

**Hardee School District
Insurance Committee
Meeting Minutes
August 22, 2022**

Present:

RJ Decoteau
Jim Demchak
Heather Lane
Sarah Parks
Angela Spornraft
Paul Samuels
Stuart Durastanti
Todd Durden
Greg Harrelson
Michele Polk
Derren Bryan, Avail Benefits
Nicole Leal, Avail Benefits
Jonathan Jallad, Acentria Public Risk
Robin Riley, Acentria Public Risk

Location: District Training Center at 230 S. Florida Avenue in Wauchula.

Meeting Called to Order: 4:00 p.m.

New Committee Chair. Todd Durden opened the meeting and mentioned that Dr. Michele Polk will take over as Insurance Committee Chair, effective immediately.

Acentria Presentation Dr. Polk and Derren Bryan introduced Robin Riley and Janathan Jallad from Acentria Public Risk. Ms. Riley and Mr. Jallad gave an overview of Acentria Public Risk, along with a handout (Handout #1) . Acentria Public Risk is a specialty practice within Foundation Risk Partners, a full-service brokerage and consulting firm offering insurance solutions. Acentria recently purchased 100% of Albritton Insurance.

New Secretary. After Ms. Riley and Mr. Jallad left, Dr. Polk asked for a volunteer to replace her as Insurance Committee secretary/ note taker. Mr. Harrelson volunteered.

Voting Members. Dr. Polk asked for clarification of designated voters on the Insurance Committee. Union- Angela Spornraft and Heather Lane are primary voters. R J Decoteau and Sharon Ussery are backup voters.
School Board- Paul Samuels
School District- Stuart Durastanti and Greg Harrelson are primary voters. Todd Durden and Dr. Michele Polk are backup voters.

\$400 for Motion. Mr. Harrelson said that an employee asked him if there would be any consideration for an employee who earned slightly less than \$400 in Motion. Earning at least \$400 in

Motion is a requirement to qualify for the Wildcat Wellness Discount in 2022-23. Mr. Harrelson gave a one-page handout (Handout #2) which showed that 150 employees and covered spouses earned \$401.25- \$1,216.00 in Motion from October 2021 to July 2022; 20 earned \$300.00- \$398.75 and 327 earned \$0.00- \$298.50. Committee members agreed (no vote taken) to maintain the Wildcat Wellness Discount/ Motion requirement at \$400.00 or more.

School Board Workshop. Mr. Durden expects there to be a School Board workshop on insurance broker/ agent in early September 2022, but no date has been set. Acentria Public Risk representatives will present at that School Board workshop. Insurance Committee members are encouraged to attend.

Next Meeting. The Insurance Committee's next meeting will be on Wednesday, September 14, 2022 at 4:00 PM at the same location. The agenda will include a presentation from Avail Benefits.

Preplanning Meetings. Dr. Polk noted that 383 employees who have the District's United Healthcare (UHC) medical insurance attended the Insurance Informational meetings in August 2022, led by Mr. Bryan. Those employees will receive a \$40 bonus (gross pay) in their payrolls dated August 31, 2022. Mr. Harrelson noted that, in addition to the 383 employees, "new hires" attended the Insurance Informational meetings and they will received a \$40 bonus if they enroll in the District's UHC plan on or before September 1, 2022. Mr. Harrelson agreed to send Mrs. Leal a listing of such "new hires" so that Albritton Insurance staff may prioritize their enrollment meetings. The Insurance Committee may need to adjust the September 1 deadline for the \$40 bonus at a future meeting.

Meeting Adjourned: 5:02 PM.

