

# MEETING: SUPERINTENDENT'S INSURANCE ADVISORY COMMITTEE (SIAC)

December 7, 2022

1:00 – 4:00 p.m.

Location:  
ESF - Board Room

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**Meeting called by:** Amy Williams

**Type of meeting:** Advisory

**Minutes by:** Patty Snorf

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**SIAC Members Present:** Amy Williams (BFT); Dan Bennett (BFT); Kyle Savage (BFT); Patrick Darville (1010), Leslie Lawter (Local 1010); Nel Marshall (School Administration); Lisa Schmidt (Benefits);

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**Staff:** Katye Campbell (Board Member); Cindy Lesinski (CFO); Antonia Scipio (Dir. Employee Benefits & Risk); Dr. Beth Thedy (Deputy Superintendent/CHRO)

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**Absent:**

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**Guests:** Debbie Poole, Erik Toerge & Amanda Ismaili (Lockton); and via Zoom: Rene Carey and Angela Burt (Cigna)

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## MINUTES

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

**Approval of the August and October SIAC Minutes:** Amy asked if any discussion was needed on the last two months' meeting minutes. Kyle said he did not make a motion to approve the August minutes. With that correction, Lisa made a motion to approve the August and October minutes, Patrick seconded. The committee unanimously approved the minutes.

**Wellness Update:** Antonia went over the Wellness program activities scheduled for December and the first semester of 2023. There are virtual and in-person opportunities. She also reminded the committee that Marathon has a mental health counselor and has added a dietician to their staff.

Amy asked if massage therapy could be added as a covered service/therapy.

**Financial Update:** Debbie Poole presented.

- Enrollment for 2023: Gold plan = 3,371; Silver plan = 2,548
- Year to date (October 31, 2022), total plan cost is at a deficit of **\$1.99 million** compared to the budget
- Last year, for the same time period, the plan was running at a deficit of **\$5.7 million**

**Stop Loss Contract:** Debbie Poole presented the marketing results.

- Effective January 1, 2023, the Stop Loss contract was awarded to HighMark (HM)
- Projected \$440,000 savings moving to HM, compared to staying with Cigna
- There are five ongoing high-cost claims projected for 2023

**Cigna/Parrish Contract:** Angela Burt presented.

- Parrish and North Brevard Medical Support contract ends December 15, 2022
- Negotiations are still in progress
- If an agreement cannot be reached, Continuity of Care can continue for up to 90 days after 12/15/22

Kyle asked about the possibility of another open enrollment period if an agreement isn't reached. Antonia could not say at this time.

Katye said that it appears Cigna is linking Pediatrics of Brevard, which uses the Privia Portal for billing, as a Health First provider, even for those who are Silver plan members. Therefore, Silver plan members can be billed as using an out of network provider. Amanda said that Privia is not part of Health First Medical Group.

**Upcoming Meetings:**

Dan questioned the current scheduled meeting time of 1:00 – 4:00 p.m. He said the last few meetings have only lasted just over an hour. Meetings could be scheduled for 3:00 – 4:00 p.m. to shorten the amount of time school staff on SIAC would be away from class.

Leslie suggested quarterly meetings.

Antonia said the SIAC Charter may need to be changed if the frequency of meetings is to change. The next meeting will be Wednesday, January 25, 2023, and will be held in the Superintendent's Conference Room. Voting for the Chair and Vice-chair will happen at the January meeting.

**Close:**

Kyle said it wasn't made clear that anyone hired after 8/31/2022 (the biometric screening and health assessment completion deadline), would not be eligible for the lower wellness deductible for benefits year 2023.

Leslie added, for any existing employee who wanted to add their spouse to coverage after 8/31/2022, the spouse would also not be eligible for the lower wellness deductible for benefits year 2023.

Is this due to the implementation of Motivate Me, and is there a remedy?

Antonia will take that question back.

Kyle said the FSA maximum was increased by IRS; then asked if there will be a special open enrollment to allow employees to increase their FSA contribution.

Antonia answered, legally, employers do not need to re-open an FSA enrollment. Debbie added that so few employees max out their FSA contributions, it would not be beneficial to open up a special enrollment.

Lisa said there were about 4200 total enrolled for the FSA for the 2023 benefits year.

**Adjourned:** The meeting adjourned at 2:25 p.m.

**Upcoming SIAC Meeting:** Wednesday, January 25, 2023; Superintendent's Conference Room