

THE SCHOOL BOARD OF ALACHUA COUNTY, FLORIDA  
MINUTES OF WORKSHOP

**Health Insurance**  
July 28, 2009

The Board met in workshop session duly called at 3:20 p.m. in the Boardroom, 620 East University Avenue, Gainesville, Florida. Present were: Tina Pinkoson, Chairman; F. Wesley Eubank, Vice-Chairman; Ginger Childs, Eileen F. Roy, and Barbara Sharpe, members; and Sandy Hollinger, Deputy Superintendent. Members of the Insurance Committee were also in attendance.

A PowerPoint presentation of the Insurance Committee's recommendations for the upcoming year was conducted by Insurance Committee Co-Chairs: Dr. Gunnar Paulson, ACEA President, and Ms. Kathleen Langley, ACPS Employee Relations Manager. The four recommendations were:

- Offer Health Reimbursement Arrangement with Plan 5 (high deductible plan).
- Consider offering BC/BS Group Medicare Supplement with choice of two prescription drug plans, subject to 2010 cost information.
- Add birth control coverage to current plans.
- Change current dental plan to Advantage Plus Plan.

Overview

Health Reimbursement Arrangement

- HRA covers eligible medical expenses and will also reimburse for health insurance premiums and long-term health care premiums.
- Plan funded by District – Funding is ACPS contribution for health insurance less the difference in premium of Plan 5 (\$751.68).
- HRA dollar amount may not exceed \$20,000.
- Employee vested after 6 years.
- If employee terminates prior to vesting, dollars return to ACPS.
- If employee terminates after 6-year vesting period, dollars are rolled into a Retiree HRA.
- Not mandatory to enroll in HRA with selection of Plan 5.
- Unused HRA dollars are not forfeited at the end of the plan year.
- Eligible medical expenses covered by HRA and ACPS Flexible Spending Account will be paid out first by the FSA and second by the HRA.
- FBMC Visa card works with FSA and HRA.

BC/BS Group Medicare Supplement

- Coverage for Medicare-eligible retired employees and Medicare-eligible spouses.
- 2 Supplement Plans offered with choice of 2 prescription drug plans.
- Member can return to ACPS group plans at future open enrollment.
- 2010 cost information not available at this time.

Birth Control Coverage

- Birth control is not currently offered in any of provided plans.
- Cost estimate is 1/2 % increase in premium to District.

#### Advantage Dental Plan

- Increased benefits and larger network
- Minimal cost increase to employee; no cost to ACPS
- More covered dental services at a fixed co-payment
- Dentist can be changed at any time
- 100% of participating dental offices are open (accepting new patients) to the plan

Regarding the proposed addition of Birth Control Coverage, Mr. Eubank expressed concern about the additional cost of approximately \$80,000 at this critical budget time. It was also suggested that a possible cost benefit analysis might be conducted with data from other counties that have been involved in this plan.

Dr. Paulson, Ms. Langley and company representatives of the plans responded to Board member questions and provided more in-depth information.

The meeting was adjourned at 4:35 p.m.