Handout #1



An Overview Of Acentria Public Risk

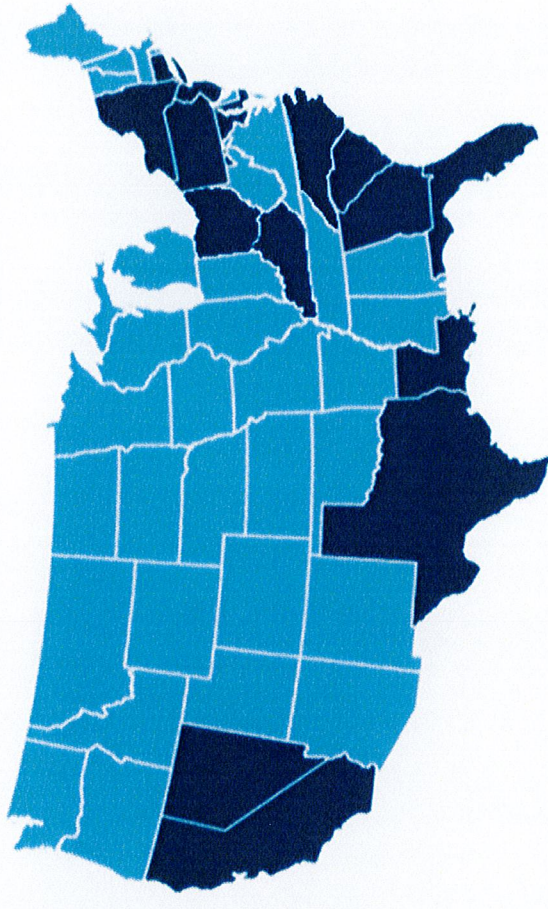
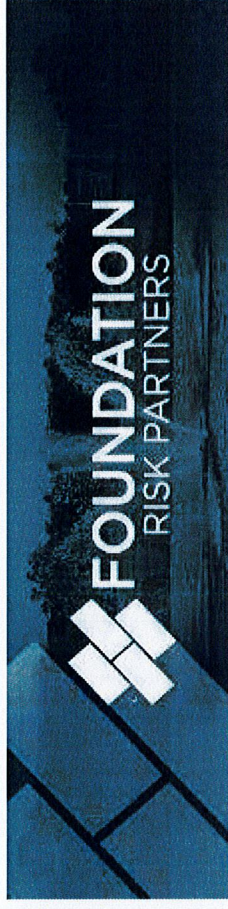
Monday, August 22, 2022



FOUNDATION RISK PARTNERS PROFILE

Foundation Risk Partners is a full-service brokerage and consulting firm offering a comprehensive portfolio of insurance solutions.

- Top 15 Broker
- National organization
- Privately held company
- 1900+ insurance professionals
- Premium volume > \$3.6B
- 500+ Self-Funded clients
- Serving clients in all 50 States
- 102 locations across the U.S.
- 43+ locations in the State of Florida



PUBLIC ENTITY DIVISION PROFILE

Acentria Public Risk is a specialty practice within Foundation Risk Partners

Exclusively focused on serving the risk management and employee benefits needs for **Florida's** governmental agencies.

Serving Cities, Counties, School Districts, and Special Districts.

Florida Division Statistics:

- 55+ public entity clients
- 3,000+ vehicles insured
- \$2 billion+ in property insured
- 14,000+ employee lives covered
- \$320 million+ in payroll



PUBLIC ENTITY LEADERSHIP TEAM



Alan Florez, EVP

- Public Entity Practice Leader
- Director of Legislative Affairs and Special Assistant to the Governor under Jeb Bush –'01 –'05
- Former member of the Board of Trustees @UCF
- Current member of the Board of Directors of the UCF Foundation
- Member of the Florida Council of 100
- 14 Years of Experience



David Lodwick, CRM, CIC

- Dir. Of Public Entity Services
- Former Mayor of Royal Palm Beach
- Former Director of the FMIT
- 30 Years of Experience



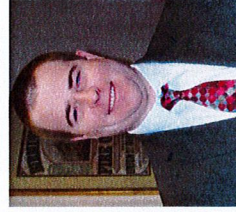
Luke Wolkers, EVP

- Certified PPACA Professional designation
- NAIFA President, 2013 – Pensacola, FL Chapter
- NAIFA Board Member 2012-2019
- 220 Florida Insurance License
- 215 Life, Health & Variable Annuity License
- 13 Years of Experience



