### **Notice of Insurance Committee Meeting**

September 10, 2018 **5:15 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. April 23, 2018 Meeting Date
- V. Reports
  - A. Claims update and pre-renewal strategy
  - B. District Wellness Program
- VI. Unfinished Business Discussion with Appropriate Action
  - A. none

### VII. Adjourn

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

### Germantown School District Germantown, Wisconsin 53022

# Minutes of the Board of Education Insurance Committee Meeting

**District Administrative Offices** 

April 23, 2018

The Insurance Committee meeting was called to order by Committee Chair Tom Barney at 5:15 P.M. in the District Office Board Room.

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

Administrators present: Ric Ericksen and Mike Nowak

- Motion by Lester Spies, second by Sarah Larson to approve the agenda approved.
- 2. Motion by Sarah Larson, second by Lester Spies to approve the minutes from the January 8, 2018, Insurance Committee Meeting approved.
- 3. Reports
  - A. Wellness Report Mike Nowak:
    - Gave an overview of the offerings and reminded the Committee that the Poker Walk was tomorrow if they wanted to attend.
    - 2. Reviewed employee requirements for employees to receive the insurance discount.
    - 3. Reported District participation numbers to date in regard to the Biometrics and Health Risk assessment.
    - 4. Explained how employees will access their information.
  - M. Nowak explained that previously, 6 months was given to meet the participation incentive, but that for the sake of logistics, June 1 would be the deadline for participation and as of July 1 any changes in contribution would take effect.

New Hires would have until June 1 to complete participation each year.

If we need something done for processing - we could get it on the board agenda for the 30th.

### Strategic Planning Meeting:

- S. Kaiser explained the history and discussed what could be done going forward. We hope to have educational meetings with employees and retirees.
- 4. Unfinished Business discussion with appropriate action None
- 5. New Business -discussion with appropriate action
  - A. 2019 employee benefits renewals
  - B. S. Kaiser handed out a spreadsheet with claims vs premiums and reviewed the document with the Committee
  - C. We want to educate for good pharmacy usage
  - D. S. Kaiser stated that at this time things are looking pretty good.
  - S. Kaiser inquired as to how many self contribute to their HSA?

Want to make sure the June 1 and July 1 dates, will be added to the Handbook

6. Motion to adjourn by L. Spies, 2<sup>nd</sup> motion by T. Barney - approved

Meeting was adjourned at 6:05 P.M.

TO:

Insurance Committee

TOPIC:

Claims / Pre-Renewal Strategy

FROM:

Michael Nowak

**BOARD MEETING:** September 10, 2018

DATE:

September 6, 2018

**AGENDA ITEM:** 

V. A.

In January of 2018 the Germantown School District began the practice of offering options to insured members in regard to the health insurance plans. In an initial year of utilizing this type of approach, the district offered the choice of a health savings account, default or low deductible option to qualifying employees through United Healthcare. The current breakdown of employees on respective plans includes 117 employees (44%) on the health savings account plan, 133 employees (50%) on the default plan and 16 employees (6%) on the low deductible plan.

Suzie Kaiser and John Manthy from Associated Benefits and Rick Consulting (ABRC) will be in attendance to discuss the process for our 2019 renewal of benefits. They have provided an up-todate "Claims vs. Premium" report which will be discussed in detail as it relates to the renewal process. Additionally, they will provide insight into our various plan options and possibilities as we consider renewal and the practice of offering plan options in the future.

