

Minutes of the Monthly Meeting of the Conroe ISD Employee Benefits Committee September 14, 2016

The meeting was called to order at 4:00 p.m. by Paula Green. The following members were present: Glenda Babauta, Jill Bartlett, Mary Ellen Bryant, Debbie Burns, Laura Carter, Shelly Cartwright, Ki Clarke, Dana Corbit, Robert Derheim, Donna Fisher, Roger Garvey, Paula Green, Joni Hamilton, Chris Hines, Gabriela Lopez, Charles Lowery, Tiffany Mattfeld, John Nabors, Brandy Norris, Lora Pennington, Jan Protteau, Darrin Rice, Julie Roth, Kathy Sharples, Janice Tantillo, Dale Ward, and Dena Weaver.

Also in attendance were: Terry Brown (T. Ross Brown & Associates), Hailey Pellon (CISD Benefits Office), Judy Slater (Aetna), and Mack Whiteman (First Financial).

Welcome – Paula Green

Paula expressed her appreciation for returning committee members, welcomed new members of the 2016-2017 committee, and facilitated committee member introductions. Paula also reviewed the purpose of the committee and the responsibilities of members.

Financial Report on Self-Funded Health Insurance – Darrin Rice

Total revenue for 2015-2016 was \$40,454,385 and total expenses were \$42,487,806, which resulted in a negative fund balance of \$2,033,421. Darrin mentioned the CISD Finance Office would conduct a year-end audit and then ask the Board of Trustees for help with the shortfall in an upcoming meeting.

The total number of visits to the Conroe ISD Employee Health & Wellness Center for 2015-2016 was 6,612. Memorial Hermann took over management of the clinic in June 2016.

Nominations for Committee Chairperson – Paula Green

Paula explained the role of the committee chairperson. A vote was held and approved to elect Julie Roth as chairperson for 2016-2017.

Recap of 2016-2017 Annual Enrollment – Tiffany Mattfeld

Tiffany shared that the District had a very successful annual enrollment. Almost 8,000 employees were required to enroll and 97% of those employees completed the process. Approximately 1,600 employees used FFGA for enrollment assistance. There were 245 employees who did not participate in enrollment, and they were subsequently mailed a letter letting them know that their insurance would be carried over on a post-tax basis. If they were enrolled in the CISD Alternate Plan or a flexible spending account, those plans were terminated. The employees who were not previously enrolled in medical insurance were mailed a letter advising their next opportunity to enroll would be in July 2017 and requesting they complete and return declination of coverage/medical waiver documents for ACA reporting purposes.

There was a 2% increase in medical plan enrollment, though spouse enrollment decreased by 139 people. There were approximately 200 more employees who enrolled in dental coverage than last

year, and vision coverage grew similarly by 200 employees. Tiffany also highlighted that our critical illness plan is now with Aflac.

Our Fall 2016 Employee Benefits Newsletter was shared and will be on campuses the week of September 19th.

Wellness Challenges for Fall 2016 – Jill Bartlett

Jill shared that the *Activ-8* challenge will be held from September 26th – November 18th. Registration for this challenge will be open from September 19th – October 7th. This is a team activity challenge (2-10 people), but prizes will be awarded based on individual participation. In order to be eligible to win a prize, you must log at least 800 activity minutes during the challenge. We will have an additional challenge this fall called *Maintain, Don't Gain*, an individual challenge which provides helpful tips and encouragement to maintain your weight through the holiday season. Registration for *Maintain, Don't Gain* will be held November 7th – December 2nd, and the challenge dates are November 21, 2016 through January 1, 2017.

Jill also shared that the annual Employee Health Fair will be held on Saturday, January 7, 2017 from 9:00 AM to 12:00 PM at The Woodlands College Park High School.

Review Draft Copy of 2016-2017 Bylaws – Paula Green

Paula shared that the bylaws subcommittee (comprised of Julie Roth, Shelly Cartwright, John Nabors, Debbie Burns, Dena Weaver, Tiffany Mattfeld, and Paula Green) met several times and put many hours into the bylaw revisions. She expressed her appreciation for the subcommittee's hard work and dedication.

Paula reviewed the draft bylaws in detail and asked the committee to be prepared to vote on them at the October meeting. Paula also announced that going forward, meeting minutes will be emailed to committee members within one week of each meeting and a vote to approve them will be taken via email. This will allow the committee to share the minutes with campuses and departments right away instead of waiting until the following month.

Representative Reports

- **Aetna – Judy Slater**

Judy provided a brief explanation of the medical plan for the new committee members and reviewed the 2016-2017 plan year changes, which are as follows:

- Copays for PCP and specialist visits in the Aetna Select network increased to \$50 and \$80, respectively. The Memorial Hermann Tier I network copays did not change.
- The deductibles for the Aetna Select network increased to \$2,000 (individual) and \$4,000 (family).
- The out-of-pocket maximum in the Aetna Select network increased to \$6,850 (individual) and \$13,700 (family).
- This year, diagnostic lab and x-ray services will be covered 100% at in network facilities. There is still a \$100 copay for complex imaging.

- There is now a \$200 prescription deductible (waived for generics). Copays increased for brand name and specialty drugs.
- Spouses who are working and have access to health benefits must enroll in their employer's plan and are no longer eligible to be covered under CISD's medical plan.
- The District increased its contribution to \$440 per month for all full-time employees.

- **First Financial - Mack Whiteman**
 - Mack shared information about the Flexible Spending Accounts (FSA), including the debit card that employees are provided to use for FSA purposes, the requirements for submitting receipts, and allowable expenses. He also shared instructions for how to establish an online account and gave out information about the mobile app available to both Apple and Android users. Using the app and online account will help you manage your flex accounts by allowing you to upload receipts as well as review account balances and transaction history. Mack stated that the FSA debit card is valid for three years, so it is important not to throw the card away at the end of each plan year, as new cards are not issued annually, and the cost for a replacement card is \$10 (deducted from account balance).
 - Mack and Tiffany Mattfeld also shared about the need for Evidence of Insurability (EOI) forms if employees recently applied for group term life insurance. First Financial has contacted those employees, and if EOI is not completed and sent back to First Financial, the application(s) will be canceled.

- **T. Ross Brown & Associates – Terry Brown**
 - Terry shared with new committee members that our plan has had a negative balance for several years, requiring the Board of Trustees to authorize funding transfers each year in order to break even. Because our plan is self-funded, we must balance the plan each year, and in order to have a healthy plan, we need to have three months of reserves saved.

Other Issues

No additional issues.

Agenda Items for Next Meeting

Next meeting is October 12, 2016 at 4:00 PM.

Adjournment

5:04 PM