

The District School Board of Indian River County met on May 5, 2015 at 4:00 p.m. The workshop was held in the Teacher Education Center located in the School District Office at the J.A. Thompson Administrative Center located at 1990 25th Street, Vero Beach, Florida 32960. District School Board Members attending were: Chairman Matthew McCain, Vice Chairman Charles G. Searcy, and Board Members: Claudia Jiménez, Dale Simchick, and Shawn R. Frost. Dr. Frances J. Adams, Superintendent of Schools; and Suzanne D'Agresta, School Board Attorney, were also present.

Insurance Workshop Minutes

- I. Workshop was called to order by Chairman McCain.
- II. Purpose of the Workshop – Dr. Adams
Dr. Adams stated that there was new information to share with the Board. She turned the workshop over to Dr. Fritz.
- III. Insurance – Dr. Fritz
Dr. Fritz said that they would present information on health insurance for employees and proposed premium adjustments. Dr. Fritz introduced his staff and insurance consultants. The workshop topics included health insurance trends, insurance fund general information, insurance fund certification for Safe Harbor, financials, current insurance plans, insurance plan recommendations, rate trends, proposed insurance rates, rate increase impact on fund balance, and Health and Wellness Center update.

Insurance Plan Recommendations

- No rate premium changes to Medicare eligible retiree plan for the 2015-2016 plan year.
- No changes to the Blue Options 5774 plan for the 2015-2016 plan year.
- Reduce co-pays in the Blue Options 5770 plan for the 2015-2016 plan year.
- Add the Blue Options 5772 plan for the 2015-2016 plan year.
- Eliminate the Blue Choice 800 Plan for the 2015-2016 plan year.

Proposed Insurance Rates: % Increase

- Blue Options 5774 Plan: 0% increase for the 2015-2016 plan year.
- Blue Options 5772 Plan: New for the 2015-2016 plan year.
- Blue Options 5770 Plan: 14% increase for the 2015-2016 plan year.

Out of Pocket Co-Pays

Brown and Brown Insurance distributed a copy of the current and proposed in network and out of network deductibles and co-pays for in network benefits, office visits, hospital & outpatient facility use, diagnostics, out of pocket max, and out of network benefits. The figures for the Blue Choice 800 Plan that was recommended to be eliminated were not presented.

Proposed Insurance Rates: Cost Per Pay

Blue Options 5774 Plan	Current Cost Per Pay	Proposed Cost Per Pay
Current Board Contribution	\$208.50	\$208.50
Employee Only	\$6.00	\$6.00
Employee Spouse	\$146.00	\$146.00
Employee Child(ren)	\$139.00	\$139.00
Employee Family	\$187.50	\$187.50

New Blue Options 5772 Plan	Current Cost Per Pay	Proposed Cost Per Pay
Current Board Contribution		\$208.50
Employee Only		\$36.50
Employee Spouse		\$196.50
Employee Child(ren)		\$188.50
Employee Family		\$243.50

New Blue Options 5770 Plan	Current Cost Per Pay	Proposed Cost Per Pay
Current Board Contribution	\$208.50	\$208.50
Employee Only	\$37.50	\$72.00
Employee Spouse	\$198.00	\$255.50
Employee Child(ren)	\$190.00	\$246.00
Employee Family	\$245.50	\$309.50

IV. Discussion – Chairman McCain
 Board Members were given an opportunity ask questions and discuss the proposed plans. Dr. Fritz said that the proposal was required to be negotiated with both unions. He said that the overall increase in premiums was 14%.

V. Adjournment – Chairman McCain

With no further business, the workshop adjourned at approximately 5:56 p.m.