

**GERMANTOWN SCHOOL DISTRICT  
NOTICE OF INSURANCE COMMITTEE MEETING  
District Administrative Offices - Board Room  
N104 W13840 Donges Bay Road  
Germantown, WI 53022**

**Thursday, October 23, 2014  
5:45 p.m.**

**AGENDA**

- I. Meeting Called to Order
- II. Roll Call
- III. Approval of Agenda
- IV. Approval of Minutes
  - A. August 25, 2014 Insurance Committee Minutes.
- V. New Business
  - A. Discussion and update on Humana Vitality and Wellness.
  - B. Discussion and action to approve Wellness Committee budget.
- VI. Adjourn

**GERMANTOWN SCHOOL DISTRICT  
GERMANTOWN, WISCONSIN 53022  
MINUTES OF THE BOARD OF EDUCATION  
INSURANCE COMMITTEE MEETING**

**AUGUST 25, 2014**

1. The meeting of the Insurance Committee was called to order by Committee Chairperson, Thomas Barney at 5:45 in the District Offices Board Room. Insurance Committee Members present: Lester Spies and Sarah Larson, President Soderberg and Brian Medved were also present. Administrators present: J. Holmes, C. Coley, and R. Ericksen,
2. Motion by Spies, second by Larson to approve the agenda. Motion carried.
3. Motion by Larson, second by Spies to approve the August 11, 2014 Insurance Committee Minutes. Motion carried
4. Wellness – John Fuhs & Ellen Dunn shared information on the Vitality plan. An individual from Human will come in to go over strategies for The Total Health Care Program with the Wellness Committee.
5. Motion by Larson, second Spies to put the Total Health Care program in to place. Motion carried.
6. Health Insurance 2014/2015 Renewal – John Fuhs & Ellen Dunn shared some rate comparisons.
7. Motion by Spies, second Larson to renew the plan that represents the current plan. Motion carried.
8. Ancillary Lines – Long Term Disability was discussed, it will remain the same until expiration in 2015.
9. Other Employee Insurance Matters- HRA's and HSA's were discussed as well as the Affordable Care Act.
10. Motion by Spies, second by Larson to adjourn. Motion carried
11. Chairperson Barney declared the meeting adjourned at 6:28.

Germantown School District  
10-1-14 Medical Renewal Executive Summary

**Fundamental numbers:**

10.5% medical trend increase nationwide  
4.4% Humana renewal for current plan  
Current Annual Premium: \$5,773,424  
Current Plan Renewal Annual Premium: \$6,027,444

**Option 1 – Double the single and family deductible results in renewal reduction of 2.37%**

Current premium: \$5,773,424  
Option #1 premium: \$5,884,597  
Current plan renewal premium: \$6,027,444  
Bottom line: annual cost increase of \$111,174

**Option 1A – Double the single and family deductible; introduce HRA; actually *increases* the renewal from 4.4% to 6.5%**

Current premium: \$5,773,424  
Option 1A premium \$5,884,597 + \$265,400 HRA projection = \$6,148,997  
Current plan renewal premium: \$6,027,444  
Bottom line: annual cost increase of \$375,573

**Option 2 – Double the single and family deductible, change co-pays to coinsurance reduces the renewal 5.95% (or a 1.5% increase in savings over *current* rates)**

Current premium: \$5,773,424  
Option 2 premium: \$5,668,830  
Current plan renewal premium: \$6,027,444  
Bottom line: annual cost decrease of \$104,594

**Option 2A – Double the single and family deductible, change co-pays to coinsurance, introduce HRA results in renewal reduction of 1.6%**

Current premium: \$5,773,424  
Option 2A premium: \$5,668,830 + \$265,400 HRA projection = \$5,934,230  
Current plan renewal premium: \$6,027,444  
Bottom line: annual cost increase of \$160,806

Option 3 – Keep the current plan design; introduce Total Health results in a renewal reduction of 2%

Current premiums: \$5,773,424

Option 3 premium: \$5,911,997

Current plan renewal premium: \$6,027,444

Bottom line: annual cost increase of \$138,573

## DECISION

Bottom line summary:

Option 1 – annual cost increase of \$111,174

Option 1A – annual cost increase of \$375,573

Option 2 – annual cost decrease of \$104,594 (aggressive change)

Option 2A – annual cost increase of 160,806

Option 3 – annual cost increase of \$138,573 (minimal change)

Financial Impact/Spectrum to District:

decrease annual spend by \$104,594 or increase spend \$375,573

## GERMANTOWN SCHOOL DISTRICT

**TO:** Insurance Committee      **TOPIC:** Humana Vitality and Wellness Update  
**FROM:** Cynthia Coley      **BOARD MEETING:** October 27, 2014  
**DATE:** October 22, 2014      **AGENDA ITEM:** V.A.

The Humana Insurance Plan Year started on October 1, 2014. A few changes to the plan, as a result of alignment with Affordable Health Care Regulations have benefited our employees:

- Deductible Maximums now include copayments (previously copayments did not apply to the individual and family deductibles, nor did it apply to the out-of-pocket maximums)
- A maximum limit on prescriptions was incorporated (no maximums in previous plan)

To date, the Wellness Committee had its first meeting on October 1, 2014 (membership list attached) to formalize its mission statement and vision (attached) and initiate the roll out of the Total Health and Vitality programs. The Committee has also established a goal of “25% of insured employees reaching the Silver Level or better for Vitality Points.” Last year, the district had 8% achieving this Vitality status.

On October 16, 2014 Maggie Wieland (Humana Consumer Experience Consultant), Ellen Dunn and John Fuhs (Arthur J. Gallager & Co. Representatives) met with staff regarding the Humana Plan changes and the Vitality Program. Non-insured members (NIMS) were also invited to attend the two sessions to determine the level of interest in the district’s Wellness Activities. There were approximately 20-30 staff at each of the sessions, with about 20% of those attending being Non-insured members.

