Notice of Insurance Committee Meeting

October 28, 2019 **5:30 P.M.**

To Be Held at Amy Belle Elementary School

3294 Willow Creek Road Colgate, WI 53017

AGENDA

- I. Meeting Called to Order
- II. Roll Call
- III. Agenda Revisions and Approval
- IV. Approve Minutes
 - A. October 14, 2019 Meeting Minutes
- V. Reports
 - A. General Updates
- VI. Unfinished Business Discussion with Possible Action
 - A. 2020 Employee Benefit Renewal
 - B. Wellness Incentive Benefit
 - C. District Health Club Membership Subsidy
 - D. Cash-In-Lieu Benefit for In-District Family / Dependents

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 14, 2019

The Insurance Committee meeting was called to order by Committee Chair Tom Barney at 5:30 P.M. in the District Office Board Room.

Insurance Committee Members present: Tom Barney, Sarah Larson, and Lester Spies. Board President Bob Soderberg was also present.

Insurance Committee Members absent and excused: None

Guests: Andy O'Halek from ABRC

Administrators present: Ric Ericksen, Jeff Holmes and Mike Nowak

- 1. Motion by Sarah Larson, second by Lester Spies to approve the agenda. Motion carried.
- 2. Motion by Lester Spies, second by Sarah Larson to approve the minutes from the October 7, 2019 Insurance Committee Meeting. Motion carried.
- 3. Mike Nowak shared the Fall Poker Walk will be October 30th at GHS. Location TBD. Flu shot clinics will offered at all buildings throughout the week of October 14th.
- 4. Tom Barney asked what was involved in the administrative process of managing the District health club stipends. Mike Nowak reported it is time-intensive and involved reviewing monthly reports, cross-checking employee participation requirements, reconciling invoices and working with changing requirements from the health clubs.
- 5. The 2020 health insurance renewal was discussed. Possible options to help manage the 7.5 % increase included dropping the low deductible plan which would result in WEA lowering the increase to 6.5%. Helping meet the budget shortfall by eliminating the

District health club subsidy and the auxiliary insurance renewal savings were also discussed.

- 6. Andy O'Halek went over benchmarking statistics.
- 7. Motion to adjourn by Sarah Larson, second by Lester Spies. Motion carried.

The meeting was adjourned at 6:06 P.M.

Recording Secretary Beth Dover

TO: Insurance Committee TOPIC: 2020 Employee Benefit Renewal

FROM: Michael Nowak BOARD MEETING: October 28, 2019

DATE: October 23, 2019 AGENDA ITEM: VI. A.

Information was provided by ABRC (Associated Benefits and Risk Consulting) at Insurance Committee Meetings on October 7, 2019 and October 14, 2019 in regard to 2020 health insurance renewal in the Germantown School District. After initially being presented with a 7.5% premium increase, an alternative option was recently presented by WEA Insurance. The second option calls for a 6.5% premium increase and the elimination of the low-deductible option as part of the district's current menu of three health insurance plan options. The Health Insurance Committee is being presented with overviews of the proposed health insurance plans through WEA and the proposed district/employee contribution levels for individuals achieving the wellness incentive. Employees not achieving the wellness incentive would continue to contribute an additional 5% of the overall premium cost as part of the employee share of health insurance as was the practice in 2019.

TO: Insurance Committee TOPIC: Wellness Incentive Benefit

FROM: Michael Nowak BOARD MEETING: October 28, 2019

DATE: October 23, 2019 AGENDA ITEM: VI. B.

The Insurance Committee is being provided with an overview of wellness expectations that were established for Germantown School District employees for the 2018-2019 school year. Additionally, an example of how the WEA's Vitality Program is being utilized in the Mayville School District is also being shared for consideration. Over the past two years, we have seen significantly high levels of participation in wellness offerings with a consistent focus on physical, emotional, nutritional and financial aspects of wellness.

The Wellness Committee has expressed interest in maintaining a similar approach for the remainder of the 2019-2020 school year, while beginning to transition to WEA's Vitality program for the entire 2020 calendar year. In regard to the 2019-2020 school year, we are proposing the following expectations: 1.) biometric screening, 2.) a health-risk assessment, and 3.) participation in 3 activities chosen from in-district offerings and personal activities that meet district criteria. Meeting these expectations would allow insured members to receive the district wellness incentive of a reduced employee premium contribution beginning July 1, 2020 through December 31, 2020.

At this point, our incentive benefit would transition to utilizing Vitality as the means for publicizing events and tracking participation. This would allow our insurance plan year of January-December to directly match our wellness incentive benefit for employees. The expectation would be for employee to reach "gold status" by December 31, 2020 in order to receive a reduced employee contribution level on their health insurance premium for the entire 2021 calendar year. The specific requires required to reach "gold status" would be established through collaboration with representatives from WEA and members of the district-wide Wellness Committee. Specific requirements to meet the incentive would be established and presented as part of the Monday, November 25, 2019 Board of Education meeting. The information would then be shared with staff members during open-enrollment sessions with the assistance of a WEA representative.

