

At 10:08 A.M. on Wednesday, September 17, 2025, Jeff Snyder called to order the meeting of the Van Wert Area Schools Insurance Group Trustees' meeting, which was held at Willow Bend.

Members present were Mark Bagley, Ashley Breese, Brenda Core, Ruth Ann Dowler, Hollie Ford, Lori Gunderman, Todd Keller, Matt Krites, Jeff Snyder, Kaitlyn Edelbrock, Shelby Miller, Rachael Thomas, and Rick Turner. In addition to these voting members, Matt Dubé and Missy McClurg were voted in as voting members during the meeting. Also in attendance were Troy Bowersock, Denise Mooney, Tricia Taylor, Ashley Whetsel, Ally Druckemiller, Kris Gerken, and Searra Hough. Guests included Mindy Troyer, the wellness champion from NOACS.

Mark Bagley had a proxy for Anthony Adams.

Mark Bagley moved, and Rick Turner seconded the motion to appoint Matt Dubé as a voting member for Crestview Local Schools, replacing Kathy Mollenkopf. The motion passed unanimously.

Rick Turner moved, and Ruth Ann Dowler seconded the motion to appoint Missy McClurg as a voting member for the Western Buckeye ESC, replacing Thomas Taylor. The motion passed unanimously.

Matt Dubé moved, and Todd Keller seconded to approve the minutes of the June 4, 2025 Trustees meeting. The motion passed unanimously.

Searra Hough announced that she is now a certified nutritionist, and her goals include continuing the newsletters, Food of the Month, and bingo board, among others. Additionally, Searra would like to increase the number of members who are coached.

Jeff Snyder reported

1. E-Health will again be completing the biometric screenings
2. The flu shots and biometric screenings will be separate services with separate dates
3. He has been in contact with Kathy Will from the Van Wert County Health Department regarding flu shots
4. Flu shots should be scheduled from October to the beginning of November
5. Wellness dollars are available (Crestview \$1,500 / Lincolnview \$1,500 / NOASC \$750 / Vantage \$1,500 / Van Wert \$4,000 / WB \$750)

The schedule of the biometric screening is listed in the table below.

Location		Start Time	End Time
Crestview	11/04/2025	6:30 AM	11:00 AM
Vantage Career Center	11/05/2025	6:30 AM	9:40 AM
Van Wert High School	11/06/2025	6:30 AM	12:00 PM
Van Wert Early Childhood Center	11/12/2025	6:30 AM	10:10 AM
Western Buckeye ESC	11/13/2025	6:30 AM	10:10 AM
Lincolnview	11/13/2025	6:30 AM	11:00 AM

In June 2025, an email vote was taken to pass a 2025-26 employment contract with Searra Hough as the VWASIG Wellness director. The motion passed unanimously.

Matt Krites moved, and Brenda Core seconded to approve the June, July, and August 2025 VWASIG Financial Reports as presented by Ashley Whetsel. The motion passed unanimously.

Ally Druckemiller updated on each:

1. Edison Health
  - a. Total clinical insights and total savings in care for 2024 were \$12,291.
  - b. Members agreed that better communication of the service is needed.
2. Rx Protect
  - a. utilization is growing, with 25 members enrolled
  - b. \$133,833 net savings in 2025
3. Medical plan
  - a. August enrollment was 560 HDHP and 29 PPO.
  - b. PEPM PPO cost is \$889, and the PEPM HDHP cost is \$1,346.
  - c. Based on data from 2023-2025, VWASIG has a trend of about a 22% increase in the second half of the year.
4. Dental plan
  - a. Cost is running at a 105% loss ratio to fund through July.

Kris Gerken anticipates the total plan cost to be 9.3 to 9.6 million for 2025, with the trend that the last portion of the year sees more spending.

Ally Druckemiller shared SERB data to compare out-of-pocket spending and deductibles of Ohio schools and VWASIG. Additionally, SERB calculated a family average increase of 5.9% for 2025.

Ally shared that the current VWASIG plan is paying 16.54% more for members below \$50,000 in claims. Kris shared the admin fee should see -3.9% change, which is a savings.

Ally Druckemiller shared that Huntington received quotes from Hartford and Reliance for group life insurance. Hartford's offer included new terms that would decrease the rate for voluntary life insurance and would increase coverage from 100,000 to 200,000 for employees. All employees would be able to enroll during the open enrollment period in Fall 2025.

Ally Druckemiller shared the fee history of Explain My Benefits:

2019	\$2.80	PEPM	2021	3.09	PEPM
renewal for January 1, 2026 - December 31, 2028				\$3.55	

Hollie Ford moved, and Todd Keller seconded to enter into a group life insurance contract with Hartford for January 1, 2026, through December 31, 2028.

RuthAnn Dowler moved, and Matt Krites seconded to increase the medical plan by 8% with no change in the plan design and a 2% increase in dental with no plan design for January 1, 2026 to December 31, 2028. The motion passed unanimously.

Ally Druckemiller announced that open enrollment for plan year 2026 will take place from October 27, 2025 through November 9, 2025. Ally updated the group on the status of the Purdue Bankruptcy Settlement and the Blue Cross Blue Shield Antitrust lawsuit settlement.

Members agreed to participate in a virtual meeting on October 29 at 9:30 to discuss stop-loss data. Then the VWASIG Trustees will meet at 9:00 A.M. on January 14, 2026 at Willow Bend Country Club.

The meeting adjourned at 1:15 P.M.