

**Hardee School District**  
**Insurance Review Committee**  
**Meeting Minutes**  
**November 29, 2022**

**Present:**

R.J. Decoteau	Derren Bryan, Avail Benefits
Sharon Ussery	Nicole Leal, Avail Benefits
Heather Lane	Michael Watkins, Acentria
Angela Spornraft	Crystal McMullen, Acentria/ Albritton Insurance
Meredith Durastanti	
Stuart Durastanti	
Greg Harrelson	
Michele Polk	

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

**I. Meeting Called to Order:** 4:02 p.m.

**II. Approval of Minutes.** Dr. Michele Polk, Committee Chair, passed out the following documents: Meeting Agenda, Meeting Minutes from September 14, 2022, Article 25 of the Master Contract-Insurance Review Committee (yellow), 2022-23 Insurance Review Committee members (green), 2022-23 Wellness Initiative Committee Members (purple) and 2022-23 HCSB Wellness Team. Dr. Polk then allowed time for the members to read and review the minutes. On a motion by Stuart Durastanti and a second by Angela Spornraft, the Committee unanimously approved minutes from the September 14, 2022 Insurance Review Committee meeting.

**III. Insurance Committees.** Dr. Polk informed the committee that the District's Master Contract provides for two insurance committees. The Insurance Review Committee consists of two members appointed by the Superintendent, two members appointed by the Union President and one School Board member appointed by the Chair of the School Board. The following lists voting members and alternates of the 2022-23 Insurance Review Committee:

<u>Group</u>	<u>Voting Members</u>	<u>Alternates</u>
District	Stuart Durastanti, Greg Harrelson	Michele Polk, Meredith Durastanti
Union	Angela Spornraft, Heather Lane	R.J. Decoteau, Sharon Ussery, Jim Demchak
Board	Mark Gilliard	None

Non-voting representatives include Derren Bryan and Nicole Leal from Avail Benefits and Michael Watkins from Acentria.

The Wellness Initiative Committee's main tasks include developing and implementing a wellness program and deciding how to spend \$150,000 per year in wellness funds from United Healthcare. The Wellness Initiative Committee consists of four members appointed by the Superintendent, four members appointed by the Union President and one member chosen by the other eight members. The following lists members of the 2022-23 Wellness Initiative Committee:

<u>Group</u>	<u>Members</u>
District	Meredith Durastanti, Greg Harrelson, Melanie Henderson, Todd Markel
Union	Angela Spornraft (Chair), Sharon Ussery, Stefanie Weed and R.J. Decoteau
Selected	Vacant

No vote.

**IV. Wellness Captain and Champions.** For 2022-23, Meredith Durastanti will continue as Wellness Captain. Wellness Champions include Missy Massey, Becky Harrelson, Kitty Maddox, Maia Faulk, Levi Lambert, Michelle Kelly, Dusty Mendoza, Kelly Daane, Stefanie Weed, Sherri Johnson, Tami Rhodes and Sharon Ussery. The Wellness Champions represent Hardee schools and departments. No vote.

**V. Wildcat Wellness Devices.** Crystal McMullen from Acentria/ Albritton Insurance gave an update on Garmin devices and syncing issues with United Healthcare Motion. Committee members expressed concern that certain wellness devices were initially compliant with the Motion FIT program but are not anymore, making it more difficult for employees to meet the Motion FIT (frequency- intensity- tenacity) targets. Ms. McMullen and Mr. Watkins from Acentria will research this and report back to the Committee. No vote.

**VI. Update on Avail Benefits.** Dr. Polk reported that the School Board approved a contract with Avail Benefits in October 2022 for the 2022-23 insurance plan year. Dr. Polk said that she contacts Mr. Bryan often and she is glad to have Avail Benefits available. No vote.

**VII. Broker Report.** Mr. Watkins reported that annual insurance benefit guides are being reviewed and should be available soon. Mr. Watkins asked how the benefit guides should be distributed to employees. Committee members responded that a PDF version should be posted to the District's website and 120 paper benefit guides be distributed to schools and departments, approximately 10 per location.

Mr. Watkins gave an update on staffing at the Wauchula office for Acentria/ Albritton Insurance. The former Account Manager resigned in November. Acentria/ Albritton Insurance has interviewed people but it is difficult because the position requires an insurance license. They hope to have a new Account Manager on staff by early January 2023. They are continuing to look for a person to replace the former Health and Wellness Director.

Mr. Watkins handed out and discussed several documents containing financial information through August 2022: Premiums vs. Claims Incurred including IBNR; Claims Expenses by Size of Payment, Payments by Benefit Type; Utilization Overview of Emergency Room, Urgent Care, Virtual Visits and Primary Care Physicians; and COVID-19 Claim Summary. No vote.

**VIII. Services.** Derren Bryan from Avail Benefits gave a presentation on the procurement process in case the Committee decides to issue a request for proposals (RFP) or an invitation to negotiate (ITN) for agent/ broker services, currently Acentria/ Albritton Insurance. The School District's contract for services with Acentria/ Albritton Insurance has a 180-day notice of termination clause. Committee members will need to decide which services the District wants from an agent/ broker and if a commission rate will be specified. Mr. Bryan advised that the Committee should settle the agent/ broker before starting a procurement process for an insurance carrier.

The RFP process is more specific and typically takes 3- 4 months. The ITN process is less specific and can take 6- 12 months. Avail Benefits will assist the Committee during the RFP or ITN process.

The Committee may also decide to issue an RFP or ITN for an insurance carrier for the 2023-24 plan year, currently United Healthcare. If so, insurance plan design will be an important element for the Committee to decide so that all insurance carriers submit comparable proposals. When reviewing plan design, Committee members may decide to keep the insurance as is or may make changes. No vote.

**IX. Next Meeting.** December 15, 2022 at 4:00 PM

**X. Adjourn.** 5:19 PM.