

VWASIG Minutes – August 12, 2015

VWASIG trustees met on August 12, 2015 at Willow Bend Country Club at 9:00am. Members present at the time of roll call include Ken Amstutz, Ray Burden, Debbie Compton, Mike Estes, Hollie Ford, Kevin Gehres, Staci Kaufman, Todd Keller, Matt Krites, Jeff Snyder, Rachael Thomas, Carol Williman, Carolyn Winhover and Cindy Tinnel. A proxy was received for Ruth Ann Dowler. Also present were Kris Gerken, Cindy Stever, Ally Druckemiller, Lou Gellenbeck, Anne Dunn, Mike Ruen, Laura Peters, Ashley Whetsel, Troy Bowersock and Kimberly Jones.

Motion to approve Carolyn Winhover as recording secretary.

Ken introduced guests.

Anne Dunn from Van Wert Co. Hospital

Lou Gellenbeck from FlexBank covering for Alissa Culp who is out for surgery

Kris Gerken, replacing Todd Cullen from Huntington Insurance

The minutes of the June 10, 2015 were reviewed. M. Estes made a motion to accept the minutes. D. Compton seconded the motion. Voice vote: Yes – 15; No – 0.

Anne Dunn, from Van Wert Co. Hospital described their WCORHA WELLScript program. Anne coordinates the internal wellness program at VW Co. Hospital, and at other companies. Worksite wellness has shifted. The old method included a weight loss challenge, gift cards, etc. and the new shift is to outcomes. Categories are low risk for basically healthy employees that want to remain healthy, moderate for employees that could be making better choices, and high risk for employees with chronic, disease management for example COPD. Huntington and AETNA have resources that can complement Anne's. Anne can customize a plan that is followed by all entities, and can customize to a district. She would work with a wellness committee at each district. Someone at the district would need to schedule the programs because Anne's not aware of what each community offers, for example a Zumba instructor and location. \$1,800 (\$150/month) for monthly support to VWASIG; \$450 per entity for working with site team 3 times per year; Health Risk Assessment, Onsite Biometrics and Labs for \$50/participant per year; Health Risk Assessment, Onsite Biometrics and Labs and Premium Portal for \$65/participant per year. Spouses can be included, but discourage child screenings. Can offer premium incentives based on outcomes, but must offer an alternative.

VWASIG has \$50,000 in budget for wellness plus AETNA recently added \$25,000. Could continue with Vicki, or switch to VW Co Hospital wellness, or some other company. VW Co Hospital is in our community so that is a positive, want to continue with flu shots and those features we already have and add on. Could use \$75,000 toward the baseline and if one school wants to do extra, that district picks up the extra cost. Our budget will cover the basics, plus with enough to do extra. VWCH has experience with this – do it every day – their passion. Ken will pursue this with wellness subcommittee, Rachel, Carolyn, Mike, Brian, Jeff, Ken, Matt. Plan to meet before October with Anne.

Mike Ruen gave the financial report. June and July had a lot of claims. Received \$25,000 from AETNA for wellness, Mike had to provide proof that we spent money on wellness. Motion to approve by S. Kaufman, seconded by R. Burden. Negative interest occurs because some money is invested with Wells Fargo as operating cash with little interest, but the rest is invested with First Financial Trust, who buy and sell, and have some months with negative interest (loss) and others with positive interest (gain). Voice vote: Yes – 15; No – 0.

Mike Ruen presented Flexible Spending Account report. Balance is around 9,000, as normal. Motion to approve J. Snyder, seconded by H. Ford. Voice vote: Yes – 15; No – 0.

Lou Gellenbeck, Alissa out for surgery, section 125 plan document, spouse definition needs to be updated and they like to combine any other provisions at the same time. Would we like to add a provision that allows an employee to come off AETNA mid-year to go to the marketplace exchange? \$150 for amendment and this includes all updates. Makes sense to add this at the same time. Lou provides document, and we approve at next meeting,

FlexBank can also create SPD Wrap Documents, \$500 per entity. Don't necessarily distribute to employees but keep on hand for possible DOL audit. Motion: Approve non-ERISA entity wrap document for ERISA requirements at \$500 per entity. Private entities are required to have this document. This is a one-time fee unless something changes, eligibility rules, measurement period, carrier, (premium share between board and employee not included), ACA rule changes. Every time there is a change the cost is \$500 because each revision needs to be reviewed by lawyer. They like to make changes just once per year. Motion to approve by D. Compton, seconded by S. Kaufman. Voice vote: Yes – 15; No – 0.