The Wellness Committee’s future agendas include event Planning and promotion for the year. The first locally sponsored event is the Poker Run/Walk slated for Thursday, October 30<sup>th</sup>. Specifics about the Poker Run/Walk are attached. Other immediate plans include flu shot clinics, biometric screenings, health club discounts, and promotion of activities that qualify for acquiring Silver Vitality Status.

**RECOMMENDATION:** No action necessary; for informational purposes only at this time.

V. A.

**GERMANTOWN  
SCHOOL DISTRICT  
CORPORATE WELLNESS  
2014-2015**

**Steering Committee:**

Cynthia Coley – District Wide  
Danielle Goodman – District Wide  
Tammy Singer – District Wide  
Beth Dover – District Wide  
Elizabeth Klancnik – District Wide

**Wellness Committee:**

Cynthia Coley – District Wide  
Danielle Goodman – District Wide  
Tammy Singer – District Wide  
Beth Dover – District Wide  
Elizabeth Klancnik – District Wide  
Jeff Holmes – District Wide  
Lori Herden – Amy Belle  
Denise Baus – County Line  
Chris Stuetgen – MacArthur  
Colleen Schowalter – Rockfield  
Sara Wong – KMS  
Harris Jones – GHS

*GERMANTOWN SCHOOL DISTRICT*  
*2014-2015*  
*WELLNESS*

**Tag Line**

“Dare To Be Healthy and Happy”

**Mission**

To provide education, activities, and encourage a positive workplace culture that values emotional and physical wellness.

**Vision**

The Wellness Committee of Germantown School District envisions a wellness program that values the well-being of each individual employee. This program will provide the opportunity for each person to develop a balanced and healthy lifestyle for themselves and their family. We envision that this program will help create an environment within the district that fosters positive communication and healthy relationships between all levels of management, faculty and staff. Fostering staff wellness will bring about happier, healthier, employees who will be better equipped to educate the students in our community. Healthier employees will also help the district to control rising health insurance costs which will benefit both students and employees.

**Goal**

- Improve employee health
- Promote healthy nutrition
- Promote physical activity
- Maintain optimal health

# Germantown School District Wellness Committee

## Poker Walk/Run

**When:** Thursday, October 30, 2014

There will be 3 heats: 2:30 pm, 3:30 pm, and 4:30 pm

(second shift staff are welcome to walk at 2:00 p.m.)

**\*Should it rain, the walk will be held in the halls of GHS with the starting point at the reception desk beginning at 3:30 p.m.**

**Who:** All Germantown School District Employees may join!

**Why:** A fun way to participate in physical activity. Win prizes! AND earn Vitality Points!

**Where:** The Germantown High School Track

**DETAILS:** We will be giving 1 card to the walkers/runners as they complete each lap. After 5 laps around the track, turn in your cards to win prizes. The top 2 poker hands for each heat will win a \$25 gift card.

*The Grand Prize drawing is a \$100 gas card!*

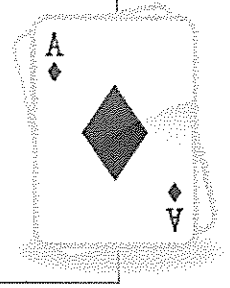
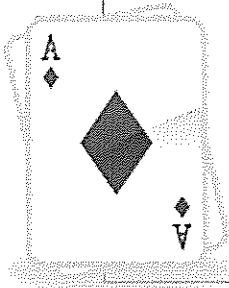
*Drawing to be held October 31, 2014*

*The winner will be picked from all participants who complete 5 laps.*

*You do not need to be present to win.*

Contact Tammy Singer if you have questions

**"Dare to be Healthy and Happy"**





**GERMANTOWN SCHOOL DISTRICT**

**TO:** Insurance Committee                      **TOPIC:** Humana Vitality and Wellness budget  
**FROM:** Cynthia Coley                              **BOARD MEETING:** October 27, 2014  
**DATE:** October 22, 2014                      **AGENDA ITEM:** V.B.

The local Wellness committee is seeking endorsement of the Wellness Budget Plan to include the following which includes the action of offering Vitality Point Incentives and activities to Non-insured employees, (NIM) at the district expense. The cost per NIM is approximately \$63.86 per person annually.

Currently the breakdown of insured/non-insured members is reflected in the table:

	Family Health	Single Health	Cash in Lieu
<b>Support Staff</b>	32	12	7
<b>Administrators/Professional &amp; Technical</b>	15	5	6
<b>Teachers</b>	169	49	78
<b>Totals</b>	<b>216</b>	<b>66</b>	<b>91</b>
<b>Total Number of Employees</b>	587		
<b>Employees with Health Insurance</b>	282		
<b>Employees with Cash In Lieu</b>	91		
<b>Total Number of Employees not Eligible for Health Ins.</b>	396		

<b>BUDGET PLAN</b>	<u>2014-15</u>	<u>2013-14</u>
Biometric Screening (December 1 <sup>st</sup> Clinic for Members and Non-Humana Members)	\$ 6,240	\$14,973
Flu Shots (Non-Humana Members)	\$ 300	
Participation in community fitness/district subsidy	\$34,560	\$29,000
Local Program Prizes/Incentives/Supplies	\$ 6,400	\$ 5,000
NIMS participation expenses	\$ 2,500	
	<u>\$50,000</u>	<u>\$48,973</u>

**RECOMMENDATION:** Endorse the Budget Plan for the Wellness Committee as presented, with the inclusion of non-insured members for the Vitality program.