pay for it.

Ray Burden already has a V.W.A.S.I.G. website started. There needs to be a link made from the individual district websites to vwasig.noacs.org.

Cindy said that there is a employer portal at Huntington. Trustees will be able to get information from the site. Todd will do the bidding process in the future from different carriers. This has not been done recently, the last time being in 2005. Bidding is not to be done every year or even anytime soon after it has been done.

K. Amstutz said that we need to keep Anthem on their toes as they have not had to worry about us going with another carrier. We have not had an advocate for us toward Anthem so Todd will have to stir the pot a little as far as Anthem goes.

V.W.A.S.I.G. trustees should continue having a member as secretary. Also, we should continue having a wellness committee. Huntington does have a person who is a wellness consultant. Carrie works for Huntington and will guide our wellness committee. Huntington will look at wellness data. Most carriers have great wellness programs but the group has to ask for them and then they will send representatives to the group. The data from the screenings from the provider of services is needed. This is to get the number of employees that have certain diseases or problems.

Free eye care in 2012 includes only eye chart exam. It is confusing as to whether our \$20 co-pay exam is still in our plan or has been eliminated. Cindy will check on this.

T. Campbell made a motion to adjourn the meeting. K. Gehres seconded the motion.

The next meeting will be on April 10 at 9 a.m. at Willow Bend.