

V.W.A.S.I.G. MINUTES Wednesday, August 13, 2014

V.W.A.S.I.G. trustees met on August 13, 2014 at Willow Bend Country Club at 9:00 a.m. Members present at the time of roll call include Ken Amstutz, Ray Burden, Debby Compton, Ruth Ann Dowler, Mike Estes, Hollie Ford, Kevin Gehres, Rachael Thomas, Staci Kaufman, Jeff Snyder, Carol Williman, Carolyn Winhover, Judy Wortman, and Matt Krites. A proxy was received for Brian Gerber. Also present were Todd Cullen, Cindy Stever, Ally Druckemiller, Alissa Culp, Mike Ruen, Lori Davis, Ashley Whetsel, Troy Bowersock, and Kimberly Jones.

The AETNA representatives were introduced to the group. They included Michael Husslein, Account Executive; Robin Peterson, Account Manager; Bill Barrett, Sales Executive; and Bruce Peterson, VP of Sales.

Minutes of the June 25 meeting were reviewed. R. Burden made a motion to accept the minutes. J. Snyder seconded the motion. Voice vote: Yes – 12; No – 0.

The financial reports for the months of June and July were given by Mike Ruen. At the end of July, the balance in the account was \$3,244,845.23. Receipts totaled \$616,453.99 and expenditures totaled \$847,205.49. The month of July was in the red because of large claims. August doesn't look that good either. Mike also gave the Flex Spending account reports for the months of June and July. There was nothing new to report on this account. C. Winhover made a motion to accept the financial report. M. Estes seconded the motion. Voice vote: Yes – 12; No -0. S. Kaufman made a motion to accept the Flex Spending report. R. Dowler seconded the motion. Voice vote: Yes – 12; NO – 0.

Alissa Culp gave the Flex Bank report. She said that the open enrollment materials will be sent to the schools. Anyone

that is moving from PPO to HSA will have to clear their flex account before they are eligible for HSA.

A discussion was continued from the last meeting on spousal waiver. There was a waiver in the by-laws that states that those employees hired after October 1, 1994 who have spouses who are eligible to get their own insurance must do so. Those hired before that date are exempt. J. Snyder proposed charging \$50 the first year and more later. In his district it will impact 43 out of 74 employees. Todd Cullen stated that most employers don't go with plans with no spousal coverage and the amount of money is arbitrary. It has to be enough to make spouse go to their own plan. 35 – 40% of schools have spousal stipulations. Cindy Stever said that we have two choices 1) make spouses go with their coverage and not be eligible to stay on ours. 2) have a surcharge to stay on ours instead of their own. Every employee has to complete eligibility of coverage. S. Kaufman said she feels that we should give an ultimatum that there will be no spousal coverage in one year.

Children are covered by Health Care Reform and are not affected by spousal coverage. We cannot make spouses go to the exchange for coverage – if they have no insurance, then they can go on ours. S. Kaufman proposed to forget the surcharge and go out completely in 2015. Cindy said to have all employees fill out eligibility forms this year and then implement it next year. It actually would begin on January 1, 2016. Todd Cullen said that there will be no exemptions for those employees who have to pay most of their insurance. There would also be no exemptions for two V.W.A.S.I.G. employees.

There was no motion made, only a statement of intent. Beginning October 1, 2014, V.W.A.S.I.G. at the October meeting, will be implementing a plan that on October 1, 2015 working spouses who are offered insurance with their employees will not

be eligible for V.W.A.S.I.G. coverage. (those employees who were employed who were employed before October 1, 1994 are exempt).

Todd Cullen gave the Huntington report. There was a review of the 2013 -2014 plan year funding results. There was also a proposed 2014 -2015 plan year funding rates. In medical, there should be a 1% increase in funding (Aetna's final medical funding rates). The surplus has grown rather than being depleted. There is no need to implement a 1% increase this year. We could have a decrease of 5% or a premium holiday. Under dental, there needs to be an increase. Todd recommends it be a 5% increase. M. Estes made a motion to have no increase in medical and 5% increase in dental (and not underfund the plan with a -5% decrease). S. Kaufman seconded the motion. Voice vote: Yes – 12; No -0.

Todd Cullen gave an overview of Aetna. In order to get ID cards by 10-1, a finalized eligibility must be in to Aetna by September 15. Treasurers can verify enrollment but it must include census: address and other information including valid waivers (those who choose not to take insurance). Open enrollment meetings will all be during the last week in August. All employees should bring all their information so that enrollment forms could be turned in that day.

Todd said that the PPO plan is on the calendar year for deductibles. He proposes that PPO will not change; HSA will start on October 1, 2014 but will have a 3 month carry over (until December 31, 2015.) then both plans will begin on the calendar year. Flex spending will still begin on October 1. This will be an advantage to HSA when both are on the same start date especially if an employee is changing from PPO to HSA.

Todd spoke about the plan design prospective. HSA and PPO presently have different designs for certain procedures; example: infertility, transplant, obesity surgery. We need to get

these standardized to be the same. Provider matches for Anthem and Aetna were 98.3%. Basically, it is the same network. Huntington is going to do a pharmacy review to do a new formulary list.

Under life insurance, the voluntary supplemental insurance is subject to the IRS. It is necessary to have age spans to match the IRS especially in the over 70 and 35 – 39 age groups. Most employees will have a reduction in premiums. Aetna will be available to answer questions. Huntington wants all employees to fill out forms to re-inform them as to what coverage employees have. Cindy and Ally will be at the beginning meetings for enrollment and to review and walk through the enrollment process. There will only be one week to get the forms turned in.

J. Snyder talked about "My Life Perx", a health and lifestyle benefits group. The cost is \$7 per employee per month. Todd said that there is "Teladoc" built in Aetna which is already included in the Aetna plan. Those who call will be charged a co-pay of \$40.

Rachel Thomas gave the wellness report. An update of the current programs included Hope Health letter, weight loss program, walking program, Zumba classes, flu shots scheduled, and health screening in November and December.

The next meeting is on Wednesday, October 8 at Willow Bend at 9:00 a.m. M. Estes made a motion to adjourn. J. Snyder seconded the motion.