

Northeast Iowa School Insurance Trust  
December 11, 2019 – 9:00 AM  
Midwest Group Benefits

Members Present: Allamakee – Jay Mathis & Jaime Curtin; Decorah – Mark Layne & Darlene Woodhouse; Howard Winneshiek – Ted Ihns, Robyn Lane, & Wendy Twait; New Hampton – Jay Jurrens; North Fayette Valley – Duane Willhite; Oelwein – Josh Ehn & Michael Rueber; Postville and North Winneshiek – Tim Dugger; South Winneshiek – Kris Smith; South Winneshiek & North Fayette Valley – Jami Hollinrake; Starmont – Cristen Bockenstedt.

Midwest Group Benefits (MGB) staff – Pam DePuew and Rachel Narum.  
Group Benefit Partners (GBP) staff - Brian Huinker and Justin Pieper.

Absent: Kris Einck (South Winneshiek); Sue Thoms (North Fayette Valley); Troy Heller (Starmont); Melissa Fetkether (Postville and North Winneshiek)

The December 11, 2019 Northeast Iowa School Insurance Trust (NEISIT) Board meeting was called to order at 9:05 am by board president Josh Ehn.

Motion by Jurrens (New Hampton), second by Willhite (NFV), to approve minutes from August 27, 2019 and financial reports (consent agenda). Carried unanimously.

Financials presented:

- 1) August 2019
  - a. Medical Claims Paid = \$180,065.83
  - b. Reliance Standard = \$11,018.80
  - c. Health Solutions = \$1,387.00
- 2) September 2019
  - a. Medical Claims Paid = \$208,198.26
  - b. Reliance Standard = \$10,630.10
  - c. Health Solutions = \$3,214.00
- 3) October 2019
  - a. Medical Claims Paid = \$208,717.46
  - b. Reliance Standard = \$10,655.45
  - c. Health Solutions = \$1,301.00
- 4) November 2019
  - a. Medical Claims Paid = \$198,622.92
  - b. Reliance Standard = \$10,723.05
  - c. Health Solutions = \$3,524.00

Old Business:  
Wellness Eligibility 2020

Rachel Narum explained policy on retirees' eligibility/cost for participating in the health insurance plan. The discussion focused on who pays for the wellness screening (\$35) for retirees and spouses (trust or district). Not incentivizing the retirees or spouses, just paying for the screening. Motion by Jurrens (New Hampton) to have the trust cover the cost of screening (blood draw) and flu shots for retirees, second by Ihns (Howard Winneshiek), with future consideration/discussion regarding spouses. Carried unanimously.

Per Rachel, 170 families, 42 employee/spouse in entire trust. (212 potential spouses to cover for the screening/flu shot.) Motion by Jurrens (New Hampton) to cover the adult spouses of employees for flu shots second by Mathis (Allamakee). Carried unanimously.

Motion by Dugger (Postville) to cover children of active employees for flu shots, second by Layne (Decorah). Carried unanimously.

#### New Business:

##### Health Solutions Annual Report

Randi and Sarah from Health Solutions presented their annual report. Participation increased this year in the questionnaire and screening. High risk members of the 833 participants was down from 15% in 2018 to 14% in 2019. Health Solutions recommends continuing the At-Risk Journey for those who screen "High Risk" and require the At-Risk Journey for the incentive (encourage, not require, to enroll in voluntary intervention coaching).

##### Life/Voluntary Life/LTD

Brian presented options on voluntary supplementary life coverage to the trust and mentioned the ease of implementation via Employee Navigator. This coverage would be at employee's expense. Consensus of the trust was to have Justin and Brian go shop rates on life insurance offerings.

##### Vision Benefit

Brian presented the options for vision insurance and stated Employee Navigator makes it easy to implement to our benefit offerings. Consensus of the trust was to have Justin and Brian shop rates on vision insurance plans.

##### Discussion Items:

Rachel discussed updates (the administration software at MGB is in transition). Josh asked if any discussion has been had with Wellmark. Rachel said renewal will likely process early part of February 2020. Justin said the plan is running better this year than last year (~85% loss ratio).

Next board meeting 2/13/19 11:30 AM lunch, meeting called to order around 12:00 PM

Motion by Mathis (Allamakee), second by Willhite (North Fayette Valley), to adjourn at 10:44 am.

Respectfully submitted,  
Michael Rueber  
Oelwein CSD