

*March 8, 2012*

**INSURANCE TASK FORCE COMMITTEE MEETING**

**Members Present**

Steve Bowman  
Lisa Brown  
Karen Cooley  
Marcia Fain  
Mike Hamilton  
Bonnie McFarland  
Jamie Michael  
Donna Mutzenard  
Tommy O'Connell  
Suzan Rudd

**Members Absent**

Dr. Greg Adkins  
Shandra Backens  
Leo Burt  
Mark Castellano  
Dr. Ami Desamours  
Joe Pescatrice, Retiree  
Liaison

**Others Present**

Barbara Crowe  
Jeanne Dozier, Liaison  
Board Member  
Michelle Martin-PRIA  
Georgianna McDaniel  
Terri Roney  
Karen Toro  
Glen Volk  
Karen Whitmore

The meeting was called to order at 3:07 PM.

Ms. Bonnie McFarland noted that Georgianna McDaniel is attending today's meeting as a special guest as she will be taking over the day to day duties for Dr. Greg Adkins as he has been assigned to other duties.

**Change of SPALC Representation**

Bonnie also noted that she planned to introduce Ro Bobbs today, as the new SPALC representative, and due to her absence she will introduce her at next month's meetings.

**Property Casualty Insurance Briefing**

Bonnie introduced Michelle Martin with Brown & Brown – PRIA, who presented a slide show to ITF committee members, describing all that Brown and Brown does for the District in providing Property & Casualty Insurance including identifying risk/exposure, bidding insurance program annually, attending meetings as needed, FEMA coordination, and placing and servicing insurance policies. Michelle reviewed all that is covered under the Property Insurance – over \$2 billion in exposure, covered under several different policies. She noted that 24% of the District's properties are in a flood hazard area. Michelle also informed Insurance Task Force members that the Dr. Burke has requested that the property insurance effective date be changed, taking the date outside of hurricane season. This decision will be made after looking at cancellation fees involved – short rate vs. pro rate. Insurance rates have risen and other insurance companies are being looked at. Michelle also mentioned that Worker's Compensation, Catastrophic, Crime (bonds are now included in this category), Ocean Marine, Fuel Tank, Special Events/Facility Use, and Flood insurances are also included in what they broker.

## **Approval of Minutes – February 9, 2012**

Ms. Bonnie McFarland noted that there were a couple of changes made to the draft February 9, 2012 minutes, reviewed the changes with ITF members and asked if there were any other changes. Ms. Donna Mutzenard made the motion to approve the minutes of the meeting with changes. Ms. Marcia Fain seconded the motion; motion passed unanimously.

Ms. Jamie Michael asked that all meeting attachments be available on the website. Ms. Bonnie McFarland noted that the Insurance & Benefits website is in the process of being updated and she will see that attachments are included in a separate section called Insurance Task Force Meeting Materials on the website.

## **Review of Health Plan Financials**

Mr. Glen Volk reviewed his financial report with Insurance Task Force members, noting the current loss ratio is at 86.8%, slightly higher than last year. Year to date loss ratio is 89%. He reviewed 2011-12 projections \$65.6 million in claims and an increase in the plan surplus. 2012-13 projections are at a \$6 million loss. He noted that this year \$572 is spent on every employee per month. Next year the figure will be \$602. Now that open enrollment is over, projections for next year can be finalized.

Ms. Bonnie McFarland informed ITF members that a committee is in place to design next year's health plan.

## **RFP Update**

Ms. Bonnie McFarland informed ITF members that the 3<sup>rd</sup> Clinic RFP meeting was held today, noting that it is challenging as this is new ground. There will be at least two more meetings before the RFP is put out in April. She also noted that the STD & LTD Disability RFP meeting went very well on Monday, 3/2/12. A lot of ground was covered. This RFP will go out in May.

Ms. McFarland informed ITF members that in the past, one RFP was done per year, sometimes two per year followed by a year with no RFPs. She noted that the District is now on a much faster pace for RFPs and that will not change.

Jeanne Dozier noted there was discussion about additional RFPs at the last Board meeting, and there was also discussion about the time and effort involved for each RFP, informing all Board members of the work involved, which limits the number of RFPs that can be done.

## **Open Enrollment Recap**

Ms. Bonnie McFarland informed ITF members that open enrollment ended on February 29<sup>th</sup> and went extremely well. She gave a special thanks to Mrs. Karen Cooley and Mrs. Lisa Brown for their efforts – Karen for all of her work in getting all the information out to employees, and Lisa for her work in planning all of the Health & Benefit Fairs.

Mrs. Karen Cooley noted that open enrollment was finalized. She is still working on new hires. She thanked all in the department who helped out, and also thanked Lidia in personnel for helping with

interpretation with non-English speaking employees who stopped in the Insurance & Benefits office to enroll in their benefits.

Ms. Bonnie McFarland asked that ITF members please let her know if they are aware of any changes that need to be made in the open enrollment process. Mrs. Jeanne Dozier noted that she had not received any negative feedback this year.

Ms. Karen Toro commended Mr. Leo Burt's department for stepping up and taking on open enrollment on their own. Ms. Bonnie McFarland noted that it was a complete District-wide effort to see that all got done, and it went very well – all the hard work is appreciated.

Ms. Bonnie McFarland also informed ITF members about a public release noting that Blue Cross is re-branding from Blue Cross Blue Shield of Florida to Florida Blue as they want to be known as looking at wellness in addition to insurance. She also stated that there will be no changes to the plans or the insurance cards.

**Good of the Order** - None

**Adjournment**

The meeting adjourned at 4:18 p.m.

The next Insurance Task Force meeting will be April 12, 2012.