Separate Section 125 Plan Documents are not necessary per FlesBank. FlexBank confirmed that one document is acceptable – reviewed by two attorneys – don't need 6 documents.

Kris Gerken from Huntington introduced himself as Todd Cullen's replacement. Kris works with Putnam and Paulding consortiums too.

Kris presented renewal analysis documents for Medical, Rx, and Dental with AETNA.

Our \$125,000 stop loss premium increases by 7.5%, which was agreed upon last year with AETNA. We could increase our stop loss deductible from \$125,000 to \$150,000 for a lower premium but Kris stated this is a bad deal.

VWASIG will receive a credit for Teledoc fees from AETNA. We were mistakenly billed for this.

10:30am Debbie Compton leaves, no proxy for rest of meeting

We did realize projected savings by moving to AETNA. We saved on fixed costs, and we are still on pace to spend less with AETNA.

Kris included a plan cost summary breakdown by H.S.A. and PPO.

PPO Plan Funding 2,448,564 / Plan Costs 2,527,661 = 103% loss ratio

H.S.A. Plan Funding 2,499,465 / Plan Costs 1,855,287 = 74% loss ratio

Our H.S.A loss ratio is better than normal, PPO loss ratio is better than others.

Eleven stop loss claimants are 2/3 PPO and 1/3 H.S.A.

Kris presented several percentage increase options with the corresponding estimated reserve loss or gain. Overall inflation trend is 6-8%. VWASIG premiums increased 13% two years ago, 0% increase last year. Motion by R. Burden: 10% increase on Medical and Rx and 12% on Dental, seconded by Mike Estes. Voice vote: Yes – 14; No – 0.

Working spouse provision – When spouses work for two different VWASIG entities, they will go on their own individual plans. There is no working spouse exception, even if working spouse's premium cost is higher. Working spouses will not be on VWASIG plan as secondary. When both spouses work in same VWASIG entity, they can be on one plan, or can choose single/single or single/employee + children; they have the option.

Starting Oct. 1, 2015 employees have 12 months for working spouse to switch to their own insurance. As of Oct. 1, 2016 insurance coverage will not be extended to working spouses.

If a retired spouse has insurance available through an employer sponsored plan, he/she must take that. Medicare doesn't count since that's not employer sponsored. VA doesn't count either.

Is dental part of the working spouse provision? Motion: To clarify original working spouse provision to include only Medical and Rx, originally approved at Oct. 2014 meeting. Voice vote: Yes – 14; No – 0.

Spouse and Child(ren) Basic Life Amounts – Huntington clarifies, all districts except CV and LV, have dependent life coverage under basic term life, 2,500 on spouse, and 1,000 on each child for one rate; in addition if employee elects voluntary life on themselves, can elect for children a flat 5,000 benefit for each for one rate

Eligibility coverage timelines

Coverage – If employee resigns prior to end of contract, coverage stops on last day of employment; if employee resigns after school year is over, coverage continues to 31st, dental like medical, be consistent in all areas, including life. Insurance co. doesn't dictate, want it for ease of fiscal staff, stay away from prorating, setup life billing tool

Same Sex Marriage/Spouse – Federal Government says a spouse is a spouse is a spouse; carriers say they are implementing the law for fully insured plans; carriers say self-insured plans have the option; however from attorney standpoint, even self-insured plans must follow

Motion by R. Burden: to pass that we will take the recommendation to follow the federal law for same sex marriages passed on June 26, 2015, seconded J. Snyder. Voice vote: Yes – 13; No – 1.


AETNA transparency – Compass has a fee \$5.00 per month per member. It is under-utilized. \$30,000 per year cost to VWASIG. AETNA has a somewhat similar service for \$2.25. Huntington will go ahead with an email campaign to advertise Compass to all members. Will try this for one more year and re-evaluate.

Healthy life screenings – Kris let us know it is available; some districts are taking advantage of this, full body scan, H.S.A. eligible and flex eligible. Decision is made by district for their own employees.

Paulding County Schools consortium (Paulding, Wayne Trace, Antwerp) has communicated a possible interest in joining with us in the future for financial reasons. Nothing is being done at this time, no formal request has been made.

R. Thomas gave the wellness report. This includes summer Healthy Body and Mind session, summer Zumba class, summer yoga class. Vicki is working to setup flu shots and health screening. She is also talking with Anne Dunn regarding a weight loss challenge.

The next meeting will be on October 14, 2015 at 9:00am at Willow Bend. S. Kaufman made a motion to adjourn the meeting. H. Ford seconded the motion.



Recording Secretary: Carolyn Winhover

Date: August 12, 2015

