

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

December 8, 2021

12:30 – 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); 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)

**Absent:**

Leslie Lawter (Local 1010)

**Guests:**

Melissa Anchia via phone, Erik Toerge, Debbie Poole (Lockton); Brett Rubin and Dr. Frank Dumont via Zoom (Virta); Bonnie Doss (BPS)

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## MINUTES

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

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

### Old Business

**Communication Discussion:** Amy asked if any committee members received any feedback on the idea of making annual physicals mandatory. No one had any comments.

Amy said that the open enrollment communications were clearer this year.

Katye asked about the texting option. Antonia answered saying there is a lot of work to be done to clean up the data in our systems, and to collect employee cell phone numbers. Dr. Thedy added that a communication did go out asking employees to provide their cell number.

Kyle voiced his frustration regarding BPS's antiquated computer system and asked why the vendors are not communicating benefit information to members. Antonia replied saying the vendors would only have the data we have, and that needs updating.

Dan recommended that we find out what employees need to know about benefits.

Amy believes face-to-face education at every site works best, and that should be a mandatory meeting. She also said employees need to know where to find answers to their benefits questions. Lisa stated that the benefits call center is still available to assist plan members (321-800-4490).

Dan suggested having two to three benefits' contacts at each school. Amy and Nel agreed.

Dr. Thedy reiterated a couple key points from the discussion; a clear idea of what needs to be communicated, then a presentation can be created.

**Wellness Discussion:** Antonia asked the committee to think of which wellness activities should be prioritized.

Kyle asked if annual physicals could be incentivized by 2022.

Amy asked if other age-appropriate tests could be incentivized. She also said she received feedback from employees regarding a no cost or low-cost weight loss program and gym facilities.

**Follow Up Items – Motivate Me:** Antonia brought back answers to some questions from last time.

- An annual physical incentive can be added to the Motivate Me (MM) program
- Filling a prescription in a timely manner (not using auto-fill) is not eligible for an MM incentive
- Funding for incentives comes from wellness funds provided by Cigna

**Virta:** Brett Rubin and Dr. Frank Dumont presented via Zoom. Virta provides programs and support for diabetes management and diabetes reversal through medical treatment using nutritional therapy proven to reverse type 2 diabetes.

- Patients can meet with a medical provider virtually, every day
- A coach is available 7 days a week to support patients
- Enrollees receive a food scale, glucometer, and an unlimited supply of test strips
- A nutrition plan is tailored to each individual
- Most patients have medications reduced in the first 10 weeks
- Diabetes management is available for Type 1 diabetics
- The patient's primary care physician receives communications/updates from Virta
- Other health improvements include cardiovascular risk factors, non-alcohol related fatty liver disease, quality of sleep, weight loss, and pulmonary hypertension
- Program costs vary from \$79 per participant per month (PPPM) for diabetes management to \$234 ppm (average of first 12 months) for diabetes reversal
- Performance guarantees stay in place as long as there are 50 participants

### **New Business**

**Open Enrollment Statistics:** Debbie Poole presented.

- There was a 6% migration from Gold plan to Silver for 2022: 59% enrollment in Gold & 41% in Silver
- Four Zoom webinars had a total attendance of 131
- PES benefits call center fielded a total of 99 calls during the two weeks of open enrollment
- The BPS Benefits Guide online flipbook had 1,788 visitors with an average view time of 3 minutes and 15 seconds

### **Motivate Me/Hello Heart/Virta Discussion**

Dan asked if the Surgery Plus program was successful. Kyle asked what the projected savings were for Surgery Plus. The projected savings over a 12-month period would be \$911,635. (That program began April 2021) Antonia continued saying the current savings from the start of the program is \$417,000.

Dan stated that the committee should know what the wellness budget is in order to better decide what activities could be incentivized. He asked if that could be added to a future agenda.

Antonia asked the committee if they would like to vote to recommend the implementation of any of the three programs; Motivate Me, Hello Heart, or Virta.

Amy asked for a motion to vote on implementing all three; Lisa made the motion, Patrick seconded.

The committee decided to recommend all three programs by a majority vote, 5:1 (see appendix for results)

**Financial Update:** Bonnie Doss presented.

- End-of-month fund balance as of October 31 was \$2.7 million, compared to \$3.7 million last year
- Pharmacy rebates received at the end of September totaled \$1,089,070; one more rebate coming in December

Debbie Poole continued, giving a high-level overview of paid claims through October 2021.

- Loss ratio is down 4.1% compared to same time last year
- Plan is still running at a deficit of \$5.3 million

**Adjourned:** The meeting adjourned at 4:02 p.m.

**Upcoming SIAC Meeting:** Wednesday, January 26, 2021

Appendix

Committee Member	Yea	Nay
Amy Williams	X	
Kyle Savage		X
Dan Bennett	X	
Nel Marshall	Absent for vote	
Lisa Schmidt	X	
Patrick Darville	X	
Sharon McNichols	X	