



MINUTES OF THE WASHOE COUNTY SCHOOL DISTRICT GROUP INSURANCE COMMITTEE

October 24, 2019

1. OPENING ITEMS

1.01 CALL TO ORDER

The meeting of the Washoe County School District Group Insurance Committee was called to order at 3:34 p.m. at the WCSD Central Administration Building Board Room, 425 East 9th Street, Reno, Nevada 89512.

1.02 ROLL CALL

Chair Dawn Miller and Members Robert Munson, Kathy Howard, Toni Maresjo, Diane Lyon, and Tony McMillen were present at roll call. Members Sheryl Bennett, Dina Ciaramella, Eric Diamond, Danny Kitts and Jeff Bozzo were absent at roll call. WCSD representative Jackie James, Risk Manager, and staff were also present.

1.03 PUBLIC COMMENT

There was no public comment at this time.

2. ITEMS FOR DISCUSSION, PRESENTATION AND/OR ACTION

2.01 ACTION TO ADOPT THE AGENDA

There was no discussion of the agenda.

It was moved by Diane Lyon, seconded by Toni Maresjo, that the Insurance Committee adopt the agenda as presented (Yea: Robert Munson, Kathy Howard, Dawn Miller, Toni Maresjo, Diane Lyon and Tony McMillen). Final Resolution: Motion Carried 6-0.

2.02 PRESENTATION AND DISCUSSION OF WASHOE COUNTY SCHOOL DISTRICT GROUP INSURANCE INTERNAL SERVICE FUND AS OF SEPTEMBER 2019

Rob Luna, WCSD Controller, reviewed the Health Insurance Internal Service Fund statement as of September 2019, and compared against the statement of September 2018. According to the comparative statement of net assets as of September 2019, the total assets were \$29,121,397 as compared to \$26,092,679 at the same time last year. Total liabilities were \$9,065,478, as compared to \$9,027,335 last year. The total net

position as of June 2019 was \$20,168,812 as compared to \$17,173, 002, an increase. The operating expenses as of September 2019 was \$16,484,638, as compared to \$17,683,380. The Wellness fund as of September 2019 was 591,422 compared to 716,610 to last year

2.03 PRESENTATION AND DISCUSSION OF WASHOE COUNTY SCHOOL DISTRICT GROUP INSURANCE CLAIMS EXPERIENCE REPORT AS OF SEPTEMBER 2019

Tom Marshall, LP Insurance representative, reviewed the WCSD insurance claims experience report as of September 2019. He discussed the Average Monthly Comparison which provides data to include active enrollment of employees and dependents; claims from medical, prescription, dental, and vision; and specific utilization from medical and pharmacy categories such as emergency, lab x-ray, pharmacy, urgent care, etc.

Lloyd Barnes, LP Insurance Representative, also discussed the number of hospital admits for the current year, the average cost per inpatient/outpatient admits and average days per inpatient/outpatient stays.

2.04 PRESENTATION AND DISCUSSION OF WASHOE COUNTY SCHOOL DISTRICT GROUP INSURANCE CLAIMS ACTIVITY AND TURNAROUND REPORTS FOR SEPTEMBER 2019

Jose Sandoval, Hometown Health representative, reviewed the claims experience report through September 2019. It is the goal of Hometown Health to process claims within 30 days. For the month of September claims were processed within 30 days at a rate of 98.0%.

Mr. Sandoval reviewed the current percentages for claims paid within 30 days for the EOP Dental, EPO Medical, HSA Dental, HSA Medical, PPO Dental, and PPO Medical.

2.05 PRESENTATION AND DISCUSSION OF WASHOE COUNTY SCHOOL DISTRICT'S GROUP INSURANCE WELLNESS PROGRAM REPORT TO COVER CURRENT EVENTS AND PROGRAMS INCLUDING WELLNESS SCREENINGS, VIRGIN PULSE LAUNCH AND HEALTH ASSESSMENT COMPLETION DEADLINE, AS OF SEPTEMBER 2019

Janelle Dye, Wellness Coordinator, presented the Wellness Report. Ms. Dye discussed the Wellness Screenings, averaging 100 participants per event, for a total of 1,052 participants to date. Ms. Dye also mentioned additional screenings can be done by appointment through Specialty Health and Lab Corp through November 15, 2019. She

also mentioned members who completed a WCD Wellness Program sponsored screening will receive 1,000 points in Virgin Pulse. Ms. Dye also discussed 3,449 participants have enrolled in Virgin Pulse, 2,620 members have completed the Health Assessment and the Health Assessment deadline of December 1, 2019 to active the wellness discount for 2020. She also discussed the WCD National Park Step Challenge which will run from October 21, 2019 through November 11, 2019, it is a team challenge and the reward is 250 points for joining and 750 points for averaging 7,000 steps/day.

