

# **GERMANTOWN SCHOOL DISTRICT**

## **Notice of Insurance Committee Meeting**

November 1, 2018

**5:30 P.M.**

### **To Be Held at Germantown School District Administration Building**

N104 W13840 Donges Bay Rd

Germantown, WI 53022

## **AGENDA**

### **I. Meeting Called to Order**

### **II. Roll Call**

### **III. Agenda Revisions and Approval**

### **IV. Approve Minutes**

A. October 18, 2018 Meeting Date

### **V. Reports**

A. Health Insurance Plan Survey

### **VI. Unfinished Business – Discussion with Appropriate Action**

A. Dental Insurance Renewal

B. District Wellness Program

C. Health Insurance Plan Renewal

### **VII. Adjourn**

***Note:** School Board members who are not members of the Insurance Committee may be present at this Insurance Committee meeting.*

Germantown School District  
Germantown, Wisconsin 53022

**Minutes of the Board of Education**  
**Insurance Committee Meeting**  
District Administrative Offices

October 18, 2018

The Insurance Committee meeting was called to order by Committee Chair Tom Barney at 5:31 P.M. in the District Office Board Room.

Insurance Committee Members present: Tom Barney, Sarah Larson, and Lester Spies

Insurance Committee Members absent and excused: None

Guests: Suzie Kaiser, John Manthy

Administrators present: Jeff Holmes, Ric Ericksen and Mike Nowak

1. Motion by Sarah Larson, second by Lester Spies to approve the agenda - approved
2. Motion by Lester Spies, second by Sarah Larson to approve the minutes from the September 10, 2018 Insurance Committee Meeting - approved
3. Unfinished Business
  - A. Health Insurance Renewal - Suzie Kasier and John Manthy from Associated BRC
    - Gave an overview of the health insurance renewal bids/quotes
    - Bids from UHC, WEA, WPS and Anthem were reviewed
    - Associated will develop a survey of health insurance questions for the Insurance Committee to approve, to be sent out to covered employees
4. New Business
  - A. Ancillary Lines of Benefits (Life, Disability)

- Renewal for Life Insurance increased 11.1% or \$4,152 annual impact
- Renewal for Short-term, Long-term, and Supplemental Life at no increase to the District
- Renewal for Dental increased by 5% with only a 1% increase budgeted

B. Cash in Lieu of Health Insurance

- Proceed with October 2017 Board decision to equalize the cash in lieu benefit to \$4500 for all employees

5. Motion by Lester Spies to take to the Board with a positive recommendation the ancillary insurance (save dental) as presented, second by Sarah Larson, motion carried

6. Motion to adjourn by Lester Spies, 2<sup>nd</sup> motion by Sarah Larson - motion carried

Meeting was adjourned at 7:35 P.M.

## **GERMANTOWN SCHOOL DISTRICT**

**TO:** Insurance Committee

**TOPIC:** Health Insurance Plan Survey

**FROM:** Michael Nowak

**BOARD MEETING:** November 12, 2018

**DATE:** November 1, 2018

**AGENDA ITEM:** V. A.

The Insurance Committee recently surveyed Germantown School District employees who are eligible to take health insurance. The survey was provided with the assistance of Associated Benefits and Risk Consulting (ABRC) to eligible employees on Friday, October 26, 2018 and is scheduled to close at 4:00 PM on Wednesday, October 31, 2018. The results will be presented for discussion by the Insurance Committee.

Recommendation: Pending discussion by the Insurance Committee.

## **GERMANTOWN SCHOOL DISTRICT**

**TO:** Board of Education

**TOPIC:** Dental Insurance Renewal

**FROM:** Michael Nowak

**BOARD MEETING:** November 12, 2018

**DATE:** November 1, 2018

**AGENDA ITEM:** VI. A.

As a follow-up to recent discussions about ancillary lines of insurance, we have received information regarding a renewal with Delta Dental. The increase for dental insurance for the 2019 plan year is 2.5%. During the 2018 plan year the employee contribution is 7% (\$2.65/month for a single plan and \$6.90/month for a family plan).

