

VAN WERT AREA SCHOOLS INSURANCE GROUP

At 10:07 A.M. on Wednesday, September 18, 2024, Jeff Snyder called to order the meeting of the Van Wert Area Schools Insurance Group Trustees' meeting, which was held at Willow Bend. Members present were Anthony Adams, Mark Bagley, Ashley Breese, Brenda Core, Ruth Ann Dowler, Hollie Ford, Matt Krites, Kathy Mollenkopf, Jeff Snyder, Thomas Taylor, Ben Thaxton, Rachael Thomas, Cindy Tinnel, and Rick Turner. Also attending were Troy Bowersock, Denise Mooney, Tricia Taylor, Ashley Whetsel, Ally Druckemiller, and Kris Gerken. Guests included Minnie Troyer and Searra Hough.

Mark Bagley moved and Rick Turner seconded to approve the minutes of the May 29, 2024 Trustees Meeting. The motion passed unanimously by voice vote.

Jeff Snyder introduced Searra Hough.

Ally Druckemiller presented a summary of the wellness screening. 210 screenings occurred. About \$6000 remains in the wellness fund. Total Wellness can provide flu shots which is less than what Van Wert charged last year. Report showed three areas of concern to be BMI, waist circumference, and metabolic syndrome.

Ben Thaxton moved and Kathy Mollenkopf seconded the motion to approve E-health screen to provide the service for the health fair this fall 2024 with the same parameters of spring 2024. Motion passed unanimously by voice vote.

Jeff Snyder shared that wellness dollars were broken into the following: Crestview \$1,500; Lincolnview \$1,500; NOASC \$750; Vantage \$1,500; Van Wert \$4,000; WB \$750. Also past practice has been if all dollars were not used by an entity the money could be requested by another entity.

Jeff Snyder officially acknowledged an online motion (that passed) in regard to a partnership with Allen County:

Jeff Snyder made the following motion, and it was seconded by Cindy Tinnel:

VWASIG requested that the VWASIG Board of Directors consider a one-year contract between VWASIG and Allen County Education Service Center to hire Searra Hough (Nutrition & Dietetics) for one year for 12 hours a week at \$25 per hour plus administrative costs. Her duties would include but are not limited to meetings with wellness champions, development of wellness challenges in conjunction with our wellness champions, newsletters, one-on-one dietician

coaching, and operations of our Biomedical Screenings and other duties assigned. An email vote was taken with all members voting yes.

Thomas Taylor moved and Anthony Adams seconded to approve the May, June, and July 2024 financial reports as presented by Ashley Whetsel. The motion passed unanimously by voice vote.

Kris Gerken presented

- Total enrollment to be 586 (554 HDHP and 32 PPO)
- PEPM PPO Cost is \$1,278 and the PEPM HDHP Cost is \$1,336
 - All medical claims are 6.9% higher than the book of norms.
 - Kris indicated that nothing stands out as alarming.
- Dental cost is running at a 97% loss ratio to funding
- High-Cost Claimants (HCC)
 - Claimants with over \$50k in claims account for 45% of overall claims through August
 - \$400,334 Stop Loss reimbursements paid or due to VWASIG on 6 HCC
- 2024 Medical
 - Paid net claims through August of \$4,656,869
- Hinge Health
 - 30 members engaged (27 Chronic and 3 Acute)
 - Since 2023 78 engaged (71 Chronic and 7 Acute)
 - 46% pain reduction in first 90 days of program
 - 39% average surgery intent reduced for members
 - Member satisfaction 9/10
- Edison Healthcare
 - Referrals and Onboarding for Care
- 2024 Pharmacy
 - Paid claims through August of \$578,445
 - RxProtect claims paid are included in total Rx claim cost
 - \$53,132 Net Savings with RxProtect utilization in 2024

We are in a multi-year contract agreement with Anthem which is set to expire January 1, 2026.

Kris recommended a slight rate increase for dental.

Kris Gerken reported an anticipation that the FDA will approve many gene therapy drugs in the near future. Thus, the carve-out for these drugs will increase over time.

History of premium increases:

	Medical	Dental		Medical	Dental
2024	2%	1%	2014	0%	0%
2023	2%	0%	2013	13%	13%
2022	1%	0%	2012	2%	2%
2021	0%	0%	2011	0%	0%
2020	3%	1%	2010	3%	3%
2019	3%	1%	2009	0%	0%
2018	5%	5%	2008	5%	5%
2017	20%	20%	2007	5%	5%
2015/16	10%	10%			

If the plan design stays the same, Kris recommends a 5% rate increase but no less than 3%. Trends are a 7.7% increase. Kris indicated that we might want to consider a plan design in the future. Kris shared that the average network for schools HDHP deductible is \$2,976 for single and \$5,740 for family. (VWASIG is 2,250 single and \$4,500 for family). The consortium will consider a dental plan change in maximum orthodontics in the future. Kris suggested no more than a 3% increase.

Kathy Mollenkopf moved and Ben Thaxton seconded to increase medical premiums by 4% and dental premiums by 3% for 2025. The motion passed unanimously by voice vote.

Ruth Ann Dowler left at 11:55 AM. Rick Turner left at 12:11; Denise Mooney left at 12:13. Kris Gerken left at 12:28.

Ally Druckemiller reported that

- H.S.A. is moving from FlexBank to Navia, effective January 1, 2025. Wealthcare Saver will be the new H.S.A. custodian. Employees can spend down money at the current bank

or transfer to Wealthcare. New H.S.A. deposits will be at Wealthcare Saver, effective January 1, 2024. Each entity can decide whether to utilize Navia or not.

- Hartford and OneAmerica in Rate Guarantee through January 1, 2025.
- Employees will need to upload verification documents during open enrollment if they wish to enroll a spouse or children.
- Huntington is preparing the Annual Notices to include Medicare D notice.

Jeff Snyder stated that he and Searra Hough will explore communication platforms.

Jeff Snyder reported that he received a request for records regarding RxProtect. He and Ashley Whetsel sent the requested information.

The next meeting for the VWASIG will be January 15, 2025 at 9:00 at Willow Bend.

Anthony Adams moved and Todd Keller seconded to adjourn the meeting at 12:32. Motion passed