

AGENDA
SHASTA-TRINITY SCHOOLS INSURANCE GROUP
BOARD OF DIRECTORS MEETING
Hilltop Inn Board Room, 2300 Hilltop Drive, Redding, CA 96002
FRIDAY, APRIL 19, 2013 9:00 A.M. to NOON

Item No.	Item	Background/Recommendation	Action/Information	Page No.
1.0	CALL TO ORDER PLEDGE OF ALLEGIANCE	Announcement of Quorum	A	
1.1	INTRODUCTIONS	Introduce Brooks Rice, Executive Director	I	
2.0	APPROVAL OF AGENDA	Approve Agenda of April 19, 2013 Board Meeting	A	
3.0	APPROVAL OF MINUTES	Approve Minutes of Board Meeting September 27, 2012	A	
4.0	PUBLIC COMMENTS	Members of the public may address the Board regarding any items on the agenda within the subject matter jurisdiction of the Board, provided that NO action may be taken on off-agenda items unless authorized by law. Comments shall be limited to 3 minutes per person and 20 minutes for all comments, unless different time limits are set by the President subject to the approval of the Committee.	I	
5.0	CORRESPONDENCE			
5.1	5.1.1 Letters and resolutions of Intent to Withdraw from the JPA were received from Bella Vista School District CSEA, Classified Confidential Management, and Certificated Management units; Shasta-Trinity Regional Occupational Program all units; and Junction Elementary School District all units.		I	
	5.1.2 A letter of Intent from Redding School District to switch all remaining employees to tiered rate structure.		I	
6.0	CONSENT AGENDA			
6.1	6.1.1 Designate Official Correspondence Address and Phone Number for the Shasta-Trinity Schools Insurance Group: The official address and phone number of the Shasta-Trinity Schools Insurance Group is: 350 Hartnell Avenue, Suite D, Redding CA 96002 530- 221-64444 530- 221-6225 (fax)		A	
	6.1.2 Designate Official Representatives and Alternates to the Board of Directors: Attached is the current list of representatives and their alternates to the Shasta-Trinity Schools Insurance Group Board of Directors.		A	
	6.1.3 Annual Review and Adoption of Investment Policy: Pursuant to G.C. 53646, a statement of investment policy must be reviewed by the Board for adoption. The investment policy has not changed, nor are there any proposed changes.		A	
	6.1.4 Open Enrollment Schedule: Open Enrollment meeting attendance is again encouraged and the schedule is presented for the Board's information. The open enrollment meeting attendance is not a requirement for Wellness Program.		A	
	6.1.5 Exiting Districts: Acceptance of exiting districts referred to in Correspondence: Bella Vista, Regional Occupational Program, and Junction Elementary. Acceptance of Redding School District's request to switch to tiered rate structure.		A	

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6.2	<p>Contract Approval</p> <p>6.2.1 InterWest Insurance</p> <p>6.2.2 Workers' Comp Excess</p> <p>6.2.3 Mercer Broker Services</p> <p>6.2.4 Anthem Blue Cross ASO</p> <p>6.2.5 SunLife Stop Loss</p> <p>6.2.6 FitThumb Wellness</p> <p>6.2.7 LWP Claims Solutions</p> <p>6.2.8 Delta, VSP, Envision RX</p>	<p>The following contracts are recommended for approval:</p> <p>A proposal from InterWest to provide Broker and Loss Control Services for the 2013/14 program year is presented.</p> <p>A proposal from Safety National Casualty Corp. for Workers' Compensation Excess Liability.</p> <p>Mercer has presented a proposal for Broker Services included with this packet. Board authorizes Brooks or Adam to approve contract after meeting.</p> <p>Anthem Blue Cross has presented a proposal for administrative and claims fees for the 2013/14 program year. Board authorizes Brooks or Adam to approve contract after meeting.</p> <p>SunLife has presented a proposal for Excess Liability for the 2013/14 medical program year. Board authorizes Brooks or Adam to approve contract after meeting.</p> <p>FitThumb has presented a contract for servicing portions of the Wellness Incentive program.</p> <p>A proposal from LWP for Workers' Comp TPA services.</p> <p>Delta Dental is currently under contract until October 1, 2014. VSP is currently under contract until July 1, 2015. Envision RX is currently under contract until July 1, 2014. Renewal dates to move to January 1st in the future.</p>	<p>A</p> <p>A</p> <p>A</p> <p>A</p> <p>A</p> <p>A</p> <p>A</p> <p>I</p>	
6.3	<p>Set Meeting Dates for the remainder of 2013</p> <p>Meeting dates for Board and Executive Committee are proposed as follows:</p> <p><u>Executive Committee:</u></p> <p>Friday, August 23, 2013 9:00 a.m. – noon</p> <p>Thursday, September 26, 2013 9:00 a.m. – noon</p> <p><u>Board of Directors:</u></p> <p>Friday, October 11, 2013 9:00 a.m. – noon</p>			

