

Northeast Iowa School Insurance Trust

March 5, 2019 – 9:30 AM

Midwest Group Benefits

The March 5, 2019 Northeast Iowa School Insurance Trust (NEISIT) Board meeting was called to order at 9:30 am by board president Tim Dugger.

Members Present: North Fayette Valley - Duane Willhite, Allamakee – Jay Mathis and Jaime Curtin; Oelwein – Josh Ehn and Michael Rueber; Postville and North Winneshiek – Tim Dugger and Melissa Fettekether; Starmont- Troy Heller and Christen Bockenstedt; Howard Winneshiek – Ted Ihns, Robyn Lane and Wendy Twait; South Winneshiek – Kris Einck, Kris Smith, and Lori Herold; New Hampton – Jay Jurrens; Decorah – Mike Haluska and Darlene Woodhouse; Midwest Group Benefits (MGB) staff – Pam DePue and Rachel Narum; Group Benefit Partners (GBP) staff - Brian Huinker and Justin Pieper

Absent: None

Motion by Decorah, second South Winn, to approve maintaining dental rates at current FY19 rates for the FY20 year. Motion carried unanimously.

Motion by Oelwein, second by Allamakee, to approve minutes from December 18, 2018, financial reports, and 2<sup>nd</sup> Qtr. reports. Carried unanimously.

Financials presented:

1. December 2018
  - a. Medical Claims Paid \$176,225.00
  - b. Reliance Standard \$11,289.20
  - c. Health Solutions \$14,264.60
2. January 2019
  - a. Medical Claims Paid \$255,254.22
  - b. Health Solutions \$3,509.60
  - c. Reliance Standard \$11,272.30
  - d. Silver Stone \$13,500.00
  - e. Swisher and Cohrt \$35.00

Old Business:

Information on the NEISIT Audit was shared and reviewed. It was also discussed that Midwest will put a link on their website for access to meeting agenda and minute information, which districts can point to for reference.

New Business:

Lacie Litton, Kelly Johnston, and Karim Amiry, Wellmark representatives, presented information on key factors for Wellmark underwriting and cause for first year of double-digit rate increases, along with utilization and impacts to plan performance, and plan considerations. The rate increases for NEISIT are 12.76%, aggregately, including consultant fees.

GBP and MGB employees provided information on other carrier quotes, plan comparisons, costing, and rate options. Discussion was held regarding which plans should be offered and rates for the FY20 year.

New Hampton made a motion, second by Oelwein, to approve the following plans and rates for FY20. Carried unanimously via roll call vote.

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Plan A Rates @ Current Deductible & OPM Levels - \$500	
Deductible	Value Rx Alt.
Employee Only	\$803.00
Employee + Spouse	\$1,954.00
Employee + Child(ren)	\$1,361.00
Family	\$1,954.00

  

Plan B Rates @ Current Deductible & OPM Levels - \$1,000		
	Deductible & Rx Alt.	HMO, Deductible & Rx Alt.
Employee Only	\$730.00	\$663.00
Employee + Spouse	\$1,829.00	\$1,662.00
Employee + Child(ren)	\$1,277.00	\$1,160.00
Family	\$1,829.00	\$1,662.00

  

Plan C Rates @ Current Deductible & OPM Levels - \$2,000	
Deductible	Value Rx Alt.
Employee Only	\$627.00
Employee + Spouse	\$1,534.00
Employee + Child(ren)	\$1,102.00
Family	\$1,534.00

Discussion:

Starmont and New Hampton are working to implement the use of Navigator. The system can work well to assist with enrollment in voluntary benefits by showing various rate options.

Motion by Starmont, second by New Hampton, to adjourn at 12:40 pm. Carried unanimously.

Respectfully submitted,  
 Melissa Fettkether  
 North Winneshiek CSD