

MEETING: SUPERINTENDENT'S INSURANCE ADVISORY COMMITTEE (SIAC)

January 26, 2022

1:00 – 4:00 p.m.

Location:
ESF Board Room

Meeting called by: Amy Williams

Type of meeting: Advisory

Minutes by: Patty Snorf

**SIAC
Members
present:**

Amy Williams (BFT); Dan Bennett (BFT); Kyle Savage (BFT); Leslie Lawter (Local 1010); Sharon McNichols (Retirees); Nel Marshall (School Administration); Lisa Schmidt (Benefits)

Staff:

Cindy Lesinski (CFO), Katye Campbell (Board Member); Antonia Scipio (Dir. Employee Benefits & Risk); Dr. Beth Thedy (Deputy Superintendent/CHRO); Bonnie Doss (BPS)

Absent:

Patrick Darville (1010) –was representing 1010 in bargaining session

Guests:

Cassidy Buck, Lauren Bifano, Erik Toerge, Debbie Poole (Lockton); Cory Norbutus (Cigna) ; Anthony Colucci

MINUTES

Welcome and Introductions: Amy welcomed all to the meeting, and called the meeting to order.

Approval of the December SIAC Minutes: Amy asked if any discussion was needed on the last meeting's minutes. There was none. Lisa made a motion to approve the minutes, Dan seconded. The committee unanimously approved the minutes.

Old Business

Virta and Hello Heart: Antonia updated the committee: the recommendation to add Virta and Hello Heart programs will go to the Board on February 22. She will have a timeline on the implementation of those programs at the next SIAC meeting based on the outcome of the Board's decision.

New Business

2022 Wellness Strategy: Cory Norbutus presented more information on the Motivate Me program.

- Motivate Me program will begin February 1
- Goals are to help healthy people maintain good health, early detection, and improve chronic conditions
- Cory demonstrated the updated Motivate Me portal where employees can see their progress on earning rewards and all other health and wellness information
- A virtual Lunch & Learn to demonstrate the new portal and educate plan members on the incentive program is currently scheduled for Feb. 8 at Noon
- Deadline for Wellness activities, -- biometric screening and health assessment completion --has been moved up to August 31, 2022, for benefits year 2023
- Plan members should keep their email addresses up-to-date on their Cigna Account profile in order to receive communications

Discussion followed.

Kyle made a point to say that he has asked for many months to discuss/act on making a full annual physical exam mandatory to receive the lower medical deductible for 2023, and it keeps getting pushed aside. For 2022, he still thinks it should be incentivized for \$100. He continued that bargaining should not be used as an excuse to not have a discussion and/or make a recommendation.

The budget for incentives comes from Wellness funds and is \$100,000.

Antonia reminded everyone of the other wellness events and learning opportunities that employees can and have participated in to earn a reward.

There were five motions made to vote on recommendations during the discussion. Voting was via show of hands, and the description of each and the voting results are in the Appendix.

Communication Discussion: Lauren Bifano presented:

- The Benefits Call Center is available year-round from 9:00 a.m. to 9:00 p.m.
- Marathon Health is partnering with Cigna, Humana and the new EAP provider, CN Associates, to offer opportunities for member engagement in February through May
- Raffle prizes will be offered at those events and are provided by the vendors
- Lockton can provide an updated Flipbook, flyers, and postcards among other methods of communications specifically related to wellness

The committee was asked for any thoughts on what could be the focus for the month of June. Many liked the idea of skin checks/skin cancer awareness; re-emphasize the Hinge Health program.

Financial Update for period January through November 2021: Bonnie Doss presented:

- Total plan expenses running higher than revenue
- Fund balance: \$1.5 million
- Gold plan continues to run at a deficit

Debbie Poole continued.

- Membership is down 5.3% compared to the same period last year
- Loss ratio running at 111%
- Gross claims cost per employee per month (PEPM) running higher at \$1,006 compared to \$925 for the same time period last year
- Medical plan: Budget was \$63.1 million, actual plan costs were \$70.1 million

Moving Forward

Antonia asked the committee to bring ideas for the 2023 and 2024 plan years, to include plan design changes, plan names, premium discussion and wellness strategies.

Kyle asked if the committee should meet twice in March in order to give members enough time to make recommendations to the Superintendent by the last meeting in March.

A meeting will try to be added for March 9, time and place to be determined.

Adjourned: The meeting adjourned at 3:45 p.m.

Upcoming SIAC Meeting: Wednesday, February 23, 2022

Appendix

Recommendations pass by majority. Recommendations and voting results are as follows:

Change the language on the Motivate Me webpage and communications to add the word *Currently* at the beginning of the Incentives to Earn statement, and to add the words *subject to change* at the end of that same statement.

Motion made by Nel, seconded by Dan.

Yea - 6 : Nay - 0

	Amy Williams	Kyle Savage	Dan Bennett	Nel Marshall	Leslie Lawter	Lisa Schmidt	Sharon McNichols	Patrick Darville
Yea	X	X	X	X	X	X	X	absent
Nay								

Make the biometric screening and health assessment completion the Gatekeeper before members are able to redeem rewards.

Motion made by Lisa, seconded by Sharon.

Yea - 6 : Nay - 0

	Amy Williams	Kyle Savage	Dan Bennett	Nel Marshall	Leslie Lawter	Lisa Schmidt	Sharon McNichols	Patrick Darville
Yea	X	X	X	X	X	X	X	absent
Nay								

Increase the incentive amounts in Motivate Me for the completion of an annual exam with PCP from \$25 to \$50; increase Preventive Care screenings from \$10 to \$25; increase the maximum allowable earned for employee from \$50 to \$75, and for a covered spouse from \$25 to \$50; and delete the incentive for BPS Customized Health & Wellness activities.

Motion made by Kyle, seconded by Leslie.

Yea - 5 : Nay - 1

	Amy Williams	Kyle Savage	Dan Bennett	Nel Marshall	Leslie Lawter	Lisa Schmidt	Sharon McNichols	Patrick Darville
Yea	X	X	X	X	X		X	absent
Nay						X		

Add back the BPS Customized Health & Wellness activities in Motivate Me at \$5, with a maximum of 3 activities.

Motion made by Kyle, seconded by Leslie.

Yea - 6 : Nay - 0

	Amy Williams	Kyle Savage	Dan Bennett	Nel Marshall	Leslie Lawter	Lisa Schmidt	Sharon McNichols	Patrick Darville
Yea	X	X	X	X	X	X	X	absent
Nay								

For the plan year beginning January 1, 2024, replace the biometric screening with a full annual physical exam, and maintain completion of the health assessment, in order to receive either a lower premium or lower medical deductible (whichever incentive is agreed upon in the future).

Motion made by Lisa, seconded by Dan.

Yea - 6 : Nay - 0

	Amy Williams	Kyle Savage	Dan Bennett	Nel Marshall	Leslie Lawter	Lisa Schmidt	Sharon McNichols	Patrick Darville
Yea	X	X	X	X	X	X	X	absent
Nay								