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7.0	GENERAL BUSINESS			
7.1	Financial Reports Year-to-Date Financial Reports (2012/13)	Financial Reports are presented for the Board's information	I	
7.2	Stabilization Policy	The Executive Committee recommends no changes to the stabilization goals.	A	
7.3	Elections of Officers and Executive Committee Members	Nomination ballot was sent to the Board of Directors requesting nominations for positions on the Executive Committee as well as Officers. Voting will be completed and results will be announced at the meeting.	A	
7.4	Bylaw Review Committee	Consideration of an ad-hoc committee to review the JPA By-Laws. Contact Adam Hillman if interested in participating in the committee.	A	
7.5	Health Benefits Committee	Consideration of Health Benefits Committee to reconvene this summer for any agenda affecting the January renewal. Board need to give directive to committee.	A	
7.6	Plan Source Eligibility System	Status of eligibility system implementation	I	
7.7	Expenditures	List of checks and wires presented for approval	A	
8.0	WORKERS' COMPENSATION PROGRAM			
8.1	Workers' Compensation Claims Report 8.1.1 New Self-Insured Program 8.1.2 Old Self-Insured Program	A brief claims overview will be presented for the New and Old Self-Insurance Programs by LWP with an emphasis on how the losses have matured over the course of the program.	I	
8.2	Actuarial Study & Rates Accept 2013 Actuarial Study and Workers' Comp Rates	Based on the Actuarial Report prepared and presented by BRS at the March 22, 2013 Executive Committee Meeting, the report and rate increase will be presented for approval as recommended by the Executive Committee.	A	
8.3	2013/14 Experience Modification Factors	Likewise, the Ex-Mods are presented as recommended by the Executive Committee for approval.	A	
8.4	Risk Management/Loss Control Programs 8.4.1 Status Update on 12/13 Loss Control 8.4.2 Status Update on Incentive Program Overview	Dante Bellino from InterWest Insurance will provide a brief overview of the results of the Loss Control program for the current plan year. Status report of the four- step Incentive Program will be presented for information.	I I	

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9.0	HEALTH BENEFITS PROGRAMS			
9.1	Medical Program			
	9.1.1 Review Claims and Trend for 2012/13	Claims will be presented and Trend for 2012/13 will be presented by Mercer.	I	
	9.1.2 Women's Preventive Care Enhancements	Medical plans will include Women's contraceptives per The Affordable Care Act.	I	
	9.1.3 Health Benefits Committee Wellness Program Recommendations	The Health Benefits Committee will present proposed changes to the Wellness Program, rate structure, plan year renewal date, and HSA.	A	
	9.1.4 Prescription Drug Plan	Envision will present an overview of the 2012/13 program year trend including generic targets and the EGWP program.	I	
	9.1.5 Prescription Drug Plan Changes	The Executive Committee recommends no changes during the extended plan year ending December 31, 2013.	A	
	9.1.6 Medical Plan Year Change	The Executive Committee recommends changing the future plan year to January 1 st through December 31 st with a short interim year from July 1, 2013 to December 31, 2013.	A	
	9.1.7 Recommend 2013 Medical Rate	Based on medical trend data and the extension of the current plan year to December 31, 2013, The Executive Committee recommends no rate increase for the remainder of 2013.	A	
9.2	Dental & Vision			
	9.2.1 Dental and Vision Plan Year Change	The Executive Committee recommends changing the future plan year to January 1 st through December 31 st with a short interim year from July 1, 2013 to December 31, 2013.	A	
	9.2.2 Dental and Vision Rates	The Executive Committee recommends a zero rate increase for dental and vision for the remainder of 2013.	A	
10.0	GENERAL BUSINESS			
10.1	Approve Preliminary 2013/14 Budget	Based on the rate recommendations and financial reports, the Preliminary Budget for 2013/14 is presented for approval.	A	
10.2	ADJOURN TO CLOSED SESSION	Per Gov. Code Secs. 54957, the Executive Committee will enter into a closed session to discuss Public Employee Performance Evaluation.	A	
10.3	RECONVENE IN OPEN SESSION	Open Session/Call to Order	A	

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	Announcement of Any Reportable Actions Taken in Closed Session	With respect to every item of business discussed in Closed Session		
11.0	ADJOURNMENT NEXT MEETING: The next meeting will be August 23, 2013. Location - TBD		A	

AMERICANS WITH DISABILITIES ACT ASSISTANCE

Auxiliary aids and services include a wide range of services and devices that promote effective communication for individuals with disabilities. If you require such assistance, please notify our office (221-6444) as soon as possible. We will make every effort to give primary consideration to expressed preferences, or provide equally effective means of communication to ensure equal access to Shasta-Trinity Schools Insurance Group programs and events.