Recommendation: Pending discussion by the Insurance Committee

2016-07         0         90         519         500         519         90         6100 </th <th>Year/Month</th> <th>Members</th> <th>Subscribers</th> <th>Premium</th> <th>Premium</th> <th>Medical</th> <th>Capitation Payments</th> <th>Managed</th> <th>Total Payments</th> <th>Claims to Premium</th> <th>Total Payments PMPM</th> <th>12 Month Rolling Average PMPM</th>	Year/Month	Members	Subscribers	Premium	Premium	Medical	Capitation Payments	Managed	Total Payments	Claims to Premium	Total Payments PMPM	12 Month Rolling Average PMPM
Columb   C	2016-07	0	0	0\$	\$0.00	\$193	0\$	\$0\$		0.0%		
874   329   466,489   530.01   11379   532.08   569,746   522,5172   52.994   529,746   529,747   529,74	2016-08	0	0	\$0	\$0.00	\$193	\$	0\$	-	0.0%		
Style="12">Style="12	2016-09	0		\$0	\$0.00	\$193	0\$	90		0.0%		
864   325   4461,763   4534,44   \$102,09   \$121,033   \$461,46   \$122,365   \$459,47	2016-10	874	ļ	\$463,489	\$530.31	\$153,337	\$22,089	\$69,746		52.9%	\$280.52	TALL STATES OF THE PERSON NAMED IN COLUMN NAME
8669 326 4459,947 \$523.35 \$111,916 \$21,236 \$65,406 \$522,355 \$63,788  8689 327 445,940 \$523.35 \$111,940 \$21,236 \$65,370 \$223,555 \$15,888  855 322 445,466 \$523.35 \$146,266 \$21,035 \$21,035 \$22,777 \$223,100  844 319 445,211 \$533.66 \$146,268 \$21,037 \$21,037 \$21,037 \$21,039  845 310 4446,046 \$230.6 \$20,681 \$21,037 \$40,034 \$21,037 \$21,038  846 310 4446,046 \$236.6 \$256.8 \$256,81 \$21,037 \$40,034 \$21,039  847 310 4446,046 \$236.6 \$256.8 \$256,81 \$21,037 \$40,034 \$21,039  848 310 4446,046 \$236.6 \$236.8 \$236,81 \$21,037 \$40,034 \$21,039  840 310 4446,049 \$23.0 \$24,048 \$20,038 \$23,048 \$20,038 \$20,038 \$21,034 \$21,039  841 310 4446,049 \$21,04 \$	2016-11	864	3	\$461,763	\$534.45	\$202,209	\$22,039	\$91,031		68.3%		
8669         327         \$454,790         \$523.36         \$12,090         \$52,370         \$528,517         \$15,065           875         322         \$454,790         \$523.36         \$116,895         \$21,1053         \$52,701         \$15,78           875         322         \$456,267         \$523.66         \$116,873         \$21,105         \$527,107         \$527,107         \$15,78           844         310         \$446,689         \$523.66         \$110,374         \$289,329         \$62.78           836         317         \$446,689         \$523.69         \$146,864         \$520,89         \$446,87         \$21,129         \$40,964         \$826,87         \$62.78           835         317         \$446,869         \$520,99         \$426,813         \$20,836         \$99,72         \$35,76         \$61,88           813         310         \$445,644         \$520         \$524,108         \$20,836         \$99,72         \$35,76         \$61,88           813         310         \$446,587         \$521,38         \$236,68         \$20,103         \$444,76         \$62,69         \$20,88         \$20,403         \$447,60         \$446,84         \$450,489         \$20,039         \$474,32         \$447,60         \$46,88 <th< td=""><td>2016-12</td><td>698</td><td>i</td><td>\$459,947</td><td>\$529.28</td><td>\$113,916</td><td>\$21,983</td><td>\$86,466</td><td></td><td>48.3%</td><td></td><td>and</td></th<>	2016-12	698	i	\$459,947	\$529.28	\$113,916	\$21,983	\$86,466		48.3%		and
