

**Hardee School District**  
**Insurance Review Committee**  
**Meeting Minutes**  
**June 29, 2023**

**Present:**

R.J. Decoteau	Derren Bryan, Avail Benefits
Meredith Durastanti	Nicole Leal, Avail Benefits
Michele Polk, Chair	Michael Watkins, Acentria/ Albritton Insurance
Greg Harrelson	Juliana Orth, Acentria/ Albritton Insurance
Marie Dasher	Heather Lane
Stuart Durastanti	Rebecca Harrelson

**Location:** Adult Education Center at 901 W. Main Street in Wauchula.

**I. Call to Order:** 9:00 AM

**II. Approval of Minutes.** Dr. Michele Polk passed out an agenda for this meeting and minutes of the prior meeting on May 17, 2023. Dr. Polk then allowed time for the members to read and review the minutes. On a motion by R.J. Decoteau and a second by Marie Dasher, the Committee voted 5-0 to approve minutes from the May 17, 2023 Insurance Review Committee meeting.

**III. Wellness Initiative Committee for 2023-24.**

- a. Review of Committee Members. Dr. Polk passed out a sheet showing the current Wellness Initiative Committee members appointed by the Superintendent (4), union representatives (4) and selected by the Committee (1) vacant. Angela Spornraft who served as the Chairperson for the Wellness Initiative Committee has stepped down as a union representative. Heather Lane stated that the Union would find a replacement for Angela.
- b. Use of Remaining Incentive Funds. Dr. Polk indicated that the Wellness Initiative Committee will need to determine how to use the balance (\$88,738) of United Healthcare's \$150,000 incentive funds from July to September 2023.

Dr. Polk reminded members that last year, eligible employees were paid \$40 for attending the insurance meetings in August 2022. The total cost including benefits was \$16,491. In addition, employees who earned \$300 or more in Motion were paid a \$271 stipend in September 2022. The total cost including benefits was \$44,634.

The committee discussed that the \$40 stipend was paid to employees who attended an insurance meeting and who had our United Healthcare medical insurance coverage. An allowance was made for new hires who attended an insurance meeting, giving them additional time to enroll in our UHC medical insurance plan.

**IV. Pre-planning Insurance Meetings.**

- a. Schedule. Dr. Polk stressed the importance of the insurance meetings, especially now with changes to our Wellness program and FSHIP in 2023-24. Dr. Polk handed out a sheet showing

tentative insurance meeting locations, dates and times in August 2023, to be led by Acentria/ Albritton Insurance staff. Dr. Polk requested that members attend their site's meeting to provide support and possibly to answer questions or give background information.

Mrs. Dasher requested that Acentria staff communicate the insurance meeting information to retirees who have School District medical insurance. Mrs. Dasher asked if Acentria staff could prepare a PowerPoint presentation with a voiceover for employees and retirees to watch if they are not able to attend the in-person insurance meetings. The committee agreed that, to be eligible for a stipend, you must be a current employee and would need to attend one of the insurance presentations in person.

- b. Stipend for Attendance. With Angela Spronraft having stepped down from the Wellness Initiative Committee, Meredith Durastanti offered to arrange and facilitate a meeting of the Wellness Initiative Committee members, possibly in mid-July. If the committee approves another stipend for attending a pre-planning insurance meeting in August 2023, Dr. Polk will include stipend information on the insurance meeting flyer that is emailed to all employees in July.

**V. Update on Board's June 27, 2023 Vote.** On June 27, 2023, the School Board approved membership in Florida School Health Insurance Program (FSHIP) with self-insurance for October 2023 to September 2024. Derren Bryan added that our projected claims plus fixed costs in 2023-24 are expected to be approximately \$500,000 less than our fully-insured premiums were in 2022-23, and approximately \$1 million less than fully-insured premiums would have been in 2023-24 after a 7% increase.

FSHIP's reinsurer, Sun Life, required that one high cost claimant have a \$675,000 retention level instead of \$175,000, like other employees and dependents. The agreement with Sun Life specifies that as long as we remain with Sun Life, they will not change the retention level for other employees or dependents beyond the one person at \$675,000.

Mr. Bryan stated the FSHIP is a proven, successful model that emphasizes wellness. Charlotte School District has been in FSHIP since 2009. DeSoto School District and Hendry School District may join FSHIP in 2023-24 or 2024-25.

#### **VI. Wellness Program Under UMR.**

- a. Handout. Mr. Bryan handed out a sheet showing aspects and costs (per employee per month or transactional) of the proposed UMR wellness program for 2023-24. Mr. Bryan explained that numbers of employees used for the calculations were based on historical data, slightly increased. The calculated annual cost of wellness, before a wellness credit, is \$434,467.
- b. Discussion Points
  - i. UMR wellness credit- UMR has offered Hardee School District an annual \$150,000 wellness credit if we agree to stay with UMR for three years. If we leave UMR before three full years, we will have to repay a portion of the wellness credits. If we accept the \$150,000 wellness credit, the projected cost of wellness for October 2023 to September 2024 decreases to \$284,467. On a motion by Heather Lane and a second by Stuart Durastanti, the committee voted 5-0 to accept UMR's \$150,000 wellness credit.

