

V.W.A.S.I.G. MINUTES December 11, 2013

V.W.A.S.I.G. trustees met on December 11, 2013 at Willow Bend country Club at 9:00 a.m. Members present at the time of roll call include Ken Amstutz, Ruth Ann Dowler, Mike Estes, Kevin Gehres, Brian Gerber, Rachael Harpel, Staci Kaufman, Todd Keller, Jeff Snyder, Bonnie Thatcher, Carol Williman,. Carolyn Winhover, Judy Wortman, Hollie Ford, and Ben Cowen. Also present were Todd Cullen, Cindy Stever, Ally Druckmiller, Mike Ruen, Laura Metzger, Lori Davis, and Troy Bowersock.

The minutes of the October 9th meeting were read silently. B. Gerber made a motion to accept the minutes. M. Estes seconded the motion. Voice Vote: Yes - 13 ½; No – 0.

The financial report was given by Mike Ruen. Receipts in November totaled \$622,856.14. Expenditures totaled \$662,548.26. The ending cash balance on November 30 was \$2,820,993.73. J. Snyder made a motion to accept the financial report. S. Kaufman seconded the motion. Voice vote: Yes – 13 1/2; No – 0.

Todd Cullen gave the Huntington report. He reported that finances of our group are actually really good. There is \$280,000 in reserve. The 13% increase in premium will come out to be 14%. In 2018 if plan cost is in excess (\$10,200 single and \$27,500 family) then it will be taxed but this is still four years away. This could change within the next four years so it is nothing to worry about at this time. Our plan costs are \$8200 single and \$23,000 family right now. Pharmacy costs were \$1,074,890 for the last year.

Huntington will be getting an all claims paid list from Anthem and will dissect this information by the February meeting. We will use this information to plan next year in April. We have to educate members how to manage their health and use our plan wisely and appropriately. There are vendors who find costs comparison of providers and educate people on cost efficiency of health care. Education helps employees to buy into saving the plan.

A primary care model is being looked at which would be a V.W.A.S.I.G clinic, including primary care providers, pharmacists, etc. The rates are being

looked at for single, employee and child, employee and spouse, and family coverage. Communication is absolutely necessary.

Health Care Reform Act update: Be aware of high cost care tax. In February, there will be a breakdown of our plan including what goes into the cost of the plan. These things will be ready for the April meeting.

There was no report from Flex Bank since Alyssa could not be at the meeting.

Ken Amstutz sent the by-laws to the districts but Crestview and Lincolnview never received them. We will discuss this at the February meeting.

B. Thatcher made a motion to appoint Huntington Insurance as agent of record of Sun Life and Health Insurance Company. K. Gehres seconded the motion. Voice vote: Yes – 13 ½ ; No – 0.

Western Ohio Computer Organization (WOCO) has expressed interest in joining V.W.A.S.I.G.. It includes eleven members (out of a staff of thirteen). This would be two PPO, seven HSA, two single, and six children. Todd Cullen recommends that they do a health survey to see if the group is healthy. Do not just allow them in because there is too much risk. He will look into this and get back to us. There is more risk taking in a small group than a large group. WOCO may become one of our employee groups if they join NOACSC. If this happens we will need to investigate them anyway. We will table this until we have more information regarding their health history.

B. Thatcher gave the wellness report. Programs are continuing throughout the year. She provided information on Healthy Life Screening which we will discuss for the February meeting.

We will not discuss the spousal waiver as we do not have enough information at this time as to the cost savings versus the loss of premiums.

The next meeting will be on February 12 at Willow Bend at 9:00 a.m. M. Estes made a motion to adjourn the meeting. J. Snyder seconded the motion.

Judy Westman
Recording Secretary