648   323   4452,488   453.36   4164,268   421,058   421,077   4528,100   61.5%     644   312   4452,488   453.36   4164,268   4164,268   4164,277   4528,100     645   312   4452,181   452,181   452,181   452,181   452,181   452,181   452,181   452,181     645   312   4465,241   453.68   4536,487   452,181   450,056   4164,059   4164,181     635   317   4448,664   4536,89   452,183   450,058   450,058   477,069   477,069     615   310   4446,591   452,181   452,183   452,183   450,058   477,069   477,069     616   616   616   616   616   616   616   616     617   310   4446,591   453,481   433,481	2017-01	698		\$454,790	\$523.35	\$182,909	\$21,238	\$85,370		63.7%	\$333,16	Marie and Julie and Anna and A
String   S	2017-02	848		\$452,458	\$533.56	\$164,268	\$21,055	\$92,777		61.5%	\$327.95	
844   319   \$452,111   \$453.06   \$153.68   \$153.68   \$153.68   \$153.68   \$153.68   \$153.68   \$153.68   \$153.68   \$153.68   \$153.68   \$153.68   \$153.68   \$153.68   \$153.68   \$153.68   \$153.69   \$153.68   \$	2017-03	822		\$456,267	\$533.65	\$164,857	\$21,129	\$102,374		63.2%	\$337.26	
845   320   \$444,689   \$523.099   \$1145,333   \$20,836   \$109,400   \$277,679   61,44%     839	2017-04	844	,	\$452,111	\$535.68	\$296,851	\$21,037	\$87,076	1	89.6%		
836   317   \$448.664   \$526.8   \$20,628   \$131,469   \$133,769   74,556   \$131,769   \$1	2017-05	845		\$448,689	\$530.99	\$145,353	\$20,836	\$109,490		61.4%		i
833   319   \$447,884   \$523.48   \$228,649   \$50,688   \$74,423   \$533,759   74,584   \$50,688   \$74,423   \$533,759   74,584   \$10,686	2017-06	836		\$448,664	\$536.68	\$254,108	\$20,836	\$99,752	1	83.5%		\$349.78
815   324   \$446,597   \$522.34   \$433,464   \$5.06.58   \$4119,549   \$477,640   105.8%     817   310   \$4439,92   \$4538.53   \$457,055   \$420,399   \$78,137   \$455,547   \$80.8%     818   306   \$4435,487   \$4536,31   \$423,195   \$420,113   \$400,399   \$78,355   \$411,541   \$81.8%     802   306   \$4430,135   \$4537.00   \$243,196   \$419,990   \$78,355   \$441,541   \$81.8%     818   308   \$440,135   \$451,991   \$414,963   \$413,7497   \$418,802   \$419,991   \$413,749   \$418,802   \$419,991   \$413,749   \$418,802   \$419,974   \$418,802   \$419,974   \$418,802   \$419,974   \$418,802   \$419,974   \$418,803   \$419,974   \$419	2017-07	839		\$447,884	\$533.83	\$238,649	\$20,688	\$74,423		74.5%		\$354.47
812   310	2017-08	855		\$446,597	\$522.34	\$332,464	\$20,628	\$119,549		105.8%	- Anna salah ana salah membelah	\$372.50
812 309 \$433,487 \$432,519 \$237,535 \$20,113 \$102,940 \$506,469 \$62,8% 806 806 306 \$4432,819 \$433,487 \$435,487 \$435,487 \$435,487 \$436,568 \$19,990 \$473,487 \$18,990 \$473,435 \$431,541 \$78,998 802 306 \$4432,195 \$431,347 \$486,568 \$137,787 \$436,568 \$436,249 \$431,3	2017-09	817		\$439,982	\$538.53	\$257,055	\$20,339	\$78,173		80.8%	\$435.21	\$377.49