Jonathan Jallad, VP

- Public Entity Sales Leader
- 10+ years experience
- Developed and led a public entity division for a full-service agency
- Advised clients ranging from municipalities, schools, and special districts



Ross Beach, ARM-P

- Director of Risk Management
- Public Entity Specialist
- 6+ years in program administration and risk management support



Robin Riley, GBA, GBDS, VBS

- Active member of SHRM and FPHRA
- 215 Life, Health and Variable Annuity
- 20 years of experience

A UNIQUE INSURANCE EXPERIENCE

Multidisciplinary Approach & Collaboration

A diverse ecosystem of resources assures our clients a unique perspective, fresh ideas, cross collaboration, and best in class results.

Subject Matter Expertise:

- Public Entity Property/Casualty & Benefits
- Self Funding & Large Group Management
- Pharmacy Benefits Management
- Proprietary Health Insurance Consortium
- Medical Self Funded Stop Loss Solutions



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PUBLIC RISK
A FOUNDATION RISK PARTNERS COMPANY

WHY WORK WITH ACENTRIA PUBLIC RISK?

STRATEGY & EXECUTION

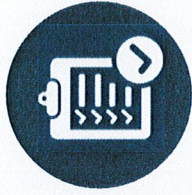
We draw upon our comprehensive portfolio of tools and services to design and execute on our evidence-based strategies to ensure a successful outcome.



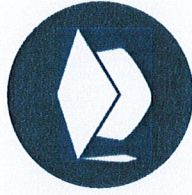
PLAN MANAGEMENT



COMPLIANCE



ADVOCACY



EDUCATION & COMMUNICATION



BENEFITS ADMINISTRATION



FLORIDA PUBLIC ENTITY CLIENTS

City/Town/Village

Fort Myers, City of
 Miami Gardens, City of
 Doral, City of
 Apopka, City of
 Arcadia, City of
 Parker, City of
 Port St. Joe, City of
 Panama City, City of
 Niceville, City of
 Alford, Town of
 Quincy, City of
 Havana, Town of
 Altha, Town of
 Deltona, City of
 North Miami, City of
 North Bay Village
 Miami Shores Village
 Destin, City of
 Panama City Beach, City of
 Miami Beach, City of
 Titusville, City of
 Sebastian, City of

Lauderdale By-The-Sea, Town of
 Hillsboro Beach, Town of
 Windermere, Town of
 Winter Garden, City of
 Hillsboro Beach, Town of
 Sewall's Point, Town of

County

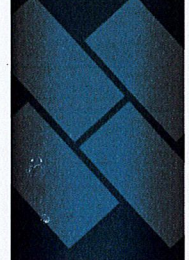
Lafayette County BOCC
 Calhoun County BOCC
 Jackson County BOCC
 Gadsden County BOCC
 Washington County BOCC
 Franklin County BOCC
 Liberty County BOCC
 Hardee BOCC
 Taylor BOCC

School District

DeSoto County School District
 Gadsden County Schools
 Okaloosa County Schools
 Hardee County Schools

Special District

Baker Fire District
 Destin Fire Control District
 Panama City Downtown CRA
 Panama City Downtown North CRA
 Panama City Millville CRA
 Panama City St Andrews CRA
 Tice Fire Control District
 Crestview Housing Authority
 Florida Keys Mosquito Control District
 South Walton Mosquito Control District
 Quincy Gadsden Airport Authority
 Tice Fire Control District
 Northwest Florida Water Management District
 New Smyrna Beach Utilities
 Suwannee Valley Transit Authority
 Fort Myers Housing Authority
 Halifax Health