Recommendation: Pending discussion by the Insurance Committee

## **GERMANTOWN SCHOOL DISTRICT**

<b>TO:</b>	Insurance Committee	<b>TOPIC:</b>	District Wellness Program
<b>FROM:</b>	Michael Nowak	<b>BOARD MEETING:</b>	November 12, 2018
<b>DATE:</b>	November 1, 2018	<b>AGENDA ITEM:</b>	VI. B.

At a meeting of the Board of Education on September 12, 2018, a document was provided which summarized wellness offerings and expectations for Germantown School District employees during the 2018 plan year. Employee participation in these events serves as the requirement for insured staff members to receive the wellness incentive benefit. With recognition that there is potential benefit for everyone, the events are open to non-insured staff members as well.

As we consider a wellness incentive benefit for the 2019 health insurance plan year, it is noteworthy that 93% of our insured members met the requirements to qualify for the wellness incentive benefit. The Wellness Committee is engaged in the process of designing wellness offerings for the current school year. As we move closer to making a significant decision regarding a health insurance provider for the Germantown School District in the 2019 plan year, it is our hope that we can solidify wellness incentive benefit expectations as well.

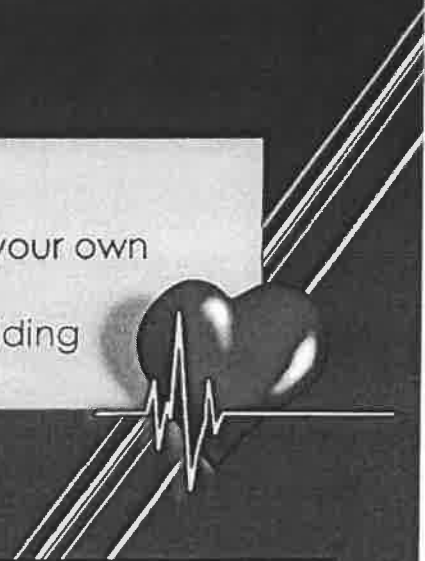
**Recommendation:** Pending discussion by the Insurance Committee.

*Employees who participate in the District Health Insurance: To continue to receive the Premium Discount, you must complete the required activities. Both activities in Box A are required. In addition you must participate in 2 activities from box B or 1 from Box B and 1 from Box C.*

**Box A** (Both are required)

UHC Rally Health Risk Assessment – Complete on your own

Biometric Screening – being offered at each building



**Box B – District Sponsored Events**

- \*Financial Wellness
- \*Nutrition
- \*Yoga
- \*Fitness Classes
- \*Mindfulness
- Spring Poker Run/Walk
- January 12 Indoor walk at each school

**Box C – Independent Activities**

- Real Appeal (UHC Program)
- Fitness center attendance\*\*
- 10 Work Outs in 4 weeks\*\*
- 3 Rally Missions
- UHC Coaching Program

\*\* Some activities in Box C will require documentation/proof – more info to come.

\*Attend one (1) class

## GERMANTOWN SCHOOL DISTRICT

**TO:** Board of Education

**TOPIC:** Health Insurance Renewal

**FROM:** Michael Nowak

**BOARD MEETING:** November 12, 2018

**DATE:** November 1, 2018

**AGENDA ITEM:** VI. C.

Associated Benefits and Risk Consulting (ABRC) recently provided the Board of Education with an overview of health insurance providers who have submitted bids to provide service to the Germantown School District for the 2019 plan year. As part of the process a recommendation was made to survey employees eligible to receive health insurance as to their preferences in regard to insurance providers and plans. Additional information regarding possible plans, projected premiums and related employee premium costs is being shared with the Insurance Committee. Similar to last year, each of the health insurance plans being considered offer eligible employees three options for coverage based on individual needs and preferences.

Recommendation: Pending discussion by the Insurance Committee.



