

**Minutes of the Monthly Meeting of the  
Conroe ISD Employee Benefits Committee  
April 10, 2013**

The meeting was called to order at 4:00 p.m. by Tim Douglas. The following members were present: Debbie Burns, Shelly Cartwright, Ki Clarke, Cassandra Clevenger, Dan Cox, Robert Derheim, Tim Douglas, Janet Emmons, Donna Fisher, Roger Garvey, Paula Green, Chris Hines, Ann Knoedl, Tiffany Mattfeld, Ena McFarland, Larry Moore, Jan Protteau, Darrin Rice, Dawson Schnautz, Kathy Sharples, Sharon Sterchy, Elizabeth Strickford, Janice Tantillo, Rhonda Tate, and Dale Ward.

**Approval of the Minutes**

The minutes of the March 6, 2013 meeting were approved.

**Financial Report on Self-Funded Health Insurance (handout)**

Darrin Rice shared financial information through the month of March 2013:

Total revenues \$5,350,441 - This includes the Board approved transfer of \$3 million.

Total expenses \$2,549,317 - The \$3 million transfer prevented a negative balance.

Revenues over expenses \$2,801,124.

The Health & Wellness Center's participation for March 2013 was 482 visits.

**Vision, Dental, Optional, and Term Life Insurance Plans for 2013-14**

Dawson Schnautz and Mack Whiteman of First Financial presented information on the following plans:

- **Vision Plan** - A motion was made to replace the current vision plan with a new VSP plan. It is similar to the current plan when in network and should include the same providers. There is a better reimbursement when using out-of-network providers. The cost for the high plan is less expensive than the current plan. The motion passed to replace the current plan with all in favor.
- **Dental Plan** - CISD has one year left on contract with Met Life. It was determined that there are not a lot of new options available with a new plan, so CISD will keep the current plan with Met Life one more year.
- **Other Optional Plans** - A motion was made and passed to approve the following Optional Plans:
  - **Humana Hospital Indemnity Plan and Humana Critical Illness Specialty Plan** – Choice of 2 optional plans that allows an employee to obtain insurance that pays in addition to regular medical coverage for in-patient and out-patient hospital expenses. The Critical Illness plan gives the employee an option for specific critical care including cancer and would pay a lump sum for that benefit. The Hospital Indemnity Plan would pay for any reason you might be admitted to the hospital and not just for critical care. Both plans are guaranteed issue, no one can be declined and both plans are portable and can be taken with them when they leave the district.
  - **AF Term Life** – This plan is portable. It can be taken with you when you leave the district. The employee will set terms – 10, 20, 30 years, it is based on age and rates do not increase during the term. The plan also includes an Accelerated Death Benefit and is renewable until age 90.

**Health Plan Update (handout)**

Dan Cox presented a Health Plan update which proposed lower deductibles than previously presented to the EBC. The newly proposed deductibles are lower than TRS-2 deductibles but will not produce the savings expected in the plan. The District will have to cover the remainder of the cost. A motion was made, and the EBC approved the deductibles as follows:

	CISD 2012-13	TRS 2012-13	Proposed CISD 2013-14
<b>Individual</b>	\$500	\$750	\$625
<b>Family</b>	\$1,000	\$2,250	\$1,250

### **Sick Leave Bank Proposal for 2013-14**

A Power Point presentation proposing an employee leave bank was presented by Paula Green and Chris Hines. Proposed changes include:

- Creating a sick leave bank for employees to join that will provide its members with assistance for absences due to non-catastrophic and catastrophic medical leave.
- Discontinuing the current extended sick leave.
- Giving each employee one additional local leave day annually.
- Allowing employees to accumulate local personal days.
- Allowing employees who retire from CISD to receive compensation of up to \$1500.00 based on the substitute rate for any accumulated local personal days.

DRAFT copies of the PowerPoint presentation and proposed changes to Leave Policy (DEC) would be sent to committee members via email.

### **Representative Reports**

#### ✓ **Dawson Schnautz, First Financial**

Enhancements being made for enrollment include:

1. Employee benefit management system will include more video communication to explain product.
2. A call center is being developed that will be managed by licensed agents to help with log in and benefits questions for employees.

#### ✓ **Judy Haley, Aetna**

1. ACO – Accountable Care Organization – An ACO allows the employee to navigate their treatment in-network between physician, specialist, and hospital so employees can receive a higher benefit. More information and pricing will be discussed at the next meeting.
2. Encourage colleagues to get preventative care testing done during the summer in order to identify illnesses before they turn into high claims.

### **Other Issues/Agenda Items for Next Meeting**

- ✓ Kathy Sharples requested feedback on providing paper copies of the Employee Benefits Guide. First Financial pays for printing. The EBC recommended continuing paper copies.
- ✓ Judy Haley, Aetna-Memorial Herman ACO-Accountable Care Organization
- ✓ Sick Leave Bank – Email questions before next meeting. Dr. Hines recommends EBC to be careful and thorough and not make a rush decision.
- ✓ Safe Guard Dental – Dr. Atwood, Dental HMO, over 900 members affected by change.

### **Date for Next Meeting**

May 8, 2013

### **Adjournment**

The meeting adjourned at 5:16 pm.