ACENTRIA INSURANCE REPRESENTS VIRTUALLY EVERY CARRIER
NATIONWIDE AND SITS ON SEVERAL NATIONAL ADVISORY BOARDS*

| Florida Fully Insured/ASO Carriers | |
|--|---------------------|
| Carrier Name | Broker Status |
| AvMed | Appointed (Highest) |
| CVS <i>(inclusive of Aetna and Coventry)</i> | Platinum (Highest) |
| Cigna | Platinum (Highest) |
| Florida Blue <i>(inclusive of Florida Health Care Plans, Capital Health Plans, and Health Options)</i> | Diamond (Highest) |
| Humana | Appointed (Highest) |
| United Healthcare <i>(inclusive of Neighborhood Health Plans, All Savers and UHC HMO)</i> | Platinum (Highest) |

*Combined 99.9%+ Market share of Florida fully insured small
and large group markets based on most recently available Medical
Loss Ratio Premium Data.

| Appointed Carriers: Non-Medical Coverage (Ancillary) | | |
|---|------------------------|------------------|
| Aetna | Hartford | Simple Dental |
| Aflac | Humana (Shenandoah) | Solstice |
| All State | John Hancock | Sun Life |
| Ameritas | Lincoln | The Standard |
| Berkshire Life Ins | Madison National | Symetra |
| Cincinnati Life | MetLife | Trustmark |
| Chubb | Minnesota Life | Transamerica |
| Colonial | Mutual of Omaha | UnitedHealthcare |
| CompBenefits | OneAmerica | United Security |
| Delta Dental | Principal | Unum |
| EyeMed | Prudential | USABLE |
| Florida Combined Life | Reliance Standard | VSP |
| Guardian | Renaissance | |



INDEPENDENT RISK PLACEMENT//PUBLIC ENTITY SPECIFIC MARKETING

Property

- FMIT- Florida League of Cities
- FIA-Florida Insurance Alliance
- Lexington Insurance
- Berkshire
- Sompco
- Lloyd's of London via THB
- Chubb/ACE Westchester
- Swiss Re
- Velocity/VRU
- Zurich
- AWAC
- Ironshore
- Everest Indemnity
- Argo/Colony
- Arch Specialty
- Arrowhead Program
- Catalytic
 - GuideOne
 - Safety Specialty
 - Lloyds
- AmRisk
- Aspen
- Axa XL
- Axis
- Beazley
- Crum & Forster
- Great American
- Hallmark
- IFG
- James River
- Markel
- Maxum
- Nationwide
- One Beacon
- Rivington
- RSUI
- Sigma
- Starr
- Validus
- Ventus

Liability

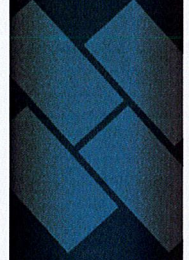
- FMIT-Florida League of Cities
- FIA-Florida Insurance Alliance
- FACT-Florida Association of Counties
- Brit Global
- Berkley Public Entity Managers
- Safety National
- Chubb/Westchester ACE
- Old Republic
- AIX Specialty Insurance Company
- Munich Re
- Argonaut/Trident

Ancillary:

- FMIT- Florida League of Cities
- Great American
- Indian Harbor Insurance Company
- Beazley American Insurance Company
- Hiscox
- Westchester surplus Lines
- McGowan - Indian Harbor Insurance
- CRC - Lloyd's of London
- Roanoke

Workers' Compensation:

- FMIT- Florida League of Cities
- FIA-Florida Insurance Alliance
- BRIT Global
- Safety National
- Chubb/ACE Westchester
- Arch
- Star Insurance



EMPLOYEE EDUCATION & COMMUNICATION

Custom Designs

No two companies are alike. To stand out from your competitors it's important to ensure that the look and feel of your internal and external collateral define who you are and what you represent as an organization.



