

## V.W.A.S.I.G. MINUTES May 8, 2013

V.W.A.S.I.G. trustees met on May 8, 2013 at Willow Bend Country Club at 9:00 a.m. Trustees present at the time of roll call include Ken Amstutz, Ray Burden, Tony Campbell, Ruth Ann Dowler, Mike Estes, Kevin Gehres, Brian Gerber, Rachael Harpel, Staci Kaufman, Todd Keller, Jeff Snyder, Bonnie Thatcher, Jessica Weiss, Carol Williman, Carolyn Winhover, and Judy Wortman. Also present were Mike Ruen, Lori Davis, Laura Metzger, Troy Bowersock, Gary Ginter, Todd Cullen, Cindy Stever, Ally Druckemiller, Alissa Culp, and Holly Ford.

The minutes of the April meeting were read silently. M. Estes made a motion was made to accept the minutes as written. The motion was seconded by R. Dowler. Roll call vote: Yes – 14; No – 0.

The financial report was given by Mike Ruen. He reported that the group has lost 30% of the balance that was in the fund two years ago. The balance then was 4.5 million. The balance at the end of April, 2013 was \$2,967,757.55. The total of the receipts for April was \$569,521.34 and the total for expenditures was \$720,154.11. S. Kaufman made a motion to accept the financial report. K. Gehres seconded the motion. Roll call vote: Yes – 14; No – 0.

Todd Cullen gave the financial report from the Huntington Insurance perspective. He said that losing the balance does not mean that the group is underfunded because 2.1 million is a large enough balance. It is not good to have too large of a balance. It is okay for it to go down a little more but is something to pay attention to going forward. Also he said that Anthem's report is never going to balance the same as the actual report because of the fact that some checks are cashed and some are not cashed. Things are running well in regards to expected claim level and actual claims paid. There is no magic number as to what the balance should be. The yearly actuary report shows this. Claims are running at 83% of expected claims. Balances tend to drive themselves down. Our claims look level each year and this helps the balance.

M. Ruen said that the districts cannot afford to fund any higher. Could we look at the plan design and benefits so we don't suddenly have to take away benefits? There is a need to plan strategically for the future. R. Burden asked when Huntington will begin negotiating with Anthem. Todd answered that we should have Anthem figures by July 1<sup>st</sup>. Our open enrollment period is September 1 – October 1<sup>st</sup> so we will need to have everything finalized before September 1<sup>st</sup>.

Todd Cullen talked about Health Care Reform which is troublesome. M. Ruen said that Huntington needs to meet with the treasurers only to help them learn the specifics. There are penalties for not including all employees that qualify as full time employees and also penalties for plans that are not affordable. Full time eligibility average is 30 hours per week. A lower value plan can be created to get around this. We may need to create a third plan. Even hours of supplemental positions are counted in total hours of service and also employee hours when they are sick have to be counted.

Our plan year starts on October 1<sup>st</sup> so we don't have to worry until October, 2014. K. Amstutz suggested that we bring in counsel later to get all districts on the same page. We won't have answers anytime soon so we cannot work on it at this time. Treasurers need to get the paperwork in order and look at employees; also keep records and figure out a system.

Todd Cullen said that we need to get a head count of members from Anthem in order to pay a \$1 per member tax on July 31. It is for 2012 so it has been here for awhile and isn't going away. Each district will have to pay it separately.

Cindy Stever told the group that Anthem has said that fluoride treatments have always been for children age 18 and under. Anthem is also saying that we cannot get the vision exam back with the 6.0 plan. Allergy co-pay has continued to stay at zero. Data is being compiled as to changes from the 5.0 plan to the 6.0 plan. The contact list for Huntington and Anthem is not for employees but only trustees. Huntington will get a list for employees soon.

Alissa Culp gave the report on Flex Bank. She passed out a worksheet on the individual districts in regards to HSA and Flex Spending Accounts. The Bank of Kentucky is assessing a \$2 fee per month unless 100% of HSA funds are in the money market. Flex spending maximum is being reduced from \$3500 to \$2500 beginning on October 1<sup>st</sup>, 2013. There will be a site to check in on Flex balances and claims/receipts coming soon.

B. Thatcher reported that the walking program, Zumba, and Yoga will continue through the summer.

There is one appeal pending.

The next meeting will be on June 10 at 9 a.m. at the Goedde Building and also a meeting on August 5 also at the Goedde Building at 9 a.m.

B. Gerber made a motion to adjourn the meeting. T. Keller seconded the motion.