

V.W.A.S.I.G.MINUTES April 10, 2013

V.W.A.S.I.G. trustees met on April 10, 2013 AT Willow Bend Country Club. Trustees present at the time of roll call include Ken Amstutz, Ray Burden, Tony Campbell, Ruth Ann Dowler, Mike Estes, Kevin Gehres, Rachael Harpel, Jeff Snyder, Bonnie Thatcher, Jessica Weiss, Carol Williman, Carolyn Winhover, and Judy Wortman. Proxies were received for Brian Gerber and Staci Kaufman. Also present were Todd Cullen, Cindy Stever, Troy Bowersock, Laura Metzger, Lori Davis, Mike Ruen, Holly Ford, and Ali Druckemiller.

The minutes of the last meeting were read silently. R. Burden made a motion to accept the minutes and K. Gehres seconded the motion. Roll call vote: Yes – 13; No – 0.

Mike Ruen gave the financial report. Receipts for the month of March totaled \$566,964.32 and expenditures totaled \$592,775.60. Ending cash balance on March 31, 2013 was \$3,118,390.32. M. Estes made a motion to accept the financial report. J. Snyder seconded the motion. Roll call vote: Yes – 13; No – 0.

J. Weiss made a motion to accept the Professional Services Agreement between Huntington Insurance and V.W.A.S.I.G. B. Thatcher seconded the motion. M. Estes asked if Huntington Insurance received any commissions from carriers. Todd Cullen responded that they operate under full disclosure and that Huntington was not receiving commissions. Roll Call vote: Yes – 13; No – 0.

M. Estes made a motion to accept the Flex Plan Service Agreement/ Business Associate Agreement. R. Burden seconded the motion. Roll Call vote: Yes – 13; No – 1.

Todd Keller came in at 9:15 and voted no on the Flex Plan Agreement because he didn't hear the discussion.

M. Estes made a motion to accept the V.W.A.S.I.G. Salary Reduction Plan. J. Snyder seconded the motion. The change was necessary because of NOACSC joining the group. Roll call vote: Yes – 14; No – 0.

Alissa Culp from Flex Bank will take over the responsibility of working with other banks interested in doing HAS accounts for V.W.A.S.I.G. Alissa needs information about the interested banks. There is no extra charge for her to look into the other banks that are interested in our business.

B. Thatcher reported on the Wellness programs. Both Zumba and the walking program are continuing at this time.

The benefits committee has not met lately.

There is one appeal for the committee to look at after this meeting.

Todd Cullen spoke about the status of V.W.A.S.I.G. with Huntington. Rosemary Taylor is no longer working with the group. Our new Anthem representative will be out of Columbus rather than Dayton. Todd stated that Huntington will be with us, protecting our money. Individuals should work with Anthem unless there is a problem. Trustees may contact Todd, Ali, or Cindy. Details will be discussed at the May meeting, including the appropriate level of funding, and how the plan will be three or four years from now. Anthem is on alert because they don't want to lose our group. They have a heightened awareness.

Inflation in health insurance has all been in premiums. People don't take risks with lower deductibles and out of pocket. Instead they are paying a lot in premiums to keep out the risks. Most people never get to the level of deductibles. If deductibles and out of pocket aren't increased, then premiums go up a lot.

Cindy Stever talked about contacts. We should continue to work with Deb or Kelly at Anthem, then if there are issues, contact Huntington. The treasurers' offices will be the contact for billing.

Cindy said that when we went to Anthem 6.0, the vision coverage was changed and we are not able to get it back. This change was due to Health Care Reform. Only an eye chart exam is now covered. If an exam is medically necessary due to disease, etc., then an eye exam will go through. Anthem does

have vision programs available for extra premiums. This could be done as a supplemental – employee pays extra if coverage is wanted. Anthem changed the coverage mostly to sell their vision program, not because they were following the reform. C. Winhover asked if there was a list of changes that occur when going to a new plan like 6.0? Cindy said that yes, Huntington will work on it, at least after May 1.

K. Amstutz said that we were not informed of changes in coverage and that we are looking forward to someone looking out for us. We need communication.

T. Campbell made a motion to adjourn the meeting. J. Weiss seconded the motion.

The next meeting will be on Wednesday, May 8 at Willow Bend at 9 a.m.