VALUE ADDED TOOLS, TECHNOLOGY & SUPPORT

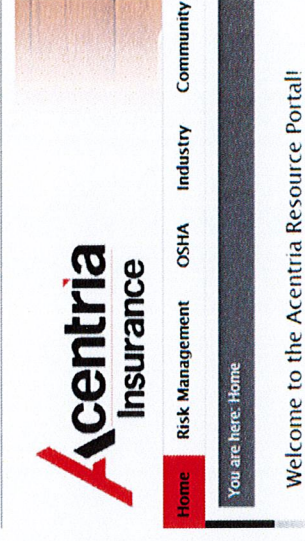
Benefits Administration/HRIS
Expertise & Support



AcentriaHR Online Resource Center
& HR On-Demand Support



Acentria Client Portal



Certified Compliance Team



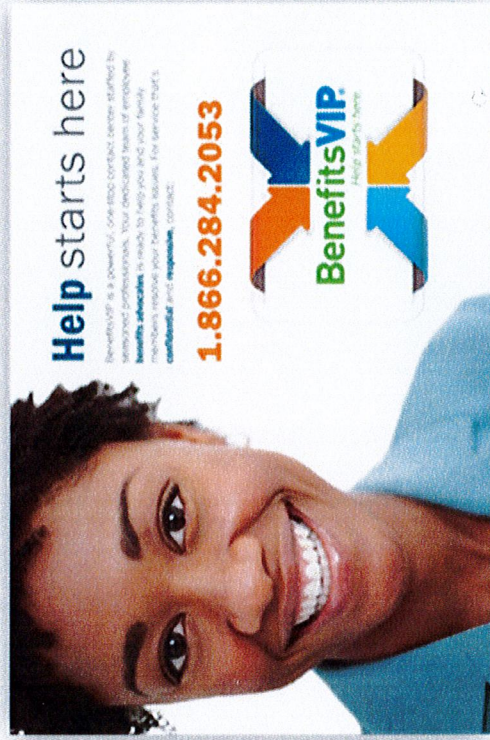
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EMPLOYEE ADVOCACY

One on One Employee Advocacy

Acentria Public Risk's exemplary service approach to the way we conduct business is called **BenefitsVIP** working as an extension to your Human Resources office. Employees are provided with a **first-party** administrative and **advocacy** support team providing response and resolution for employees and their dependents.

BenefitsVIP®
Help starts here.



BenefitsVIP Key Operational Points

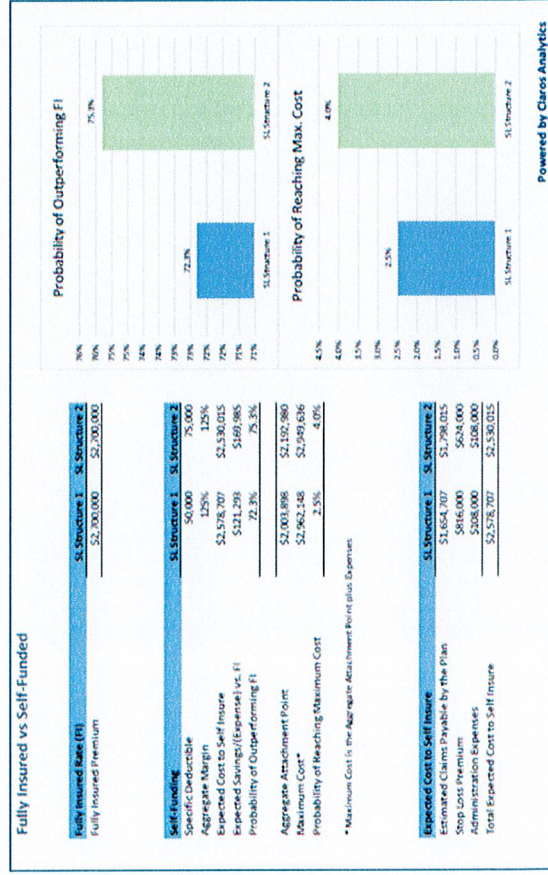
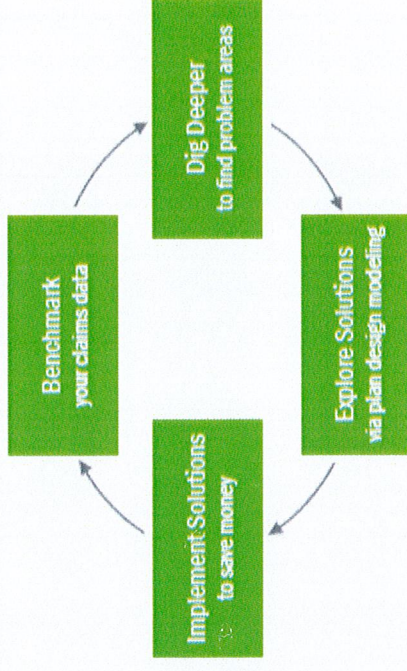
- An average of 22 years industry experience
- Direct access to carriers, providers & tools
- Flexible access to advocates
- Multi-Lingual
- National time for coverage
- Adapt to your culture
- Counseling approach



