

**GERMANTOWN SCHOOL DISTRICT  
NOTICE OF INSURANCE COMMITTEE MEETING  
District Administrative Offices - Board Room  
N104 W13840 Donges Bay Road  
Germantown, WI 53022**

**Wednesday, July 11, 2012  
7:00 p.m.**

**AGENDA**

- I. Meeting Called to Order
- II. Roll Call
- III. Approval of Agenda
- IV. Approval of Minutes
  - A. June 18, 2012 Insurance Committee Minutes
- V. Unfinished Business
  - A. Discussion with possible action regarding health insurance.
- VI. Adjourn

**GERMANTOWN SCHOOL DISTRICT  
GERMANTOWN, WISCONSIN 53022  
MINUTES OF THE BOARD OF EDUCATION  
INSURANCE COMMITTEE MEETING**

**June 18, 2012**

1. The meeting of the Insurance Committee was called to order at 7:30 p.m. by Insurance Committee Chair Thomas Barney in the District Offices Board Room. Committee members present: Thomas Barney, Sarah Larson, and Diana Kline.
2. Motion by Larson, second by Kline to approve the agenda. Motion carried.
3. Motion by Kline, second by Larson to approve the June 4, 2012 Insurance Committee minutes. Motion carried.
4. The Insurance Committee continued discussion of dental insurance plans for district employees. District Insurance Consultant Greg Kamps updated the committee on additional information received and passed out new comparisons. The committee discussed Delta Dental PPO and Premier plans and self-insuring. WEA agreed to provide a quote for dental with a \$50 deductible.
5. Motion by Larson, second by Kline to forward to the Board a positive recommendation to contract with Delta Dental effective August 1, 2012 for employee dental coverage per Option I with Evidence Based Integrated Care Plan (EBICP) and \$25 deductible (Attachment A). Motion carried.
6. At the June 4, 2012 Insurance Committee meeting, the committee directed Mr. Kamps to try to find a \$500,000, \$600,000, and \$1 million savings in District health insurance costs. Mr. Kamps updated the committee on the progress of the requests for proposals and indicated he will have more information after the quotes come in.
7. Motion by Larson, second by Kline to adjourn. Motion carried.
8. The Insurance Committee adjourned at 8:56 p.m.

Jayne Borst  
Recording Secretary

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Diana Kline  
School Board Clerk

