

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

**October 30, 2013  
6:15 p.m.**

**AGENDA**

- I. Meeting Called to Order
- II. Roll Call
- III. Approval of Agenda
- IV. Approval of August 19, 2013 Insurance Committee Minutes
- V. Unfinished Business
  - A. Discussion and action regarding 2013-2014 district wellness offerings, budgeting, and eligibility.
- VI. Adjourn

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

**August 19, 2013**

1. The meeting of the Insurance Committee was called to order by committee chair Tom Barney at 5:00 p.m. in the District Office Board Room. Committee members present: Tom Barney, Sarah Larson, and Lester Spies (left meeting at 6:13 p.m.).
2. Motion by Larson, second by Spies to approve the agenda. Motion carried.
3. Motion by Spies, second by Larson to approve the July 22, 2013 Insurance Committee meeting minutes. Motion carried.
4. Insurance consultant Greg Kamps of Gallagher Benefit Services provided health insurance renewal bids for review from current provider WEA and Humana. No other insurance providers opted to bid on providing health insurance coverage to the district.
5. Motion by Larson, second by Barney to forward to the Board with a positive recommendation, approval of Humana's Option 3 (attached) for health insurance coverage for all employees qualifying for health insurance benefits for the period of October 1, 2013 through September 30, 2014. Motion carried.
6. The Humana representative will be invited to attend the August 26, 2013 Board of Education meeting for a brief presentation to the full Board on what Humana can provide.
7. Motion by Larson, second by Barney to adjourn. Motion carried.
8. Insurance Committee Chair Tom Barney declared the meeting adjourned at 6:25 p.m.

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Lester Spies  
School Board Clerk

## PPO Medical Rate & Benefit Comparison Humana \$2,000/\$5,000 Deductible Options

PLAN STATUS CARRIER Effective Date PLAN(S)	CURRENT PLAN WEA Trust 10/1/2012		OPTION 3 - \$1,000 Ded. Humana 10/1/2013		OPTION 4 - \$2,000 Ded. Humana 10/1/2013		OPTION 5 - \$5,000 Ded. Humana 10/1/2013	
	AFSCME PPO In-Net	PPO Out-Net	GEA/ADM PPO In-Net	PPO Out-Net	All Employees PPO In-Net	PPO Out-Net	All Employees PPO In-Net	PPO Out-Net
<b>PLAN BASICS</b>								
Individual Deductible	\$100	\$200	\$1,000	\$1,500	\$2,000	\$1,500	\$2,000	\$5,000
Family Deductible	\$200	\$400	\$2,000	\$3,000	\$4,000	\$3,000	\$4,000	\$10,000
Coinsurance Level	100%	80%	80%	60%	80%	60%	80%	100%
Individual Out-of-Pocket Maximum	\$100	\$1,450	\$2,250	\$4,000	\$3,250	\$4,000	\$3,250	\$5,000
Family Out-of-Pocket Maximum	\$200	\$2,900	\$4,500	\$8,000	\$6,500	\$8,000	\$6,500	\$11,250
Waiting Maximum	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
<b>OTHER PLAN DETAILS</b>								
<b>Hospital Services</b>								
Inpatient & Outpatient Services	100% after ded.	80% after ded.	80% after ded.	60% after ded.	80% after ded.	60% after ded.	80% after ded.	100% after ded.
Urgent Care	\$10 Copay, then 100% after ded.	\$10 Copay, then 80% after ded.	\$10 Copay, then 80% after ded.	\$10 Copay, then 80% after ded.	\$10 Copay, then 80% after ded.	\$10 Copay, then 80% after ded.	\$10 Copay, then 80% after ded.	\$10 Copay, then 80% after ded.
Emergency Care (waived if admitted)	\$25 Copay, then 100% after ded.	\$150 Copay, then 80% after ded.	\$150 Copay, then 80% after ded.	\$150 Copay, then 80% after ded.	\$150 Copay, then 80% after ded.	\$150 Copay, then 80% after ded.	\$150 Copay, then 80% after ded.	\$150 Copay, then 80% after ded.
Office Visit	100% after ded.	\$10 Copay, then 80% after ded.	80% after ded.	\$10 Copay, then 60% after ded.	80% after ded.	\$10 Copay, then 60% after ded.	80% after ded.	\$10 Copay, then 80% after ded.
Outpatient Advanced Imaging	100% after ded.	80% after ded.	100% Copay, then 80% after ded.	\$100 Copay, then 60% after ded.	100% Copay, then 80% after ded.	\$100 Copay, then 60% after ded.	100% Copay, then 80% after ded.	100% Copay, then 80% after ded.
<b>Prescription Drugs</b>								
Value Drug	\$0 Copay	\$5 Copay	\$0 Copay	\$0 Copay	\$0 Copay	\$0 Copay	\$0 Copay	\$0 Copay
Tier One	\$5 Copay	\$10 Copay	\$10 Copay	\$10 Copay	\$10 Copay	\$10 Copay	\$10 Copay	\$10 Copay
Tier Two	\$10 Copay	\$25 Copay	\$25 Copay	\$25 Copay	\$25 Copay	\$25 Copay	\$25 Copay	\$30 Copay
Tier Three	\$25 Copay	\$50 Copay	\$50 Copay	\$50 Copay	\$50 Copay	\$50 Copay	\$50 Copay	\$60 Copay
Mail Order Program	2x Retail	2x Retail	2x Retail	2x Retail	2x Retail	2x Retail	2x Retail	2x Retail
<b>RATES</b>								
Employee	\$884.72	\$703.14	\$668.96	\$757.61	\$720.78	\$720.78	TBD	TBD
Family	\$2,011.02	\$1,554.40	\$1,463.46	\$1,674.81	\$1,576.83	\$1,576.83	TBD	TBD
<b>EMPLOYEE COUNTS</b>								
Employee	12	69	0	81	81	81	81	81
Family	36	220	0	256	256	256	256	256
<b>Monthly Premium</b>		\$473,498.02		\$480,117.77		\$462,051.66		#VALUE!
<b>Annual Premium</b>		\$5,681,976.24		\$5,881,413.24		\$5,544,619.92		#VALUE!
<b>% Change from Current</b>		n/a		\$199,437.00		(\$137,356.32)		#VALUE!
<b>Rate Guarantee</b>		Inforce to 10/1/2013		4%		-2%		#VALUE!
<b>Commission Level</b>		0%		0%		0%		0%
<b>Supplemental Compensation</b>		N/A		N/A		N/A		N/A

The analysis is for illustrative purposes only, and is not a guarantee of future expenses, claims costs, managed care savings, etc. There are many variables that can affect future health care costs including utilization patterns, catastrophic claims, changes in plan design, health care trend increases, etc. This analysis does not amend, extend, or alter the coverage provided by the actual insurance policies and contracts. Please see your policy or contact us for specific information or further details in this regard.

While GBS does not guarantee the financial viability of any health insurance carrier or market, it is an area we recommend that clients closely scrutinize when selecting a health insurance carrier or HMO. There are a number of rating agencies that can be referred to including, A.M. Best, Fitch, Moody's, Standard & Poor's, and Weiss Ratings (TheStreet.com). Generally, agencies that provide ratings of U.S. Health Insurers, including traditional insurance companies and other managed care (e.g., HMO) organizations, reflect their opinion based on a comprehensive quantitative and qualitative evaluation of a company's financial strength, operating performance and market profile. However, these ratings are not a warranty of an insurer's current or future ability to meet its contractual obligations.