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CLAROS ANALYSIS

- Evaluating how the plan performed
- Assessing where and how plan dollars are allocated
- Benchmarking the costs against other companies
- Identifying high dollar-risk claims
- Recognizing problems and design anomalies
- Focusing on the specific dimensions such as providers, service areas, chronic diseases, unhealthy behaviors, network utilization, etc.
- Validating and supporting decisions



Company Name: Dewey, Coontem, & Howe **Plan Effective Date:** 7/1/2018

| Plan Comparison | Current Plan Design | | Proposed Plan Design | | Current vs. Proposed | |
|---------------------------------------|---------------------|------------------|----------------------|------------------|----------------------|----------------|
| | In Network | Out of Network | In Network | Out of Network | In Network | Out of Network |
| Deductibles | 1,000 | 2,000 | 2,000 | 4,000 | 1,000 | 2,000 |
| Individual | 1,000 | 2,000 | 2,000 | 4,000 | 1,000 | 2,000 |
| Family | 1,000 | 2,000 | 2,000 | 4,000 | 1,000 | 2,000 |
| Coinurance | 90/10 | 60/10 | 90/10 | 60/10 | 0/0% | 0/0% |
| Max. Out of Pocket | 5,000 | 11,000 | 5,000 | 11,000 | 0 | 0 |
| Individual | 5,000 | 11,000 | 5,000 | 11,000 | 0 | 0 |
| Family | 5,000 | 11,000 | 5,000 | 11,000 | 0 | 0 |
| Copays | 25 | n/a | 25 | n/a | 0 | n/a |
| Emergency Room | 50 | n/a | 50 | n/a | 0 | n/a |
| Urgent Care | 25 | n/a | 25 | n/a | 0 | n/a |
| Physician - Primary Care | 25 | n/a | 25 | n/a | 0 | n/a |
| Physician - Specialist | 40 | n/a | 40 | n/a | 0 | n/a |
| Ph | 30 | 30 | 30 | 30 | 0 | 0 |
| Generic | 25 | 30 | 25 | 30 | 0 | 0 |
| Brand - Formulary | 50 | 50 | 50 | 50 | 0 | 0 |
| Brand - Non-formulary | 100 | 100 | 100 | 100 | 0 | 0 |
| Specialty | 200 | 400 | 200 | 400 | 0 | 0 |
| Total | 1,908,017 | 1,908,017 | 1,908,017 | 1,908,017 | -134,361.90 | -6.6% |
| Expected Annual Plan Cost | 2,042,379 | 2,042,379 | 2,042,379 | 2,042,379 | -134,361.90 | -6.6% |
| Plan Cost Share* (%) | 82.4% | 82.4% | 79.4% | 79.4% | -2.9% | -3.6% |
| Participants' Cost Share* (%) | 17.6% | 17.6% | 20.6% | 20.6% | 2.9% | 3.6% |
| Participants' Cost Share* (\$) | 931 | 931 | 1,053 | 1,053 | 121.81 | 13.1% |

Powered by Claros Analytics

SCHOOL MEDICAL PLAN CASE STUDY

Situation:

- Awarded the **Okaloosa County School District** through a broker RFP which has roughly **3,400 full-time** benefit eligible employees.
- School District was suffering from: a lack of hands-on service, very little open enrollment support, true claims advocacy, and an antiquated benefits administration system.
- Medical loss ratio was in the **75% range** over a 3-year period, which was potentially leaving millions in savings when compared to a self funded plan.

