

Northeast Iowa School Insurance Trust  
February 13, 2020 – 1:00 PM  
Midwest Group Benefits

Members Present: Allamakee – Jay Mathis & Jaime Curtin; Decorah – Mark Lane & Darlene Woodhouse; Howard Winneshiek – Ted Ihns, Robyn Lane, & Wendy Twait; New Hampton – Jay Jurrens & Sue Bouska; Oelwein – Josh Ehn & Michael Rueber; Postville – Tim Dugger & Melissa Fettkether; South Winneshiek – Kris Einck & Kris Smith; North Fayette Valley – Duane Willhite & Sue Thoms; Starmont – Troy Heller & Cristen Bockenstedt.

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

Absent: Pam DePuew

The February 13, 2020 Northeast Iowa School Insurance Trust (NEISIT) Board meeting was called to order at 11:52 AM by board president Josh Ehn.

Motion by Willhite (North Fayette Valley), second by Mathis (Allamakee), to approve minutes from December 11, 2019, financial reports, and quarterly reports (consent agenda). Carried unanimously.

Financials presented:

- 1) December 2019
  - a. Medical Claims Paid = \$240,888.07
  - b. Reliance Standard = \$10,714.60
  - c. Health Solutions = \$3,284.00
- 2) January 2020
  - a. Medical Claims Paid = \$212,666.76
  - b. Reliance Standard = \$10,689.25
  - c. Health Solutions = \$2,108.00

Old Business:

Life/Voluntary Life/LTD – to be discussed with new business  
Vision Benefit – to be discussed with new business

New Business:

Wellmark renewal presentation

Troy Heller raised the question of tying the health screening to the results of claims year over year. Justin suggested this to the Wellmark representative, who was discussing a great year for the trust. She also mentioned that educating members on the free services offered through insurance should be a point of focus.

Partial funding options for plan year 2020-2021

Justin presented on rates and plan options for 2020-21. Options were to raise the Wellmark deductible or change the amount of funding provided to pay down the premium, both options were presented in an attempt to maintain the trust balance.

Motion by Jurrens (New Hampton), second by Einck (South Winn), to accept alternate rates from Wellmark for Plan A & Plan C, increasing the Wellmark deductible to \$6,500, out of pocket to \$6,900, all employee benefits will remain the same and accept original renewal rates for Plan B and Plan B HMO. Carried unanimously.

Life/Voluntary/LTD

Brian presented on Voluntary rates and plan options for 2020-21. NIS quoted the trust for Allamakee's rate across all schools in NEISIT. The coverage quoted is for \$150,000 in voluntary employee supplemental life insurance and \$25,000 in voluntary spouse supplemental life insurance. Open enrollment would take place at the same time as health insurance open enrollment (May). Life and LTD will be discussed at a future meeting.

Motion by Willhite (North Fayette Valley), second by Mathis (Allamakee) to include this option in the 2020-21 enrollment of benefits. Carried unanimously.

Fully insured dental and vision benefit options

Brian presented vision and dental options for next year's enrollment. Delta Dental, MetLife, Avesis, and VSP were quoted. Delta Vision was out as their closest providers were in Minnesota. MetLife and VSP have Gundersen, Avesis does not, MetLife has a better relationship with Walmart than VSP. MetLife and Delta Dental quoted near the same between the two companies, a lower rate versus current rate with both companies.

Motion by Dugger (Postville), second by Einck (South Winn) to go with MetLife Dental (2 tier), and MetLife vision (2 tier), matching VSP vision, not to exceed the VSP rate (12/12/12, 48 month rate lock). Carried unanimously.

Adding Mark Lane to Decorah Bank & Trust as a signer

Motion by Mathis (New Hampton), second by Ihns (Howard Winneshiek) to add signatory power to Mark Lane at Decorah Bank & Trust. Carried unanimously.

Discussion Items:

District contributions for ACA compliance

Rachel presented on the ACA Employer Shared Responsibility (ESR).

Motion by Mathis (Allamakee), second by Einck (South Winn), to adjourn at 1:56 PM.

Respectfully submitted,  
Michael Rueber

Oelwein CSD