

**THE SCHOOL DISTRICT OF LEE COUNTY
MINUTES**

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

Thursday, February 2, 2017

Members Present

Mark Castellano (3:15 p.m.)
Karen Cooley
Brian Curls
William Grand
Bonnie McFarland
Jamie Michael
Donna Mutzenard
Joseph Pitura
Angela Pruitt
Rita Zazzaro

Members Absent

Toni Abrams
Shandra Backens
Jill Castellano
Cristal Cruz
Heather Parker
Jimmy Riley

Others Present

Jeanne Beatson, Ben. Specialist
Nadia Elmunaier, Aon
Tammy Martin, Aon
Teresa Eldridge, Aon
Gabrielle Dimitrakis, Aetna
Kim Howe, Aetna
Dr. Jane Kuckel, Board Liaison
Leo Burt, Retiree Liaison
Ila Jones, Aetna
Terri Roney

The meeting was called to order at 3:03 p.m. by Ms. Bonnie McFarland.

Ms. McFarland introduced Ms. Ila Jones, the new Aetna onsite wellness coach to the group. Ms. Jones spoke to the group noting she does one on one consultations with employees. Ms. Tammy Martin introduced Ms. Teresa Eldridge, a new account executive from Aon. Ms. Eldridge noted she has been with Aon for a year and a half; however she has worked in benefits for almost 30 years.

Approval of Minutes – January 12, 2017

Ms. McFarland reviewed the draft 1/12/17 ITF meeting minutes, and asked if there were any edits or corrections. There being no changes to the minutes, Ms. Donna Mutzenard made the motion to approve the minutes of the meeting. Ms. Rita Zazzaro seconded the motion; motion passed unanimously.

Review of Health Plan Financials

Ms. Martin reviewed that paid claims are through December 2016. 2016-17 updated projections are 0.1% below projected 2016-17 revenues; however when allowing for the offset of District contributions utilized for other benefits such as dental, vision or cancer plans estimated at \$2.6 million, the 2016-17 updated projection is 3.3% above the projected 2016-17 revenues. December 2016 paid claims total was \$6.1 million. The average 2016-17 monthly paid claims YTD is \$6.1 million. Last year the average was \$5.3 million per month. Current medical plan enrollment is 10,597.

2016-17 projection update was reviewed – Total premium is \$57.1 million. Incurred claims and fees total \$59.1 million, leaving a deficit of \$1.9 million.

Updated projection is at a \$2.5 million deficit. Ms. Martin reminded ITF members that the District budgeted for a \$6 million deficit so we are still in good shape.

Loss ratio was reviewed. December loss ratio was 97%. Last year December's loss ratio was 102%. The rolling 12 month loss ratio for January 2016 – December 2016 is 98.3%.

Large claims were reviewed. It was noted that four large claims were added in December – one of which is another kidney claim.

Rx continues to be 27% of total claims. Last year it was 26%. Ms. Martin noted that this is going up for everyone, and will continue to do so.

PPACA Updates

Ms. Nadia Elmunaier reviewed legislative/executive updates.

- Congress has passed a fiscal 2017 budget resolution providing for a budget reconciliation process that will allow the Affordable Care Act to be repealed on an expedited basis with simple majority votes if Congress so chooses.
- On January 20th President Trump issued an executive order that directs Executive Branch to halt or delay Affordable Care Act implementation.
- On January 30th President Trump signed an executive order that requires two federal regulations to be rescinded for every new federal regulation implemented.
- On December 12th the EEOC released guidance for workers and mental health providers
- 2017 Medicare Part D Reminder of an annual disclosure requirement applicable to most employers that provide prescription drug coverage to individuals who are Medicare Part D coverage. Ms. McFarland noted that this is posted on the Insurance & Benefits website.

New EAP

EAP Consultants Inc. is now known as Educators' EAP. Ms. McFarland informed ITF members that the District received a notice from EAP that they are being bought out. They will continue to be at the current location – the local group is being bought by a national company, which will provide an enhanced website, newsletters and additional resources. Once the purchase is official, she will share more information with the ITF. We have an existing contract with EAP Consultants, Inc., and when the purchase is complete, that contract will remain in effect. Increased access to web based assistance will be available. The name of the company buying them is ESI. We will evaluate them as providers and move forward as appropriate. She is excited about the change.

Open Enrollment Update

Ms. Karen Cooley noted that the benefit meetings ended today. There were a total of 12 meetings. The grand total of attendees for all meetings was 251. The meetings went very well for those that attended. There were a lot of good questions about Critical Illness, Accident Insurance and Teladoc. More information will go out to employees soon about Teladoc. One benefit meeting session was put on video, and once communication is finished with it, it will be posted on the Insurance & Benefits website. It was noted that open enrollment ends February 16th. Ms. McFarland noted that Ms. Jeanne Beatson will go out to each bus compound next week Mon – Thurs. from 9:00 a.m. to noon for the purpose of increasing communication regarding

open enrollment. Ms. Michael asked if notices were going to be sent to employees informing them that their benefits were completed. Dr. Pruitt noted that this was the goal, but the implementation in PeopleSoft has not yet been successful. ERP will continue to work on it and hope to have it successful soon.

Ms. McFarland noted Insurance & Benefits sent out a Benefit Connections newsletter on how to review your benefit summary by going into self-service and changing the calendar to 4/1/17 to see what benefits are in the system for the new plan year. We will also send out a reminder for employees to check their paychecks to be sure their deductions are correct.

June 2017 ITF Meeting

Ms. McFarland noted she will not be able attend the June 1st ITF meeting and asked ITF wanted to meet without her. Dr. Pruitt noted she does not want to reschedule the meeting. It was determined that the meeting will be held on June 1st in Ms. McFarland's absence.

Good of the Order

Ms. McFarland stated that we are getting ready to kick off RFPs for next year and asked ITF members to be thinking about whether they will be able to volunteer to be on a committee.

Mr. Mark Castellano asked if we can send out the 5K information to staff again.

Ms. McFarland informed ITF members that Heather had her baby. Luke Edward was born on January 19th.

Dr. Pruitt reminded everyone to log their miles in for the Million Mile Movement. The District is currently still in first place and is the buzz around the county right now. Ms. McFarland noted this is a great opportunity to get employees moving. The Million Mile Movement runs until March 29th. Jeanne and Ila will share this information with the bus compounds so they can record their steps for the Million Mile Movement.

Adjournment

The meeting adjourned at 3:42 p.m. with motion by Ms. Donna Mutzenard and second by Mr. Mark Castellano.