

**THE SCHOOL DISTRICT OF LEE COUNTY
MINUTES**

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

Thursday, November 1, 2018

Members Present

Karen Cooley
Kevin Daly
William Grand
Bonnie McFarland
Jamie Michael
Heather Parker
Elizabeth Peterson
Joseph Pitura
Jimmy Riley

Members Absent

Toni Abrams
Shandra Backens
Gregory Blurton
Jill Castellano
Kerr Fazzino
Kimberly Hutchins
Angela Pruitt

Others Present

Jonathan Anderson, Aon
Janice Belmonte, Aon
Kim Howe, Aetna
Rachel Rhodes, Aetna
Leo Burt, Retiree Liaison
Joe Pescatrice, Retiree Liaison
Jane Kuckel, Board Liaison
Jeanne Beatson, Benefits
Specialist
Terri Roney

The meeting was called to order at 3:04 p.m. by Ms. Bonnie McFarland.

Approval of Minutes

The draft 10/04/18 ITF meeting minutes were reviewed. Ms. McFarland asked if there were any corrections. There being no changes to the minutes, Ms. Jamie Michael made the motion to approve the minutes of the meeting. Mr. Jimmy Riley seconded the motion; the motion passed unanimously.

Review of Health Plan Financials

Mr. Jonathan Anderson reviewed the table of contents for the financials, noting there are a lot of Legislative updates this month. Financials include data through September 2018. 2018-19 projection is updated to 4% below revenue. This is good. Enrollment was reviewed. Paid claims for September 2018 was \$6.3 million. Average monthly paid claims for 2017-18 was \$7 million, 2018-19 average monthly paid claims is \$7.2 million.

Ms. McFarland noted September is a low enrollment month due to retirees rolling off and new hires not rolling on at this point. Enrollment numbers will pop up next month.

Projection update was reviewed. Total net premium was budgeted at \$89 million. Total updated projected premium is \$92 million. PEPM budgeted amount was \$691.29 and the updated projection is \$699.82, which is 1.2% higher than projected.

Total cost update is \$91.9 million, which is very close to the budgeted amount of \$90,283,217. Updated projection is a \$363,244 surplus.

Loss ratio was reviewed. August's loss ratio was 111%, September's loss ratio is 90%. These figures are consistent with last year.

Ms. Janice Belmonte reviewed large claims, noting that there are two fewer large claims than last month. There are currently seventeen large claims totaling \$7,073,178. This is down \$451,633 from last month. Another large claim will be added next month.

Rx is 26% of total claims. Medical is 74% of claims.

PPACA Update

Ms. Belmonte reviewed that there have been no reform updates over the last few months; however there are five pages of updates this month. Of note – CMS released guidance on claiming hardship exemption from ACA's individual mandate. The Social Security Administration released 2019 indexed figures – a 2.8% benefit increase. The maximum monthly benefit increased to \$2,861 for social security (it was \$2,788). Medicare deductibles are going up a little - \$1.50.

The U.S. Senate passed a package of health care bills that reforms the rules regarding HSA. More to follow. Ms. McFarland added the House bill will potentially affect us the most, to our employees' benefit – adding more items that qualify for HSA and FSA use; however it still has a tough road to Senate passage. Ms. Karen Cooley informed ITF members that the Medicare seminar invitations went out yesterday to those who are close to Medicare age. The seminar will be from 10:00 to noon on Friday November 16th in the Board Room. Cathy Furr from Aon will be speaking. Ms. McFarland added that the seminar is done twice a year – in November for Medicare Open Enrollment in November/December, and in March in the evening for those retiring at the end of the school year. Anyone is welcome to attend.

FY19 Wellness

Ms. Heather Parker informed ITF members that she just concluded the Retire Wise program. This program is not just for those soon to retire – it is for all employees. Employees love this program. It is a benefit from MetLife – and is at no cost to the District.

The Nutrition for Pain classes went very well. CHIP classes are being held at Oak Hammock. 4,558 employees have completed their health screenings so far, with many more events still to go. One event has been rescheduled for November 26th, due to a power outage.

The Zombie walk challenge starts Monday, November 5th. 1,365 people are signed up for this challenge. Another challenge is scheduled for spring.

Good of the Order

Ms. McFarland noted that TALC is planning their February run. Ms. Elizabeth Peterson noted it is scheduled for Saturday February 23rd. Mr. Kevin Daly added that TALC is doing a diaper drive for ACT.

Ms. Jamie Michael shared that FEA is gathering supplies to be sent to the panhandle – to aid people affected by Hurricane Michael. Ms. McFarland offered to take the supplies to Tallahassee for distribution.

Adjournment

The meeting adjourned at 3:31 p.m. with motion by Ms. Jamie Michael and second by Mr. Jimmy Riley.