Dental Rate & Benefit Comparison

PLAN STATUS: CARRIER: Effective Date A.M. Best Rating	CURRENT WEA Trust						OPTION I Delta Dental 8/1/2012					
	Adm/AFSCME		Teachers		AFSCME EES		Administrative EES		Teachers			
PLAN TYPE:	In-Net	Out-Net	In-Net	Out-Net	In-Net	Out-Net	In-Net	Out-Net	In-Net	Out-Net		
<b>PLAN BASICS</b>												
Deductible (Individual / Family)*	\$0	\$0	\$0	\$0	\$0	\$0	\$25	\$25	\$25	\$25		
Class I - Preventive	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%		
Class II - Basic	80%	80%	80%	80%	80%	80%	80%	80%	80%	80%		
Class III - Major												
Class IV - Orthodontia	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500		
Annual Maximum-Class I-III	\$1,000	\$1,000	\$2,500	\$2,500	\$1,000	\$1,000	\$1,000	\$1,000	\$2,500	\$2,500		
<b>COVERED SERVICES</b>												
Class I - Preventive Services	Exams, Flounde, Bitewing X-Rays, Prophylaxes, Sealants, Diagnostic X-Rays, Office Visits/Consultations, Pulp Vitality Tests	Exams, Flounde, Bitewing X-Rays, Prophylaxes, Sealants, Diagnostic X-Rays, Office Visits/Consultations, Pulp Vitality Tests	Exams, Flounde, Bitewing X-Rays, Prophylaxes, Sealants, Diagnostic X-Rays, Office Visits/Consultations, Pulp Vitality Tests	Exams, Flounde, Bitewing X-Rays, Prophylaxes, Sealants, Diagnostic X-Rays, Office Visits/Consultations, Pulp Vitality Tests	Exams, Flounde, Bitewing X-Rays, Prophylaxes, Sealants, Diagnostic X-Rays, Office Visits/Consultations, Pulp Vitality Tests	Exams, Flounde, Bitewing X-Rays, Prophylaxes, Sealants, Diagnostic X-Rays, Office Visits/Consultations, Pulp Vitality Tests	Exams, Cleanings, Fluoride, X-Rays, Space Maintainers, Sealants	Exams, Cleanings, Fluoride, X-Rays, Space Maintainers, Sealants	Exams, Cleanings, Fluoride, X-Rays, Space Maintainers, Sealants	Exams, Cleanings, Fluoride, X-Rays, Space Maintainers, Sealants		
Class II - Basic Services	Fillings, Anesthesia, Extraction of Teeth, Oral Surgery, Stainless Steel Crowns, Space Maintainers, Pulpotomies/Root Canal Treatment, Periodontic, Denture Repair, Occlusal Adjustments (\$100 max), Bruxism Appliances, Onlays and Crowns	Fillings, Anesthesia, Extraction of Teeth, Oral Surgery, Stainless Steel Crowns, Space Maintainers, Pulpotomies/Root Canal Treatment, Periodontic, Denture Repair, Occlusal Adjustments (\$100 max), Bruxism Appliances, Onlays and Crowns	Fillings, Anesthesia, Extraction of Teeth, Oral Surgery, Stainless Steel Crowns, Space Maintainers, Pulpotomies/Root Canal Treatment, Periodontic, Denture Repair, Occlusal Adjustments (\$100 max), Bruxism Appliances, Onlays and Crowns	Fillings, Anesthesia, Extraction of Teeth, Oral Surgery, Stainless Steel Crowns, Space Maintainers, Pulpotomies/Root Canal Treatment, Periodontic, Denture Repair, Occlusal Adjustments (\$100 max), Bruxism Appliances, Onlays and Crowns	Fillings, Anesthesia, Extraction of Teeth, Oral Surgery, Stainless Steel Crowns, Space Maintainers, Pulpotomies/Root Canal Treatment, Periodontic, Denture Repair, Occlusal Adjustments (\$100 max), Bruxism Appliances, Onlays and Crowns	Fillings, Anesthesia, Extraction of Teeth, Oral Surgery, Stainless Steel Crowns, Space Maintainers, Pulpotomies/Root Canal Treatment, Periodontic, Denture Repair, Occlusal Adjustments (\$100 max), Bruxism Appliances, Onlays and Crowns	Emergency treatment to relieve pain, Fillings, Endodontics (Surgical and Nonsurgical), Periodontics (Surgical and Nonsurgical), Extractions (Surgical and other oral surgery), Crowns, Inlays, Onlays, Repairs and adjustments to bridges and dentures, Implants	Emergency treatment to relieve pain, Fillings, Endodontics (Surgical and Nonsurgical), Periodontics (Surgical and Nonsurgical), Extractions (Surgical and other oral surgery), Crowns, Inlays, Onlays, Repairs and adjustments to bridges and dentures, Implants	Emergency treatment to relieve pain, Fillings, Endodontics (Surgical and Nonsurgical), Periodontics (Surgical and Nonsurgical), Extractions (Surgical and other oral surgery), Crowns, Inlays, Onlays, Repairs and adjustments to bridges and dentures, Implants	Emergency treatment to relieve pain, Fillings, Endodontics (Surgical and Nonsurgical), Periodontics (Surgical and Nonsurgical), Extractions (Surgical and other oral surgery), Crowns, Inlays, Onlays, Repairs and adjustments to bridges and dentures, Implants		
Class III - Major Services												
Class IV - Orthodontic Services												
Waiver of Premium	Yes	Yes	Yes	Yes	Yes	Yes	NA	NA	NA	NA		
<b>RATES</b>												
Employee	\$37.26	\$37.26	\$42.42	\$42.42	\$34.40	\$34.40	\$32.48	\$32.48	\$36.67	\$36.67		
Employee + 1 Dependent	\$96.48	\$96.48	\$109.76	\$109.76	\$91.66	\$91.66	\$84.70	\$84.70	\$95.69	\$95.69		
Family												
<b>EMPLOYEE COUNTS</b>												
Employee	15	15	51	51	12	12	3	3	51	51		
Employee + 1 Dependent	63	63	216	216	43	43	20	20	216	216		
Family												
Monthly Premium	\$6,637.14	\$6,637.14	\$25,871.58	\$25,871.58	\$25,871.58	\$25,871.58	\$25,871.58	\$25,871.58	\$25,871.58	\$25,871.58		
Annual Premium	\$79,645.68	\$79,645.68	\$310,458.96	\$310,458.96	\$310,458.96	\$310,458.96	\$310,458.96	\$310,458.96	\$310,458.96	\$310,458.96		
Total Monthly Premium	\$32,508.72	\$32,508.72	\$390,104.64	\$390,104.64	\$390,104.64	\$390,104.64	\$390,104.64	\$390,104.64	\$390,104.64	\$390,104.64		
Total Annual Premium	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
Premium Difference \$	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
Premium Difference %	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
Rate Guarantee	12 Months	12 Months	12 Months	12 Months	12 Months	12 Months	12 Months	12 Months	12 Months	12 Months		
Minimum Participation	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%		
Commission Level	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
Supplemental Compensation												

**GERMANTOWN SCHOOL DISTRICT**

**TO:** Insurance Committee

**TOPIC:** Health Insurance

**FROM:** Dr. Susan Borden

**BOARD MEETING:** July 11, 2012

**DATE:** July 10, 2012

**AGENDA ITEM:** V.A.

District Insurance Consultant Greg Kamps will be present to continue discussion regarding health insurance and present additional information.

**RECOMMENDATION:** The committee may forward to the Board of Education with a positive recommendation, motions regarding district health insurance.