

## V.W.A.S.I.G. MINUTES Wednesday, December 10, 2014

V.W.A.S.I.G. trustees met on December 10, 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, Hollie Ford, Kevin Gehres, Brian Gerber, Rachael Thomas, Todd Keller, Jeff Snyder, Carol Williman, Carolyn Winhover, Judy Wortman, and Matt Krites. Also present were Todd Cullen, Cindy Stever, Ally Druckemiller, Alissa Culp, Mike Ruen, Lori Davis, Ashley Whetsel, Troy Bowersock, and Kimberly Jones. Proxies were received for Mike Estes and Stacy Kaufman.

The minutes of the October 8<sup>th</sup> meeting were reviewed. B. Gerber made a motion to accept the minutes. R. Burden seconded the motion. Voice vote: Yes – 14; No – 0.

The financial report was given by Mike Ruen. The financial statement for both October and November were reviewed. The receipts for the month of November totaled \$595,021.33. The expenditures totaled \$353,896.99. The cash balance on November 30, 2014 was \$3,506,514.18. K. Gehres made a motion to accept the financial report. C. Winhover seconded the motion. Voice vote: Yes – 14; No – 0. The flexible spending financial report was reviewed. It was reported that some of the checks for claims were not getting cashed in a timely manner. Employees should be encouraged to use direct deposit for the flex spending. D. Compton made a motion to accept the flexible spending report. R. Dowler seconded the motion. Voice vote: Yes – 14; No – 0.

Mike Ruen reported that the Actuarial Certification for the plan year ending September 30, 2014 met the standards. J. Snyder made a motion to accept the Actuarial Certification report. H. Ford seconded the motion. Voice vote: Yes – 14; No – 0.

The audit for the plan year ending September 30, 2014 was discussed. A post audit was declined because three out of the four reportable items from the prior audit had already been corrected, while there were no new citations or recommendations. The lone remaining recommendation was due to the timing of receipts and disbursements, i.e. the auditors want each insurance premium deposit posted to the books on the day the deposit is made (theoretically could be up to six different days)

however, M. Ruen combines all deposits into one when posting to the books. The same theory applies to claim payments. M. Ruen felt that the cost outweighed the benefit and that unless the VWASIG Board directed him otherwise, he would not implement this particular recommendation. The Board indicated they were fine with the way things were being done.

The transitional re-insurance payment of \$88,578 is due on January 12, 2015. This amount is \$63 per 1,406 members. Transitional re-insurance payments are for a three year period. Next year it's possible that the cost will decrease to \$42 per member and the following year it may decrease to \$27 per member, those amounts are subject to change. The bank fees at Wells Fargo will be increased but how much it will affect VWASIG has yet to be determined.

In September, 2010 a motion was made to charge twenty-six and twenty-seven year olds (still on their parents' plan) 40% of the cost of an employee only health insurance premium. We did not include dental insurance which means that basically they are getting the dental for free. The group decided to leave it as is and not charge for dental.

Alissa Culp gave the Flex Bank report. There were minor updates for flexible spending which includes the government deciding to increase the total amount allowed from \$2,500 to \$2,550. It is too late for us to increase it this year. We could vote on it for the next plan year if desired; however, there is no requirement to meet the maximum allowable amount. The government also changed the law in that members can change health plans and go to the exchange in the middle of the year instead of waiting until the end of the plan year as before. They did this because of the gap between October 1 and the January 1 start-up date. It is too late for us to change this plan year so we will vote on this in August for the new plan year. It costs \$150 every time we change our FSA plan. Alissa is open to any ideas of things she could talk about to us. She will be updating Health Savings Account (HSA) fees charged by banks that are available to us. She is willing to come to schools to talk to employees about HSA advantages next September. Van Wert City Schools want her to do this.

Todd Cullen gave the Huntington report. The 2013 – 14 review showed that there was a decrease in claims. This gets us to a good

place. Dental and RX costs are consistent and flat. Medical claims are down some. Fixed costs have increased but stop loss is down so fixed costs will eventually go down. HSA has increased this year and will continue to increase this year. Claims are down in both HSA and PPO and the overall costs are also down. Our plan includes medical necessity and visit limits. If it isn't medically necessary, it isn't covered in our plan. It is our plan and Aetna just administers it. We can change and remove limits as to the number of visits. Our plan is not to cover everything but things that are good for the majority of members. Aetna is more of a self funded group than Anthem is. Send any problems to Huntington.

Cindy Stever talked about coverage termination dates as well as start-up dates. There needs to be consistency within the six entities. We generally terminate employee insurance coverage upon severance of employment. How are we paying VWASIG for terminated employees? The easiest way is using up-to and including the 15<sup>th</sup> of the month, or using the 16<sup>th</sup> and any subsequent date to determine whether the premium is paid or not for that month. R. Burden made a motion that states "Beginning July 1, 2015, if an employee is enrolled in an insurance plan prior to the 16<sup>th</sup> of a month the employer will pay the insurance premium for the entire month, if the employee is enrolled in an insurance plan after the 15<sup>th</sup> of a month the employer will not pay the insurance premium for that month but will begin payment the following month; likewise, if an employee is terminated prior to the 16<sup>th</sup> of a month then the insurance premium is not paid for that month; if termination is after the 15<sup>th</sup>, then premium is paid for the entire month." D. Compton seconded the motion. Voice vote: Yes – 14; No – 0.

Under Aetna administration, prescriptions have been transferred from Anthem to Aetna. Employees should call Aetna to confirm.

Rachael Thomas gave the wellness report. She gave trustees a printed copy of this year's activities. These include Healthy Body and Mind, exercise classes, health screening (up 50 more than last year), chair massages, and Weight Watchers.

A discussion was held about the Wellness coordinator, Vicki Smith, who has resigned from Vantage. She would like to continue to stay on as Wellness Coordinator. The group talked about whether we should

keep her on in that capacity, she is currently receiving \$800 per month or \$9,600 per year, in comparison the VWASIG fiscal agent receives \$5,000 per year. B. Gerber questioned the large stipend that goes with the Wellness Coordinator position while also stating that the position needs to be studied and more information gathered to make an informed decision as to what direction the VWASIG Board needs to take. Various members expressed that they just weren't sure what the Wellness Coordinator position consisted of. B. Gerber recommended that a small committee be formed in order to gather said information. Todd Cullen feels that Vicki needs to give us a plan of action. R. Dowler asked if we could have the same type of program with the help of Aetna, without having a coordinator. She said that she would hate losing the program. Todd Cullen said that Aetna can get involved. He doesn't think that the program is necessarily being used by the employees that need it. The group agreed to form a committee to study the matter, and also to keep Vicki on as Wellness Coordinator at least until the end of the fiscal year ending on June 30, 2015. We will make a decision at our June meeting. Huntington will be the support for our wellness committee. Mr. Amstutz appointed the following members to study the Wellness Coordinator position: Rachael Thomas, Brian Gerber, Jeff Snyder, Ken Amstutz, Matt Krites, Carolyn Winhover, along with representatives from Huntington, Aetna, and also Vicki Smith.

The next meeting will be on February 11 at Willow Bend at 9:00 a.m. R. Burden made a motion to adjourn the meeting. J. Snyder seconded the motion.