

MEETING:
SUPERINTENDENT'S INSURANCE ADVISORY
COMMITTEE (SIAC)

October 26, 2022

1:00 – 4:00 p.m.

Location:
ESF - Board Room

Meeting called by:	Antonia Scipio	Type of meeting:	Advisory
		Minutes by:	Patty Snorf
SIAC Members Present:	Leslie Lawter (Local 1010); Kyle Savage (BFT); Lisa Schmidt (Benefits)		
Staff present:	Katy Campbell (Board Member); Antonia Scipio (Dir. Employee Benefits & Risk)		
Absent:	Amy Williams (BFT); Dan Bennett (BFT); Patrick Darville (1010); Nel Marshall (School Administration); Cindy Lesinski (CFO); Dr. Beth Thedy (Deputy Superintendent/CHRO)		
Guests:	Debbie Poole (Lockton) via Zoom		

MINUTES

Welcome and Introductions: Antonia called the meeting to order.

Approval of the August SIAC Minutes: Antonia asked if any discussion was needed on the last meeting's minutes. There was none. Kyle made a motion to approve the minutes, a second was made, however, a comment was made on the number of committee members present at today's meeting (less than a quorum) and questioned whether the meeting should continue. It was decided that this meeting was a presentation of information only, with no votes to be taken, so the meeting could and would proceed. No further action was taken on approving the minutes from the August meeting.

New Business

Living Healthy Liaisons (LHL): This information was initially slated for the September SIAC meeting which was cancelled due to Hurricane Ian. Antonia updated the committee on the changes made to the LHL program. Incentives for liaisons who go above-and-beyond will receive a greater reward. Handouts regarding the LHL program and the MotivateMe Incentive program were given to the committee. Antonia also mentioned that Marathon has added skin cancer screenings to their services.

Open Enrollment 2023: Antonia continued.

- There have been 4 virtual presentations available for viewing
- There was low participation for in-person/on-site appointments with the benefits counselors
- Antonia and the Benefits team will look into other methods of communication for bus drivers

Lisa mentioned that of those who had enrolled during open enrollment as of this meeting, 71% of them have enrolled for a FSA.

Financial Update: Antonia Scipio presented on the BPS trust fund finances.

- Total claims paid were higher in July and August, as usual
- Fund balance as of August 31, 2022 is \$6 million

Debbie Poole continued with Lockton's financial report. Time period is January 1 through August 31, 2022.

- The medical/pharmacy plan is at a deficit of \$2.53 million
- Medical claims running at 69%
- Dental claims paid are 92% of the premiums collected
- Vision claims paid are more than the premiums collected, 115%

Kyle asked for a breakdown of the Gold and Silver plans. Debbie will email that to Antonia, and Antonia will send to the committee members.

Kyle said he would like to see BPS have a self-funded dental program. Debbie reminded the committee that F.S. 112.08 would have to be adhered to with any self-funded program. Also, you cannot have a DHMO option when self-funded.

Debbie also mentioned that a new Stop Loss insurer will be used in 2023, saving administrative costs of \$400,000.

Katy asked what the performance guarantee was for Humana dental as some employees have commented that their dentists are dropping Humana because the company is not paying the dentists enough on claims. Antonia answered saying that disruption is less than ten percent.

Upcoming Meetings: The January 2023 SIAC meeting will be held in the Superintendent's Conference Room.

Antonia asked if the committee would like to meet in November and December, or just in December as they have the last few years.

Kyle would like to be able to meet virtually. He also would like to know what the purpose of the SIAC is, as it seems to have changed. He doesn't believe the current structure is effective.

Leslie requested that Antonia resend the SIAC Charter to the members. Antonia will do so. Leslie also commented that she does not believe the committee is getting feedback on their recommendations until a memo or email is sent out to ALL employees informing all staff of a change.

Antonia will send an email to the committee and ask when they would like to meet next.

Adjourned: The meeting adjourned at 2:12 p.m.

Upcoming SIAC Meeting: tbd