Solution:

- Acentria Public Risk's recommendation was to fully audit the program to glean insights and develop a road map for lowering premiums, improve plan design, increase employee services and discover if self funding would be an option.

Result:

- It was determined that with the consistent and favorable MLR, self funding would be an option. This would mitigate costs, increase flexibility, and improve their program. Our service model improved employee/staff satisfaction, plan utilization, claims resolutions/advocacy, as well as enhancing the retiree program. The retiree program saw **premium reduction by 50%** with minimal out of pocket expenses to the providers.



SCHOOL DISTRICT OF OKALOOSA COUNTY

SUPERINTENDENT OF SCHOOLS
MARCUS D. CHAMBERS
ATTORNEY TO THE BOARD
C. JEFFREY McINNIS, Esq.



BOARD MEMBERS
TIM BRYANT
LINDA EVANCHYK
MARTI GARDNER
DIANE KELLEY
LAMAR WHITE

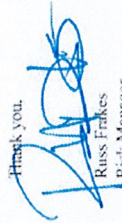
Mr. Carraway,

After growing increasingly dissatisfied with the level of service delivered by the company providing brokerage services for the employee benefits program, the Okaloosa County School District made the decision in June of 2021 to let an RFP seeking bids from qualified brokers. The RFP committee was pleased to receive submissions from brokerage service providers operating at the state, regional and national level. After a vetting each of the respondents, hearing in-person presentations and carefully considering the strengths offered by each, Acentria Insurance was chosen as the broker for Okaloosa County School District.

Throughout the selection process there were several factors that clearly differentiated Acentria from other brokers in the marketplace. While offering the resources of a firm with a nationwide footprint, Acentria maintains a local feel. With multiple offices in Northwest Florida, Acentria employees live and work alongside OCSd employees and share a common, vested interest in improving the lives of families in Okaloosa County. Additionally, Acentria's expertise in the area of data analytics and the ability to leverage that expertise to enable well-founded, data-driven decisions contributed heavily to the positive evaluation of their capabilities. Most importantly though, it is that Acentria's core values align so closely with those held by Okaloosa County School District: Excellence, Respect, Accountability.

Many firms espouse the importance of honesty and integrity but Acentria Insurance went further; demonstrating a commitment to innovative thinking and to striving for continual improvement in the services delivered to clients. For these reasons, Okaloosa County School District is confident in joining Acentria Insurance in a partnership that will contribute to securing the future success of this organization and of its employees.

Thank you.


Russ Frakes
Risk Manager
Okaloosa County School District

ADMINISTRATION COMPLEX-129 LOWERY PLACE S.E.-FORT WALTON BEACH, FLORIDA 32548
TELEPHONE (850) 433-3106 FAX (850) 433-4237

CARTER HILL ADMINISTRATION COMPLEX-461 W. SCHOOL AVENUE-CRESTVIEW, FLORIDA 32536
TELEPHONE (850) 689-7117 FAX (850) 689-7121



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A FOUNDATION RISK PARTNERS COMPANY