806 306 \$432,819 \$537.00 \$4243,196 \$19,990 \$78,355 \$434,541 78.9% 802 802 300 \$435,221 \$436,528 \$436,568 \$450,099 \$55,646 \$50,009 878,356 85,640 850,224 138.3% 802 308 \$420,195 \$514.90 \$418,002 \$410,040 \$410,09	2017-10	812	4	\$435,487	\$536.31	\$237,535	\$20,113	\$102,840		82.8%		\$391.16
802   307   \$435,321   \$552.79   \$486,568   \$\$70,039   \$\$95,646   \$\$602,254   138.3%     805   308	2017-11	808	1	\$432,819	\$537.00	\$243,196	\$19,990	\$78,355		78.9%		\$396.01
805   308   \$420,195   \$421,196   \$414,003   \$4120,195   \$4120,1	2017-12	802		\$435,321	\$542.79	\$486,568	\$20,039	\$95,646	-	138.3%	\$750.94	\$436.53
Size	2018-01	805		\$420,195	\$521.98	\$137,787	\$18,802	\$120,644		%0.99	\$344.39	\$438.11
S16   308   \$\frac{4}{2}1.949   \$\frac{5}{2}1.01   \$\frac{4}{2}18.894   \$\frac{4}{2}130,776   \$\frac{4}{2}394,871   93.6%   819   306   \$\frac{4}{4}417,731   \$\frac{4}{2}506.60   \$\frac{4}{2}49,867   \$\frac{4}{2}19,102   \$\frac{4}{2}132,219   \$\frac{4}{2}437,580   \$\frac{4}{2}431,767   \$\frac{4}{2}506.60   \$\frac{4}{2}49,867   \$\frac{4}{2}19,102   \$\frac{4}{2}132,219   \$\frac{4}{2}470,188   93.6%   \$\frac{4}{2}49,867   \$\frac{4}{2}19,102   \$\frac{4}{2}132,219   \$\frac{4}{2}470,188   95.5%   \$\frac{4}{2}49,867   \$\frac{4}{2}19,102   \$\frac{4}{2}132,219   \$\frac{4}{2}47,718   \$\frac{4}{2}5.5%   \$\frac{4}{2}49,867   \$\frac{4}{2}19,102   \$\frac{4}{2}132,219   \$\frac{4}{2}470,188   95.5%   \$\frac{4}{2}49,867   \$\frac{4}{2}19,102   \$\frac{4}{2}132,219   \$\frac{4}{2}470,188   95.5%   \$\frac{4}{2}49,867   \$\frac{4}{2}132,219   \$\frac{4}{2}47,71   \$\frac{4}{2}5.8%   \$\frac{4}{2}49,867   \$\frac{4}{2}132,219   \$\frac{4}	2018-02	812		\$418,109	\$514.91	\$214,963	\$18,755	\$92,603		78.0%	\$401.87	\$444.55
819   306   \$418,693   \$511.23   \$320,167   \$18,811   \$113,767   \$452,805   108.1%     822   307   \$417,731   \$508.19   \$432,236   \$418,963   \$4136,380   \$477,580   114.3%     829   308   \$419,974   \$506.60   \$4249,867   \$419,102   \$4136,380   \$477,580   114.3%     9834   3,721   \$55,154,742   \$4,098,178   \$4,098,	2018-03	816		\$421,949	\$517.09	\$245,201	\$18,894	\$130,776		93.6%		\$457.08
822         307         \$417,731         \$508.19         \$322,236         \$18,963         \$136,380         \$477,580         114.3%           nce Period         9,834         3,721         \$5,154,742         \$150.60         \$249,867         \$19,102         \$132,219         \$401,188         95.5%           7,704         2,908         \$4,098,178         \$1,678,388         \$192,241         \$824,081         \$2,694,711         65.8%           rship/PMPM Premium and Payments by Experience Period         \$3334.12         \$23.92         \$120.69         \$487.72           856         323         \$531.95         \$217.86         \$24.95         \$106.97         \$349.78           (4.3%)         (4.0%)         (1.5%)         53.4%         (4.2%)         21.2%         39.4%	2018-04	819		\$418,693	\$511.23	\$320,167	\$18,871	\$113,767		108.1%		\$463.08