TO:

Insurance Committee

TOPIC:

Health Club Subsidy

FROM:

Michael Nowak

BOARD MEETING: October 28, 2019

DATE:

October 23, 2019

AGENDA ITEM:

VI. C.

As part of the Germantown School District's Wellness Program, arrangements have been made to subsidize employee memberships at seven health clubs throughout the area. During the 2018-2019 school year employees have received a total of \$11,491 in membership subsidies. Additionally, many of these health clubs have also offered corporate membership rates to Germantown School District employees. While this practice has resulted in a significant benefit to our employees, the overall cost and administrative burden has been substantial. We ask that consideration be given for eliminating the practice of providing a health club membership subsidy for Germantown School District employees while continuing to pursue corporate membership rate discounts at health clubs in the extended area surrounding the Germantown School District.

2018-2019 Wellness Activities

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 a total of 3 activities from box B and C with at least 1 activity coming from Box B.

Box A (Both are required)

WEA Health Risk Assessment - Complete on your own

Biometric Screening – being offered at each building

$f Box \ B-$ District Sponsored Events

- Financial Wellness
- Maintain No Gain 11/26 & 1/7/19
- Nutrition
 - 3/5 (Warmer Winter Flavors)
 - 4/11 (Food Trends-Rice Bowls)
- Yoga
- -11/14, 11/27, 11/28, 12/04, 12/12 1/10
- Fitness Classes
- Mindfulness
- Fall/Spring Poker Run/Walk
- January 25 Indoor walk at each school

Box C — Independent Activities

- Go365 (WEA/Humana Program)
- Fitness center attendance*
- 10 Work Outs in 4 weeks*
- Some activities in Box C will require documentation/proof more info to come.
- **More detailed information on activities in Box B and Box C will be forthcoming.

2019-20 Mayville School District Earning Points and Status

How to earn Vitality Points:

VITALITY ACTIVITIES

activities available. Points shown are for an individual This chart shows the Vitality Points® value of many member in a program year.

POINTS PLANNER

activities and the points available. You can also easily plan answer a few questions, Vitality provides you with instant The Points Planner on the Vitality website displays these feedback and presents you with specific activities from your activities with the Quick Points Planner. After you which to choose.

How to achieve Vitality Status:

VITALITY STATUS

partake. There are four Vitality Status levels: Bronze, Silver, Points that you earn based on the activities in which you Vitality Status is determined by the number of Vitality Gold and Platinum.

	1 Adult
	7,000 pts
0109	4,000 pts
THE COLUMN	2,000 pts
RONZE	0 pts

achieving Vitality Status is available in the Guide to Vitality on All you need to know about earning Vitality Points and PowerofVitality.com.

District Requirements for incentive:

- Vitality Check
- Vitality Health Review
- Annual Physical
- Vitality Gold Status

Ways to earn Vitality Points

(up to 1,500 points per year)

Once per week

30 maximum

Points

VITALITY REVIEWS:			GOALS
Activity	Points	Frequency	Activity
Vitality Health Review™ (VHR)	200	Once per year	of the state of
VHR bonus: First 90 days	250	Once per year	Goals check-in
Mental Well-being Review	75 per review	Three per year	ONLINE EDUCATION
Physical Activity Review	250	Once per year	Activity
			Interactive tools
PHYSICAL ACTIVITY			Online nutrition courses
Activity	Points	Frequency	Action Sets/Decision Poin
Self-reported Workaut	2	Once per day	Health FVI Webcasts
Light Workout	2	Once per day	
Standard Workout	10	Once per day	WEIGHT MANAGEMENT
Advanced Workout	15	Once per day	Activity
Sports league	350	Up to category max	Shapa weigh-in
Athletic event: level 1	250	Up to category max	
Athletic event: level 2	350	Up to category max	OTHER ACTIVITIES
Athletic event: level 3	200	Up to category max	Activity
Workout milestone bonus	varies	Up to category max	Vitality Squares™
Category maseman, 7,090 points	¥.		Employer-sponsored act
Max one workout per day. We will award only the highest-level workout.	vill award only the !	sighest-level workout.	Aug 28th - WRS Retirer

Twelve per year

50/webcast

Frequency

Points

Three per year Four per year

300/course

75/tool

50 each

Action Sets/Decision Points

	Frequency	ر Once per year	ក្នុ Once per year	Once per year	Once per year	
	Points	125	125	125	125	
VITALITY CHECK	Activity	Body Mass Index (BMI)	Blood pressure	Cholesterol	Fasting glucose/HbA1c	

	Shapa weigh-in	5/weigh-in	Once per day (up to 800 points per year)
	OTHER ACTIVITIES		
	Activity	Points	Frequency
J	Vitality Squares™	varies	Once per month
	Employer-sponsored activity		-
	Aug 26''' – WRS Ketirement Planning	250	One time
	Aug 29 – Vitality Kick Off Meeting	250	One time
	Date TBD – Weliness Workshop	250	One time
	Proof of Vitality Account	20	One time
	Proof of AmWell Account	20	One time
	Proof of Maddy Account	20	One time
	Proof of MD Live Account	20	One time



TO:

Insurance Committee

TOPIC:

Cash-In-Lieu for In-District Family

FROM:

Michael Nowak

BOARD MEETING: October 28, 2019

DATE:

October 23, 2019

AGENDA ITEM:

VI. D.

Employees in the Germantown School District are eligible to receive a cash-in-lieu amount of \$4,500 per year if they decline health insurance coverage. Currently, there are 11 employees in the district receiving the \$4,500 per year cash-in-lieu benefit who also receive health insurance coverage through a spouse or other eligible in-district recipient of the health insurance benefit. This equates to a \$49,500 expenditure over the course of a year.