

**Hardee School District
Insurance Review Committee
Meeting Minutes
August 21, 2023**

Present:

R.J. Decoteau	Mark Gilliard
Heather Lane	Meredith Durastanti
Michele Polk, Chair	Stephanie Douglas
Greg Harrelson	Sharon Ussery
Diane Bryan	Derren Bryan, AVAIL
Michael Watkins, Albritton-Acentria	Nicole Leal, AVAIL
Juliana Orth, Albritton-Acentria	

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

- 1) **Call to Order:** 4:04 p.m.
- 2) **Insurance Committee Secretary:** Committee Chair Michele Polk asked for volunteers to serve as the Committee's secretary for the 2023-24 year. Having no volunteers, Dr. Polk agreed to serve as both chair and secretary for this meeting.
- 3) **Approval of Meeting Minutes – June 29, 2023:** Michele Polk passed out an agenda for this meeting and minutes of the prior meeting on June 29, 2023. Dr. Polk then allowed time for the members to read and review the minutes. On a motion by RJ Decoteau and a second by Meredith Durastanti, the Committee voted 5-0 to approve the minutes from the June 29, 2023 meeting.
- 4) **Approval of Meeting Minutes – July 19, 2023:** Michele Polk passed out the minutes of the prior emergency meeting held on July 19, 2023. Dr. Polk then allowed time for the members to read and review the minutes. On a motion by Greg Harrelson and a second by RJ Decoteau, the Committee voted 5-0 to approve the minutes from the July 19, 2023 meeting.
- 5) **2023-24 Insurance Committee Members:** Michele Polk handed out the 2023-24 Insurance Committee member list and asked if any changes were needed. Stephanie Douglas will be added as an alternate for HEA/U and Avail Consulting will be changed to Avail Benefits.
- 6) **Broker Review:** Michael Watkins provided handouts and facilitated the Broker review on the following topics:
 - a) Premium vs. Claims Incurred Including IBNR – Underwriting – Non-standard
 - b) Claim Expenses by Size of Payment
 - c) Payments of Benefit Type
 - d) Emergency Room, Urgent Care, Virtual Visit and PCP Utilization
 - e) ER Cost Drivers by DXAdditionally, Mr. Watkins provided an update on the use of Employee Navigator, citing they currently had 61 employees who have completed open enrollment and 12 employees who have partially completed open enrollment in Employee Navigator.

7) **Wellness:**

- a) Michele Polk provided an update on the Wellness Captain and Champions for the 2023-24 year. The Wellness Captain was advertised in August and Meredith Durastanti will maintain her role as Captain for 2023-24. The Wellness Champions will be advertised in early September. Heather Lane, Michele Polk and Meredith Durastanti will serve as the selection committee for the Champion roles.
- b) Wellness Program Education
 - i) There was discussion regarding the need for Champions to provide a review of the Wellness Program for employees in late September or early October. Meredith Durastanti will work with Juliana Orth to help coordinate and facilitate the site presentations.
- c) Communication through Hardee Wellness Email
 - i) Michele Polk reminded the committee that the Hardee Wellness Email Account will be pushing out email reminders to employees regarding important dates, deadlines, procedures, etc. related to the start of the new plan year and the transition to UMR. Dr. Polk reminded the group that Juliana Orth manages the Hardee Wellness email account. Dr. Polk encouraged members to let her know if they had suggestions for email reminders that would help our employees navigate the District's wellness program. It was reported that some employees were confusing the Hardee Wellness Email Account as SPAM. Dr. Polk will send out an email to all employees to let them know the Hardee Wellness Email Account is a legitimate account.
- d) Bioscreen Schedule (added to the agenda)
 - i) Julianna Orth inquired as to the Committee's preference for scheduling this year's Bio-screen event. Committee members expressed that their first preference is to have the screenings scheduled for November, if possible. Ms. Orth will make every effort to schedule the screenings prior to the Christmas break, if possible.

8) **Wellness Video:** Michele Polk inquired as to the status of the Wellness Video that was discussed during the June meeting of the Committee. Michael Watkins stated that there had not yet been any movement on that front and stated that he would work on it. It was clarified that the purpose of the video was to provide the same type of information presented at the Albritton-Acentria pre-planning insurance meetings with employees.

9) **Employee Assistance Program:**

- a) Michele Polk, Derren Bryan and Nicole Leal discussed that the District previously utilized two wellness programs: New Directions through USABLE Life and an additional EAP program through UHC. In the transition calls that they have been participating in with UMR and others, it was discussed that the EAP program through UMR would be an additional cost of approximately \$7,000 per year, with yearly incremental increases moving forward. A decision needed to be made as to whether the Committee wanted to offer our employees the option of the EAP program with UMR, now that it would have a cost attached. Committee members discussed the matter and Mark Gilliard made a motion to include the EAP program through UMR as an option for employees and the motion was seconded by Greg Harrelson. The motion carried with a 5-0 vote.

10) **Transition to Self-Funded:**

- a) Derren Bryan discussed the granularity of the transition calls that he, Nicole Leal, Michele Polk and Greg Harrelson had been participating in. He explained that every effort was made

to map over our existing plan from UHC to UMR. However, there were some decisions that needed to be made when the mapping didn't exactly align. Mr. Bryan went into detail about the mapping over of the Wellness Program, noting that the coaching options were highly intensive and may not appeal to many employees. He discussed the new option of Action Plans which would earn 50 points (equivalent of \$50) but require 8 weeks to complete. To that point, employees would have to start an Action Plan no later than June 1, 2024 in order to be complete by the required deadline of July 31, 2024.

- b) Mr. Bryan discussed the standalone HRA which currently provides approximately 120 people who decline the District's medical coverage with \$1,200 to be used for eligible medical related expenses. Previously, the HRA standalone plan ran from January 1 – December 31. In our transition to UMR, it is required that our plan dates align. Thus, the HRA standalone plan will be changing to run October 1 – September 30. Meredith Durastanti and Nicole Leal will work together to provide information to employees to ensure that they are fully aware of the change.

11) **Avail Benefits:** Derren Bryan reviewed the renewal details of the Avail Benefits contract with the Committee. He reminded the Committee that the District and Avail Benefits currently operate under a 3-year contract with automatic annual renewal. He reminded the Committee that Avail Benefits offered a half-price contract in year one for existing clients, which included the Hardee School District. UHC picked up that cost. For 2023-24, Avail Benefits will ask the Board to increase their fee to the normal annual fee of \$55,000. At the next scheduled Committee meeting, he will provide scope of services and a letter from the Avail Benefits attorney explaining why Avail Benefits meets the requirements of a sole source entity. Greg Harrelson inquired if significant increases should be expected in their fee every year. Mr. Bryan stated that the fees would not increase every year and that Avail would be willing to look at a new 3-year contract that maintains the \$55,000 annual fee for the entire 3-year period. Mr. Bryan stated that he hoped Avail's work over the past year has proven their worth and expressed that the company is eager to continue helping the District with their transition to a self-funded plan where the District is expected to experience a significant savings in insurance costs.

12) **Other:** RJ Decoteau inquired as to whether we would now be able to make medications, such as insulin, free to employees (now that we are moving to a self-insured model); he understands Highlands County employees receive this type of benefit. Derren Bryan explained that in the transition to UMR which required mapping over the pharmacy program, every effort was made to keep things aligned with our current UHC plan to the extent possible. However, it was noted by Nicole Leal that pharmacy related decisions could be revisited and changes made in the future, should the Committee seek to do so.

13) **Set Next Meeting Date:** September 5th at 4 pm

14) **Adjourn:** 5:58 p.m.