mce Period       \$249,867       \$19,102       \$132,219       \$401,188       95.5%         mce Period         9,834       3,721       \$5,154,742       \$43,285,687       \$235,185       \$1,275,375       \$4,796,248       93.0%         7,704       2,908       \$4,098,178       \$1,678,388       \$192,241       \$824,081       \$2,694,711       65.8%         rship/PMPM Premium and Payments by Experience Period       \$3334.12       \$23.92       \$129,69       \$487,72         856       323       \$531.95       \$217.86       \$24.95       \$106.97       \$349.78         (4.3%)       (4.3%)       (4.0%)       (1.5%)       53.4%       (4.2%)       21.2%       39.4%	2018-05	822		\$417,731	\$508.19	\$322,236	\$18,963	\$136,380		114.3%	\$581.00	\$484.68
mce Period       9,834       3,721       \$5,154,742       \$1,678,388       \$1235,185       \$1,275,375       \$4,796,248       93.0%         7,704       2,908       \$4,098,178       \$1,678,388       \$192,241       \$824,081       \$2,694,711       65.8%         rship/PMPM Premium and Payments by Experience Period         820       310       \$524.18       \$233.92       \$129.69       \$487.72         856       323       \$531.95       \$217.86       \$24.95       \$106.97       \$349.78         (4.3%)       (4.0%)       (1.5%)       53.4%       (4.2%)       21.2%       39.4%	2018-06	829		\$419,974	\$506.60	\$249,867	\$19,102	\$132,219		95.5%	\$483.94	\$487.72
9,834       3,721       \$5,154,742       \$3,285,687       \$235,185       \$1,275,375       \$4,796,248       93.0%         7,704       2,908       \$4,098,178       \$1,678,388       \$192,241       \$824,081       \$2,694,711       65.8%         rship/PMPM Premium and Payments by Experience Period       \$310       \$524.18       \$487.72         820       310       \$524.18       \$217.86       \$24.95       \$106.97       \$349.78         856       323       \$531.95       \$217.86       \$24.95       \$106.97       \$349.78         (4.3%)       (4.0%)       (1.5%)       53.4%       (4.2%)       21.2%       39.4%	Total by Experienc	e Period										
7,704       2,908       \$4,098,178       \$1,678,388       \$192,241       \$824,081       \$2,694,711       65.8%         rship/PMPM Premium and Payments by Experience Period         820       310       \$524.18       \$23.92       \$129.69       \$487.72         856       32.3       \$531.95       \$217.86       \$24.95       \$106.97       \$349.78         (4.3%)       (4.0%)       (1.5%)       53.4%       (4.2%)       21.2%       39.4%	Current Period	9,834		\$5,154,742		\$3,285,687	\$235,185	\$1,275,375		93.0%		
### Premium and Payments by Experience Period ### \$334.12 ## \$23.92 ## \$129.69 ### \$24.95 ### \$106.97 #### \$23.92 #### \$106.97 ####################################	Prior Period	7,704		\$4,098,178		\$1,678,388	\$192,241	\$824,081	\$2,694,711	65.8%		
820 310 \$524.18 \$129.69 856 323 \$531.95 \$217.86 \$24.95 \$106.97 (4.3%) (4.0%) (1.5%) 53.4% (4.2%) 21.2%	Average Membersh	hip/PMPM Premi	ium and Paymen	its by Experience P	eriod							
856 323 \$531.95 \$106.97 \$217.86 \$24.95 \$106.97 (4.3%) (4.0%) (1.5%) 53.4% (4.2%) 21.2%	Current Period	820		\$524.18		\$334.12	\$23.92	\$129.69				
(4.3%) (4.0%) (1.5%) 53.4% (4.2%) 21.2%	Prior Period	856		\$531.95		\$217.86	\$24,95	\$106.97				
(4.3%) (4.0%) (1.5%) 53,4% (4.2%) 21.2%	% Change											
	Current Period vs Prior Period	(4.3%)		(1.5%)		53.4%	(4.2%)	21.2%				

