

Minutes of the Monthly Meeting of the Conroe ISD Employee Benefits Committee April 14, 2021

Julie Roth called the meeting to order at 4:01 p.m. The following members were present via a Zoom webinar: Jamie Almond, Jill Bartlett, Karen Brown, MaryEllen Bryant, Debbie Burns, Laura Carter, Shelly Cartwright, Courtney Collatos, Cheryl Dentler, Robert Derheim, Donna Fisher, Caitlin Garrett, Joni Hamilton, Tiffany Mattfeld, Melissa Mitchell, Darrin Rice, Julie Roth, Yaddira Smalls, Kris Smith, and Dale Ward.

Also in attendance were: Mack Almendarez (First Financial Administrators), JR Cornejo (First Financial Administrators), Kathlyn Crabtree (CISD Benefits), Marcy Egras (UnitedHealthcare), Emily Fertitta (Gallagher Benefit Services), Karen Garza (CISD Finance), Maggie Parker (Gallagher Benefit Services), Carolina Walker (UnitedHealthcare), Judy Wold (Conroe ISD Benefits).

Welcome – Julie Roth

Julie welcomed committee members and guests to the meeting.

Approval of Meeting Minutes – Julie Roth

The minutes from the January 2021 meeting were approved.

Live Healthy Conroe ISD Spring Challenge – Jill Bartlett

Jill shared information about the upcoming health challenge, Lead the Way, which begins April 19, 2021 and ends May 16, 2021. The challenge is a combination of physical, social, and life balance goals. Registration for the challenge closes on April 25, 2021.

Financial Report on Self-Funded Health Insurance – Darrin Rice

Total revenue for February 2021 was \$4,469,734 and total expenses were \$3,740,921, which resulted in a positive fund balance of \$728,813. Total revenue for March 2021 was \$4,522,213 and total expenses were \$4,293,746, which resulted in a positive fund balance of \$228,467. Year to date, total revenue was \$31,266,104 and total expenses were \$30,061,957, resulting in a positive fund balance of \$1,204,147.

The total number of visits to the CISD Employee Health & Wellness Center for the months of February and March were 243 and 309, respectively, for a total of 2,290 visits year-to-date.

Health Plan Design and Premiums for 2021-2022 – Darrin Rice and Maggie Parker

Darrin presented a historical perspective on the medical plan, and reviewed the medical plan options for next year and made the following recommendation:

- Nexus ACO R Memorial Hermann (Tiered Plan):
 - Increase premiums, and change the Tier 2 copays for primary care and specialists to deductible and coinsurance
- Choice Plus High Deductible Health Plan:
 - Increase premiums, deductibles, and out-of-pocket maximums
- Charter Kelsey-Seybold
 - Increase premiums

The committee unanimously approved the medical plan recommendation. The committee's recommendation will be an agenda item at the Board of Trustees regular meeting on April 20, 2021.

Maggie shared Gallagher's recommendation that the District move to a carved-out pharmacy plan through OptumRx, which allows the District to obtain services through a group bulk discount through CoreTrust with other employers. This will result in overall lower pharmacy plan costs to our health fund by

approximately \$2.5 million and will be seamless to our employees. Darren also shared that Gallagher is assisting with renegotiation of plan administration fees, and conducting an RFP for Stop Loss Insurance for the medical plan. These cost reductions could help significantly reduce future plan increases.

Maggie and Darren also discussed that the Board of Trustees approved CISD to use part of its fund balance to offset increased COVID-19 costs associated with members postponing, then catching up on care due to the pandemic.

Conroe ISD Employee Health & Wellness Center – Tiffany Mattfeld

Tiffany shared that the patient visits to the clinic had been well below the break-even mark for the past 12 months. The 12-month average is 327 visits per month, and the break-even mark is 550 visits per month. We changed the clinic hours and decreased provider staffing on February 1, 2021, and the clinic management contract is up for renewal on September 1, 2021, after a contract extension from Memorial Hermann. Currently, 948 Nexus plan participants have the Clinic designated as their PCP. Alternatives to an employee clinic have also been considered to allow more access for employees outside the immediate geographic area, such as virtual visits, lower PCP copays, etc.

Voluntary Benefits for 2021-2022 – Tiffany Mattfeld and JR Cornejo

Tiffany presented information about the suggested voluntary benefit changes for the 2021-2022 plan year. She shared that rate guarantees are in place beyond August 31, 2021 for all voluntary benefits, and there were no proposed changes to those plans presented by the carriers. However, we asked First Financial to review of our self-funded dental PDN plan and obtain quotes for a fully-insured dental PPO plan option. It was recommended that the District go with the Aetna PPO option, which includes an increase in the maximum benefits to \$1,500 for the high plan, no waiting periods this year for new hires, very minimal premium PPO plan increases, a DMO plan premium decrease of 21%, and a rate cap of 4% on year three. The committee unanimously approved a recommendation that the District move to a fully-insured PPO dental plan with Aetna and accept the proposed changes.

Representative Reports

First Financial Administrators – Mack Almendarez

Mack shared that First Financial is gearing up to assist CISD with annual enrollment in July.

UnitedHealthcare – Marcy Egras

Marcy shared the behavioral health (mental health) options for care through UHC, including virtual mental health visits, the Sanvello program, and Talkspace app.

Gallagher Benefit Services – Maggie Parker and Emily Fertitta

Maggie talked about how Gallagher is partnering with CISD on budget projections, implementing a data warehouse, the RFP for the employee wellness clinic, and assisting with compliance initiatives.

Other Issues

No additional issues

Agenda Items for Next Meeting – Tiffany Mattfeld

Tiffany indicated that the official business for the Committee has been completed for this year, so unless there are issues raised that need to be addressed at the next scheduled meeting on May 12, 2021, we will cancel that meeting and conclude for the year.

Adjournment

5:18 p.m.