THANK YOU



Handout #2

| Hardee School District | | | | | | | | | | | | | |
|--|-----------|----------|----------|----------|----------|----------|----------|----------|----------|-----------|-----------|--------|--|
| Motion Earnings from October 2021 - July 2022 | | | | | | | | | | | | | |
| Source: Albritton Insurance | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| First Name | Last Name | Oct 2021 | Nov 2021 | Dec 2021 | Jan 2022 | Feb 2022 | Mar 2022 | Apr 2022 | May 2022 | June 2022 | July 2022 | Total | |
| 150 employees and spouses earned over \$400 in Motion, ranging from \$401.25 to \$1,216.00 | | | | | | | | | | | | | |
| An employee asked if consideration would be given to someone who earned almost \$400 in Motion | | | | | | | | | | | | | |
| C.A. | | 19.75 | 11.50 | 21.75 | 27.50 | 16.75 | 37.25 | 52.50 | 30.75 | 77.25 | 103.75 | 398.75 | |
| R.H. | | 26.25 | 52.00 | 68.00 | 51.25 | 51.50 | 57.25 | 38.50 | 32.25 | 11.75 | 9.75 | 398.50 | |
| J.G. | | | | | 113.50 | 45.00 | 91.50 | 38.75 | 38.00 | 30.50 | 32.75 | 390.00 | |
| M.G. | | 6.50 | 9.25 | 3.25 | 91.25 | 69.75 | 94.00 | 71.50 | 19.25 | 11.75 | 11.00 | 387.50 | |
| L.R. | | | | | | | 55.00 | 78.00 | 71.50 | 87.50 | 88.50 | 380.50 | |
| N.M. | | 43.25 | 43.00 | 28.50 | 61.75 | 30.75 | 20.00 | 27.75 | 26.75 | 52.75 | 37.50 | 372.00 | |
| L.M | | 12.50 | 36.75 | 24.25 | 43.25 | 51.50 | 29.25 | 54.25 | 90.75 | 18.50 | 1.25 | 362.25 | |
| K.H. | | 18.50 | 24.75 | 31.25 | 33.50 | 47.25 | 64.25 | 50.50 | 60.00 | 28.75 | - | 358.75 | |
| D.M | | | | | | | | | 112.00 | 120.00 | 124.00 | 356.00 | |
| J.P. | | 46.75 | 40.00 | 27.25 | 51.25 | 28.50 | 43.25 | 63.25 | 33.25 | 11.00 | 9.75 | 354.25 | |
| M.S. | | 3.25 | 11.50 | 12.25 | 17.50 | 71.50 | 96.50 | 51.25 | 3.75 | 53.50 | 16.75 | 337.75 | |
| M.F. | | 56.50 | 115.75 | 91.00 | 70.50 | - | | - | | | | 333.75 | |
| D.T. | | 37.00 | 26.25 | 32.75 | 36.00 | 47.25 | 56.00 | 53.75 | 43.50 | - | | 332.50 | |
| S.S. | | 55.75 | 32.75 | 31.25 | 42.00 | 33.75 | 29.00 | 35.25 | 32.75 | 12.00 | 24.25 | 328.75 | |
| T.B. | | 1.00 | 33.50 | 33.50 | 53.25 | 45.75 | 58.50 | 59.50 | 38.75 | | - | 323.75 | |
| J.J. | | 1.50 | - | | | 50.75 | 71.50 | 66.25 | 68.25 | 56.25 | - | 314.50 | |
| L.J. | | 39.50 | 40.00 | 32.75 | 52.00 | 27.25 | 38.00 | 42.50 | 38.00 | - | 4.25 | 314.25 | |
| J.K. | | 36.50 | 40.25 | 24.50 | 17.50 | 19.50 | 43.25 | 65.00 | 27.75 | 8.25 | 29.75 | 312.25 | |
| L.P. | | 63.25 | 40.00 | 6.75 | 17.75 | 31.25 | 22.00 | 15.25 | 47.50 | 25.25 | 38.75 | 307.75 | |
| E.J. | | 33.50 | 39.50 | 30.75 | 33.00 | 30.50 | 24.50 | 22.50 | 35.00 | 28.75 | 22.00 | 300.00 | |
| 327 employees and spouses earned \$0 to \$298.50 in Motion | | | | | | | | | | | | | |