

V.W.A.S.I.G MINUTES Wednesday, October 8, 2014

V.W.A.S.I.G. trustees met on October 8, 2014 at Willow Bend Country Club at 9:00 a.m. Members present at the time of roll call include Ken Amstutz, Ray Burden, Ruth Ann Dowler, Mike Estes, Hollie Ford, Kevin Gehres, Brian Gerber, Rachael Thomas, Staci Kaufman, Todd Keller, Jeff Snyder, Carolyn Winhover, Judy Wortman, and Matt Krites. A proxy was received for Debby Compton. Also present were Todd Cullen, Cindy Stever, Ally Druckemiller, Michael Husslein, Robin Peterson, Bruce Peterson, Mike Ruen, Lori Davis, Ashley Whetsel, Troy Bowersock, and Mark Bagley.

The minutes of the August 13th meeting were reviewed. S. Kaufman made a motion to accept the minutes and J. Snyder seconded the motion. Voice vote: Yes – 13 ½; No – 0.

The financial report was reviewed, both the financial report for August and September, and the Flexible Spending Account for August and September. At the end of September, the ending cash balance totaled \$3,111,191.04. Expenditures for September totaled \$672,531.57 and receipts totaled \$635,708.94. K. Gehres made a motion to accept the financial report and M. Estes seconded the motion. Voice vote: Yes – 13 ½; No – 0. J. Snyder made a motion to accept the Flexible Spending report and T. Keller seconded the motion. Voice vote: Yes – 13 ½; No- 0.

Todd Cullen gave the Huntington report. He said that claims are \$900,000 less than last year, probably because of high claims the previous year. Anthem will continue to pay claims. There will be a declining claim total from Anthem and an increasing total from Aetna. There have been a few bumps but those things are being fixed. Crestview has a problem but it is currently being worked on. New cards should be in the mail to Crestview employees now. Obtaining cards for dependents can be done online or by calling. Each treasurer will have the responsibility for maintaining their respective District's Life Insurance coverage forms which is a change from what we previously had. Robin Patterson apologized to all employees who were affected by the coding error with prescriptions. Aetna is trying to fix the problem and everyone will be reimbursed for any incorrect payments paid to the pharmacies by employees.

Easy enroll system is in the process of being set up but is not yet ready. It will be organized by next week. For now, please send changes to Cindy or Ally. Robin is customizing enrollment forms at this time for treasurers. It is critical for employees to sign a form even when they elect not to take insurance. If a child is taken off, it will be necessary for the employee to sign a new form. Robin will send a report of all people on the plan including overage dependents. Each treasurer will get medical and dental forms customized for their district. When a child reaches age 26, he or she will go off the plan and then a new form will be filled out for those who qualify and elect to stay on the plan until age 28. There will be a step by step process of moving them to a new section (on a separate plan). There may be some 27 -28 year olds on our plan who should not be on it. Dental cards are in the mail. Employees can also go on Navigator and print cards themselves.

Information has not been sent to employees about TeleDoc or Compass Professional Health Services yet. The transitional Reinsurance Fee is \$5.25 per month per person on the plan. The date to begin payments for this is January 15, 2015, either by monthly or yearly. Todd will keep us informed.

A review of HSA was given. Employers do not have to give PPO employees the same amount of benefits as HSA employees because the plan is optional. There should not be an issue of making contributions to HSA accounts.

Part time employees (30 hours per week and up) to whom we haven't offered affordable coverage could go to the exchange. This could mean a penalty.

There are systems of self-enrollment with costs of \$3 – 7 per employee. Do we want to move to this? It would simplify the reporting of the process of enrollment.

The use of Teledoc would be a PPO co-pay of \$40 each time used and a little more for HSA. It involves a 24/7 access to a physician. Employees register on an account. J. Snyder said that MyPerks is only \$7 per month with unlimited calls. Todd Cullen said that the difference is that MyPerks charges every member even if it not used. Bruce Peterson said that Teledoc does not take the place of primary physicians. Todd said that Teledoc is used mostly instead of going to the ER. The \$40 fee is not used toward the deductible.

The trustees discussed the working spouse provision. A motion was tabled at the August meeting. Do we want to go with the statement as stated? Ashley Whetsel asked if there should be a cost sharing when both spouses are members of V.W.A.S.I.G from two different districts? The employers are the individual districts, not V.W.A.S.I.G. Children within V.W.A.S.I.G. cannot be double covered. There will be no exemptions for V.W.A.S.I.G. employees. The 1994 employee exemptions will be disregarded. S. Kaufman made a motion that effective October 1, 2015; V.W.A.S.I.G. will implement the working spouse provision, with spouses transitioning to their employer sponsored coverage during their open enrollment period from October 1, 2015 through October 1, 2016. For clarification: 1) "Employer sponsored coverage" means eligible as active or retired participant. 2) No duplication of coverage for eligible dependents within V.W.A.S.I.G. R. Burden seconded the motion. Voice vote: Yes – 13 ½; No – 0.

Rachael Thomas gave the wellness report. She reported that flu shots were given at nine locations this year, with 370 total shots. A thank you note for allowing them to administer the flu shots was received from Rite Aid Pharmacies. Current events include Healthy Body and Mind which will continue until the end of the school year; Zumba classes continuing until November; and a weight loss program continuing until November 11. Health screenings and chair massages will also be given this year.

B. Gerber made a motion to adjourn the meeting. It was seconded by S. Kaufman. The next meeting will be on Wednesday, December 10 at Willow Bend at 9 a.m.

Respectfully submitted,

Judy Wortman