**2.06 PRESENTATION, DISCUSSION, AND POSSIBLE ACTION TO
RECOMMEND THAT THE INTERIM SUPERINTENDENT APPROVE AN
INCREASE TO THE WASHOE COUNTY SCHOOL DISTRICT'S CURRENT
WIG BENEFIT OF \$150 PER WIG WITH A LIMIT OF ONE PER LIFETIME
TO A REIMBURSEMENT PER WIG OF \$300 TO \$500 AND TO
POTENTIALLY INCREASE THE LIFETIME MAXIMUM. "WIG" REFERS TO
A COVERING FOR THE HEAD MADE OF REAL OR ARTIFICIAL HAIR**

Jackie James, Risk Manager, presented information related to the current wig benefit in the District. She explained that currently the District allows \$150 per wig with a limit of one wig per lifetime. She discussed implementation of benefits through the District's new carrier, Anthem, offered through the Plan Document. The item was brought forward for discussion of a potential increase in the current wig benefit.

Ms. James stated that currently wigs are for members who have a medical condition or would medically need a wig or can use a wig. The current wig benefit is \$150.00 but actual costs average \$500 per wig. Ms. James stated the actual number of members utilizing the benefit was not currently known as that data is not tracked. Ms. James stated there was a discussion with LP and believes that the benefit is not highly utilized and, therefore, the impact to the fund would be minimal. Increasing the wig benefit from \$150 would greatly impact members. Additionally, Ms. James proposed allowing more than one wig per lifetime as some members' battle different conditions throughout their life.

Chair Dawn Miller stated the benefit of one wig per life is not fair for someone with a condition who does not have hair.

Member Toni Maresjo, agreed and added that the benefit could be for a child. As the child grows, their head would grow meaning they would need more than one wig.

Member Robert Munson, suggested llow more than 1 wig or allowing one wig every two years or one per plan year. Mr. Munson, stated, if wigs are averaging \$500.00, the benefit is a small percentage of the overall benefit package.

Member Kathy Howard added that increasing the dollar amount is minimal compared to the reality.

Member Tony McMillen asked what the life span for a wig is. Chair Dawn Miller stated wigs can last 3 to 5 years depending of the care of the wig. Member Diane Lyon stated more research should be done as there is synthetic hair, human, hair, styling, and longevity of the hair.

Chair Dawn Miller suggested revisiting the item at a future meeting to give staff more time to gather data prior to a vote.

It was moved by Diane Lyon, seconded by Toni Maresjo, that the Group Insurance Committee move discussion of the wig benefit to a future meeting for possible action. (Yea: Robert Munson, Kathy Howard, Dawn Miller, Toni Maresjo, Diane Lyon and Tony McMillen). Final Resolution: Motion Carried 6-0.

2.07 APPROVAL OF THE MINUTES FROM THE September 26, 2019 MEETING OF THE GROUP INSURANCE COMMITTEE

There was no discussion or proposed changes to the minutes.

It was moved by Robert Munson, seconded by Toni Maresjo, that the Insurance Committee approve the minutes of the Insurance Committee Meeting of September 26, 2019 (Yea: Robert Munson, Kathy Howard, Dawn Miller, Toni Maresjo, Diane Lyon and Tony McMillen). Final Resolution: Motion Carried 6-0.

3. CLOSING ITEMS

3.01 ANNOUNCEMENT OF NEXT MEETING

The next meeting of the Washoe County School District Insurance Committee will take place at 4:00 a.m. on Thursday, January 23, 2020, at the WCSD Central Administration Building Board Room, 425 East 9th Street, Reno, Nevada 89512.

3.02 PUBLIC COMMENT

Ellen Minetto, Member of the Board of Trustees and retired Music Teacher thanked the Insurance Committee for all they do for all of the 8,000 employees and their Health Insurance.

3.03 ADJOURN MEETING

There being no more business, the meeting was adjourned at 4:20 p.m.