**TO:** Insurance Committee

**TOPIC:** Employee Wellness

FROM:

Michael Nowak

**BOARD MEETING:** September 10, 2018

**DATE:** 

September 6, 2018

**AGENDA ITEM:** V.B.

The Insurance Committee was provided with a chart summarizing wellness offerings and expectations for Germantown School District employees during the spring of 2018. 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 met on August 21, 2018 to begin the process of designing wellness offerings for the upcoming 2018-19 school year. The potential for modification to the wellness incentive benefit was discussed as part of this meeting.

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

\*Attend one (1) class

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

# **HEALTH INSURANCE OFFERINGS FOR 2018**

with Wellness Participation	ition									
		THE STATE OF	HSA OPTION	2	DEI	EFAULT OPTION	ION	LOW DE	LOW DEDUCTIBLE OPTION	OPTION
	THE COLD IS NOT THE COLD THE C	\$3,50	\$3,500/\$7,000 Deductible	ıctible	\$2,50	\$2,500/\$5,000 Deductible	uctible	\$500	\$500/\$1,000 Deductible	tible
	Employee Count	Total	Employee	Employer	Total	Employee	Employer		Employee	Employer
	Count	Premium	Monthly Cost   Monthly Cost	Monthly Cost	Premium	Monthly Cost	Monthly Cost   Monthly Cost	Premium	Monthly Cost   Monthly Cost	Monthly Cost
Single	82	\$654.94	\$35.00	\$619.94	\$794.95	\$55.65	\$739.30	\$880.69	\$141.39	\$739.30
Family	230	\$1,447.85	\$70.00	\$1,377.85	\$1,377.85 \$1,757.36	\$123.02	\$1,634.34	\$1,634.34 \$1,946.91	\$312.56	\$312.56 \$1.634.35
Annual Medical Plan Total	312	\$4,640,527	\$227,640	\$227,640 \$4,412,887 \$5,632,536	\$5,632,536	\$394,278	\$394,278 \$5,238,259 \$6,240,054 \$1,001,795 \$5,238,259	\$6.240.054	\$1 001 795	¢5 728 750
Cost for premium + HSA									1-1-0-11-0-0	
Single				\$724.11						
Family				\$1,586.18						
			4.91%	95.09%		7.00%	93.00%		16.05%	82 050

-		_		13 000	_	\$689.68 \$1,502.71	10.60%			Single
100,220,40	1,017,4	70,010,007	* .,000,	1,127,120						Cost for premium + HSA
\$6 240 054 \$1 317 218 \$4 022 827	\$1 217 2	\$6 240 054	\$709.700 \$4.922.837	\$709.700	\$5,632,536	\$491,896 \$4,148,631 \$5,632,530		\$4,640,527	312	Annual Medical Plan Total
).97 \$1,535.94	\$410.97	\$1,946.91	\$1,535.93	\$221.43	\$1,757.36	\$1,294.38 \$1,757.36	\$153.47	\$1,447.85	230	Family
5.90 \$694.78	\$185.90	\$880.69	\$694.78	\$100.16	\$794.95	\$585.52	\$69.42	\$654.94	82	Single
Employee Employer Monthly Cost Monthly Cost	Employee Monthly Co	Total Premium	Employee Employer Monthly Cost Monthly Cost	Employee Monthly Cost	Total Premium	Employee Employer  Monthly Cost Monthly Cost	Employee Monthly Cost	Premium	Employee	
eductible	\$500/\$1,000 Deductible	\$500	ustible	\$2,500/\$5,000 Deductible	\$2,50	ICTIDIE	Paragon don't (page e	טַב,,כּנּ	-	
LOW DEDUCTIBLE OPTION	DUCTIB	LOW DE	ION	EFAULT OPTION	DE		HSA OPTION	65 65		

ngisad uga/c/hoc/cc tot granna .	rian Design		Max. Exposure	
Single	\$1,250	82		
Family	\$2,500	230	\$677.500	