- ii. One-year grace on \$1,400 vs. \$1,000- Our current Motion program allows participants to earn up to \$4 per day or \$1,460 per year for achieving FIT goals. The normal UMR Motion program allows participants to earn up to \$3 per day or \$1,000 per year for achieving FIT goals. UMR will allow Hardee School District to have a special exemption to continue with \$1,460 in Motion for the 2023-24 plan year. This will also allow the Wildcat Wellness criteria to stay at \$400 in the 2023-24 plan year. The increased transactional costs of staying at \$1,460 should be minimal because fewer than 20 employees or covered spouses earn more than \$1,000 in Motion per year. On a motion by Heather Lane and a second by Stuart Durastanti, the committee voted 5-0 to accept the special exemption and continue with \$1,460 in Motion for the 2023-24 plan year.
- iii. Devices- The projected cost of wellness for 2023-24 includes a \$55 device credit for all covered employees and spouses, as an incentive to purchase a new device (Fitbit, Apple, Garmin, etc.). On a motion by Heather Lane and a second by Marie Dasher, the committee voted 5-0 to fund a \$55 device credit.
- iv. Wellness Coordinator and Champions- Dr. Polk reminded the committee that in August 2022, the HR Department advertised for 12 Wellness Champions and 1 Wellness Captain/Coordinator. Dr. Polk asked the committee if they wanted to again fund the Champions and Coordinator for 2023-24. Committee members indicated that the positions are very important, especially with upcoming changes to our insurance program in 2023-24. Committee members discussed incorporating performance pay into the stipends for the Coordinator and Champions and difficulties in doing so. Committee members suggested that the HR Department advertise for the Wellness Coordinator first so that he/ she can assist in selecting Wellness Champions after those positions have been advertised. On a motion by Heather Lane and a second by RJ Decoteau, the committee voted 5-0 to increase the stipends by \$250 each so that the Wellness Coordinator's stipend will be \$1,250 and each Wellness Champion's stipend will be \$750.

## **VII. FYIs.**

- a. Phone app changes. Mr. Bryan explained that on October 1, 2023, there will be a new portal/ on-line access for UMR (instead of myuhc.com) and possibly a new app for UMR's Motion program.
- b. Motion funds. Mr. Bryan explained that UHC Motion funds earned through September 30, 2023 must be spent or used by January 31, 2024, roughly a 120-day "runout". Any unspent UHC Motion funds on February 1, 2024 will disappear and will not roll forward into the new UMR Motion account.
- c. Online enrollment platform. Michael Watkins gave an update on Acentria/ Albritton Insurance's new online enrollment platform. Acentria will test the online enrollment platform soon, as an alternative to in person enrollments. Acentria predicts that 10- 25% of employees will use the online option for 2023-24 open enrollments and the percentage should increase in subsequent years. Employees will have four options to add or make changes to insurance coverage in 2023-24: (1) in person at the Acentria/ Albritton Insurance office in Wauchula, (2) online, (3) by phone and (4) virtually. Committee members discussed various concerns over the upload and review of documents relating to dependents. It was brought up that documentation of dependent verification needed to be reviewed by Acentria/ Albritton Insurance staff before new coverage is

extended to a spouse or child. Mr. Watkins stated that (for now) those documents will be reviewed by a person who will respond if the appropriate documents are not submitted. Nicole Leal re-emphasized that when the system becomes fully automated, some method of checking dependent documents would be needed to ensure the District is not put at risk. Clarification was also sought by committee members regarding the open enrollment process for current employees who have no changes to make. Mr. Watkins confirmed that current employees and covered dependents who are satisfied with their insurance coverage will not have to do anything during open enrollment.

- d. Misc. Mr. Watkins discussed that BenefitZone (formerly Gen4) will be used for Acentria/ Albritton Insurance staff to communicate securely with Hardee School District Finance, Payroll and HR staff. At a date in the future, Navigator, instead of BenefitZone, will be used for communications between Acentria/ Albritton Insurance staff and employees.

Mr. Watkins and Juliana Orth agreed to send emails in early July 2023 to employees, telling them that they have qualified for the Wildcat Wellness discount in 2023-24. They will send another email out, telling employees that if they didn't receive a previous email about qualifying for the Wildcat Wellness discount, that means that they have not yet qualified.

**VIII. Next Meeting.** Tuesday, August 22, 2023 4:00 PM at the District Training Center.

**IX. Adjourn.** 10:47 AM.