

**THE SCHOOL DISTRICT OF LEE COUNTY
MINUTES**

**Insurance Task Force Committee Meeting
HR Community Training Room
2855 Colonial Blvd. Fort Myers FL**

Monday, January 7, 2013

Members Present

Shandra Backens
Rosemarie Bobbs
Steve Bowman
Lisa Brown
Leo Burt
Denise Carlin
Mark Castellano
Karen Cooley
Bonnie McFarland
Jamie Michael
Leanne Migliore
Donna Mutzenard
Tommy O'Connell
Suzan Rudd
Rita Zazzaro

Members Absent

Ami Desamours
Joe Pescatrice, Retiree
Liaison

Others Present

Debbie Poole, Aon Hewitt
Thomas Scott, Board Liaison
Karen Toro, Florida Blue
Karen Whitmore, Florida
Blue
Terri Roney

The meeting was called to order at 3:02 PM. Ms. Bonnie McFarland welcomed everyone and wished them Happy New Year. Ms. McFarland introduced Dr. Denise Carlin, Executive Director of Human Resources and Employee Relations, and Mr. Thomas Scott, Board Liaison.

Approval of Minutes – December 6, 2012

Ms. McFarland reviewed the draft 12/06/12 ITF meeting minutes, and asked if there were any additions, deletions or corrections. None were requested. There being no changes to the minutes, Ms. Jamie Michael made the motion to approve the minutes of the meeting. Mr. Mark Castellano seconded the motion; motion passed unanimously.

Review of Health Plan Financials

Ms. Debbie Poole handed out the financial booklets and asked members to refer to page 3. She noted that claims are down 1.8% for the 2012/13 projection, and the 3359 plan accounts for 51% of enrollees and 39% of the total claims costs. She noted that this is not a big change. Claims for November were down to \$4.7M and average claims year to date is \$5.4M.

Ms. Poole noted that assumptions are the same as they have been in the past – with no changes there. She also reviewed the financial dashboard. Surplus for 2012-13 is projected to be a little over \$1M, projected surplus for 2013-14 is \$685,000.

Ms. Poole noted that this is, overall, good news and the District is right on target. She also noted that the District still has nine very large claims over \$250,000 each.

Mr. Scott asked what percentage of per employee per month cost is for prescription drugs. Ms. McFarland and Ms. Poole will check on this and get an accurate number for him.

Loss Ratio was reviewed, and is currently overall 98.5%, which is down from close to 100%. Incurred claims and expenses by plan were reviewed. No change from last month. Ms. Poole noted that enrollment by plan is up by about 18 employees total from last month. Enrollment for 2012/13 is at 9,691 and is projected to be at 9,830 for 2013/14.

Ms. Jamie Michael asked for a month by month overview sheet which will show a comparison at a glance. Ms. Poole responded that she will provide this data in the future starting with February ITF meeting.

EAP Addendum to Agreement

Ms. McFarland informed ITF members that EAP Consultants, Inc. has kept their rate at \$1.15 per member per month for the last several years. This year they are increasing their rate to \$1.20 per member per month. Ms. Suzan Rudd noted that she has gotten very good feedback from employees who have used EAP's services.

Ms. McFarland asked for a motion to approve the agreement addendum extending the terms of the EAP agreement dated December 17, 2002 for an additional twelve (12) month period from April 1, 2013 to March 31, 2014 at a rate of \$1.20 per employee per month. Donna Mutzenard made the motion. The motion was seconded by Leanne Migliore. Motion passed unanimously.

Good of the Order

Ms. McFarland asked Ms. Karen Cooley to update the ITF members on the status of open enrollment. Ms. Cooley informed ITF members that the Benefit Contact meeting is tomorrow, Jan 8th. Contacts from many locations come in and listen to updates to share with the employees at their locations. The focus of this meeting will be on the two new medical plans that will replace the four old plans. Benefit meetings at other locations are also scheduled. Karen Whitmore will also speak at these meetings to discuss these plans. Vendors who provide other insurances will also be at these meetings. Open enrollment is Feb 4th through Feb. 17th. Forms for medical underwriting, which are required for cancer or life insurance, will be due Thursday, Feb. 21st. Disability Insurance requires no medical underwriting for this year only, making this year a good opportunity to enroll in disability insurance. The rates for disability insurance are also lower this year, with the new vendor. Ms. Cooley asked that ITF members or any employee who has any questions about open enrollment call the Insurance & Benefits Department for clarification. Ms. Cooley noted there is a benefit meeting scheduled at the LCPEC building on January 22nd. There will also be two Spanish meetings for employees who don't speak English at the LCPEC building on January 23rd and January 24th. Ms. Cooley asked that ITF members please pass the word about the benefit meetings and encourage people to attend, so they know they must choose a new medical plan or they will be defaulted into the 5773 plan. It was also noted that Health screenings are being held at the LCPEC on January 30th.

Ms. McFarland thanked Mr. Mark Castellano and Ms. Donna Mutzenard for having them at the TALC meeting to explain the upcoming changes in benefits to the representative. This will be very helpful in spreading the word accurately.

Ms. McFarland also noted that the upcoming health screenings at the LCPEC will be the last opportunity to obtain 2 free movie tickets for attending the health screenings.

Mr. Castellano thanked Ms. Cooley and Ms. McFarland for attending the TALC meeting. Ms. Mutzenard noted that one of the representatives took the info that was shared and created a very nice PowerPoint presentation on the benefits.

Ms. Rita Zazzaro asked Ms. Poole if she will be required to create a slot on payroll for the new national exchange insurance plan. Ms. Poole informed her that she will get that answer for her and let her know.

Mr. Scott asked if health screenings are at the LCPEC only. Ms. Lisa Brown noted that health screenings are held at 15 locations and are open to anyone in the District. Mr. Scott asked where participation is greatest. Ms. Brown informed him that usually LCPEC has the greatest participation. It is difficult to get employees to stay after work for any activity; however incentives greatly helped in increasing participation in the health screenings.

Adjournment

A motion was made by Mr. Mark Castellano, seconded by Mr. Tommy O'Connell and unanimously carried to adjourn the meeting at 3:29 p.m.