# HEALTH INSURANCE OFFERINGS FOR 2019

## With Wellness Participation

Monthly \$ per Employee

### Current 2018 Plan

H S A			
Total Prem	Employee	District	
\$ 655	\$ 32	\$ 623	
\$ 1,448	\$ 71	\$ 1,377	

% Paid of Total Prem 5% 95%

Def			
Total Prem	Employee	District	
\$ 795	\$ 56	\$ 739	
\$ 1,757	\$ 123	\$ 1,634	

7% 93%

Low			
Total Prem	Employee	District	
\$ 881	\$ 141	\$ 739	
\$ 1,947	\$ 312	\$ 1,634	

16%

84%

### Anthem Narrow

H S A			
Total Prem	Employee	District	
\$ 681	\$ 52	\$ 629	
\$ 1,506	\$ 115	\$ 1,391	

% Paid of Total Prem 8% 92%

Def			
Total Prem	Employee	District	
\$ 827	\$ 81	\$ 746	
\$ 1,828	\$ 178	\$ 1,650	

10%

90%

Low			
Total Prem	Employee	District	
\$ 916	\$ 170	\$ 746	
\$ 2,025	\$ 375	\$ 1,650	

19%

81%

### WEA

H S A			
Total Prem	Employee	District	
\$ 726	\$ 97	\$ 629	
\$ 1,605	\$ 214	\$ 1,391	

% Paid of Total Prem 13% 87%

Def			
Total Prem	Employee	District	
\$ 910	\$ 164	\$ 746	
\$ 2,012	\$ 362	\$ 1,650	

18%

82%

Low			
Total Prem	Employee	District	
\$ 1,008	\$ 262	\$ 746	
\$ 2,229	\$ 579	\$ 1,650	

26%

74%

### Anthem Broad

H S A			
Total Prem	Employee	District	
\$ 775	\$ 146	\$ 629	
\$ 1,714	\$ 323	\$ 1,391	

% Paid of Total Prem 19% 81%

Def			
Total Prem	Employee	District	
\$ 941	\$ 195	\$ 746	
\$ 2,081	\$ 431	\$ 1,650	

21%

79%

Low			
Total Prem	Employee	District	
\$ 1,043	\$ 297	\$ 746	
\$ 2,305	\$ 655	\$ 1,650	

28%

72%

# HEALTH INSURANCE OFFERINGS FOR 2019

## Without Wellness Participation

Monthly \$ per Employee

### Current 2018 Plan

	H S A			Def			Low		
	Total Prem	Employee	District	Total Prem	Employee	District	Total Prem	Employee	District
Single	\$ 655	\$ 69	\$ 586	\$ 795	\$ 100	\$ 695	\$ 881	\$ 186	\$ 695
Family	\$ 1,448	\$ 153	\$ 1,294	\$ 1,757	\$ 221	\$ 1,536	\$ 1,947	\$ 411	\$ 1,536
% Paid of Total Prem	11%	89%		13%	87%		21%	79%	

### Anthem Narrow

	H S A			Def			Low		
	Total Prem	Employee	District	Total Prem	Employee	District	Total Prem	Employee	District
Single	\$ 681	\$ 86	\$ 595	\$ 827	\$ 122	\$ 705	\$ 916	\$ 215	\$ 701
Family	\$ 1,506	\$ 190	\$ 1,316	\$ 1,828	\$ 270	\$ 1,558	\$ 2,025	\$ 476	\$ 1,549
% Paid of Total Prem	13%	87%		15%	85%		24%	76%	

### WEA

	H S A			Def			Low		
	Total Prem	Employee	District	Total Prem	Employee	District	Total Prem	Employee	District
Single	\$ 726	\$ 133	\$ 593	\$ 910	\$ 209	\$ 701	\$ 1,008	\$ 312	\$ 696
Family	\$ 1,605	\$ 294	\$ 1,311	\$ 2,012	\$ 462	\$ 1,550	\$ 2,229	\$ 690	\$ 1,539
% Paid of Total Prem	18%	82%		23%	77%		31%	69%	

### Anthem Broad

	H S A			Def			Low		
	Total Prem	Employee	District	Total Prem	Employee	District	Total Prem	Employee	District
Single	\$ 775	\$ 185	\$ 590	\$ 941	\$ 242	\$ 699	\$ 1,043	\$ 349	\$ 694
Family	\$ 1,714	\$ 408	\$ 1,306	\$ 2,081	\$ 534	\$ 1,547	\$ 2,305	\$ 771	\$ 1,534
% Paid of Total Prem	24%	76%		26%	74%		33%	67%	