

# Tri-County Schools Insurance Group

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Joint Powers Authority (JPA) Board Meeting  
Friday, March 18, 2016  
The Plaza Room at Hillcrest Plaza  
210 Julie Drive, Yuba City, CA 95991

## JPA Board Members Present

Brittan Elementary	--absent--
Browns Elementary	--absent--
CIF	--absent--
CIF Central Coast Section	--absent--
CIF North Coast Section	Gil Lemmon
CIF Sac Joaquin Section	--absent--
Camptonville Elementary	--absent--
Capay Elementary	--absent--
<b>Colusa COE</b>	Julie Tucker, Debra Hinely
Colusa Unified	Sheryl Parker
Corning Union High	--absent--
Creekside Cooperative Charter	--absent--
East Nicolaus High	--absent--
Elkins Elementary	--absent--
eScholar Academy	--absent--
<b>Feather River College</b>	David Burris, Morgan Turner
Flournoy Elementary	--absent--
Fort Sage Joint Unified	--absent--
Franklin Elementary	Lisa Shelton
Gerber Union Elementary	--absent--
<b>Glenn COE</b>	Randy Jones
Kirkwood Elementary	--absent--
Lake Elementary	--absent--
<b>Lake Tahoe Community College</b>	Shelley Hansen
Long Valley Charter School	--absent--
Marcum-Illinois School	--absent--
<b>Maxwell Unified</b>	Danielle Wilson
Meridian Elementary	--absent--
Modoc Unified	--absent--
New Day Academy	--absent--
North Central Co. Consortium	--absent--
Nuestro Elementary	Joe Hendrix
<b>Pierce Joint Unified</b>	Daena Meras
Plaza Elementary	--absent--
Pleasant Grove Elementary	--absent--
Plumas COE	--absent--
<b>Plumas Lake Elementary</b>	Ajit Kang
<b>Red Bluff Union High</b>	--absent--
Sierra COE	--absent--
<b>Sierra-Plumas J.U.S.D.</b>	--absent--
Stony Creek J.U.S.D.	--absent--
<b>Sutter County Supt. of Schools</b>	Gail Atwood

Sutter Creek, City of	--absent--
<b>Sutter Union High</b>	Ryan Robison
<b>Tahoe-Truckee Unified</b>	--absent--
<b>Tehama County Dept. of Ed.</b>	--absent--
Wheatland School District	Craig Guensler
Wheatland High	--absent--
Winship-Robbins	--absent--
<b>Yuba City Unified</b>	Robert Shemwell
<b>Yuba College</b>	Jacques Whitfield
<b>Yuba COE</b>	Cindy Sutfin

Employee Benefits Advisory Committee

Sutter Union High School District      Lori Texeira

Consultants and Others Present

Acorn Health Solutions	Tom Partlow
Blue Cross	Robert Sinik, Suzanne Woodworth
ChiroMetrics	Jeremy Oswald
Delta Dental	Ryan Neese
Delta Health Systems	Jose Iniguez, Patrick Mc Tighe
Envision RxOptions	Carolyn Sarkisian
Evans, Wieckowski & Ward	Matt Evans, Jim Ward, Carol Wieckowski
Human Behavior Associates	Yolanda Calderon Wallace, Kimberly Messier
Marsh Consulting Group	Geoff Marsh
TCSIG	Lynn Whitlock, Dena Palacio, Chris Lowery, Dianna DeLashmutt,
USI Insurance Services	Steve Freeman, Ana Uson
Vision Service Plan	Rob Belnap, Mel Scott
Woodruff Sawyer & Co	Mike Bryant, Gail Blagg, and Bernard Sarmiento

A. CALL TO ORDER

The regular meeting of the JPA Board was called to order by President Robison at 12:00 p.m. President Robison welcomed the members and guests. He asked that each person introduce themselves.

President Robison stated that there was not a quorum of the JPA Board of Directors but there was a quorum of the Executive Committee which per the By-Laws would substitute for the Board of Directors.

President Robison thanked all of the members who attended today's meeting.

B. COMMENTS FROM VISITORS

President Robison asked if there were any comments from visitors.

There were no comments.

C. CONSENT AGENDA

C1. APPROVAL OF MINUTES FOR MARCH 20, 2015

MOTION:

Vice President Meras made a motion to approve the Consent Agenda.

Danielle Wilson seconded the motion which carried.

D. REPORTS

D1. PRESIDENT'S REPORT

President Robison welcomed everyone to the meeting and thanked the service partners who made the luncheon possible with their generous support. He mentioned: Robert Sinik and Suzanne Woodworth, Anthem Blue Cross; Jeremy Oswald, ChiroMetrics; Ryan Neese, Delta Dental of California; Jose Iniguez and Patrick Mc Tighe, Delta Health Systems; Carolyn Sarkisian, Envision RxOptions; Geoff Marsh, Marsh Consulting Group; Matt Evans, Jim Ward, and Carol Wieckowski, Evans, Wieckowski & Ward; Yolanda Calderon Wallace, and Kimberly Messier, Human Behavior Associates; Steve Freeman and Ana Uson, USI Insurance Services Benefits; Rob Belnap and Mel Scott, Vision Service Plan and Mike Krill, Gail Blagg, and Bernard Sarmiento, Woodruff Sawyer & Co.

President Robison's opening remarks:

Tri-County Schools Insurance Group continues in its fourth decade of providing services for our member employers, their employees, retirees and qualifying family members. What makes this so remarkable is that we have accomplished this feat in one of the most geographically diverse regions of the state.

Throughout the years, TCSIG's effective risk pooling strategies have afforded our members a high level of rate stability and confidence that our members have come to expect. We are successful because we have a "Pure Insurance Pool". In a "Pure Insurance Pool" it is all for one and one for all.

- **Philosophy:** Same pooled rates for all groups regardless of location, average age, group size, demographics, or claims experience
- **Pricing:** History of stable pricing from year to year
- **Retirees:** Retirees under age 65 have same rates as active employees
- **Benefits:** Full Benefits Package including Life, Medical, Rx, Dental, Vision, Chiropractic, Mental Health, EAP (employee assistance program)
- **Wellness Program:** No Copay
- **Health Coaching:** No Copay
- **Telemedicine:** No Copay
- **Disease Management Program:** No Copay
- **Free On-Site Blood Draws:** No Copay
- **Personalized Customer Service:** No Phone Tree, Claims issue intervention, Eligibility assistance, TCSIG staff has direct access to vendors
- **Member Employers:** Member Employers have influence on benefit designs and pricing
- **EBAC (Employee Benefit Advisory Committee):** Employee feedback on benefits

Our Joint Powers Authority has undergone many changes this past year. We have watched Richard Hare ride off into the sunset for a much deserved retirement. Richard provided outstanding service and value to our

organization for many years. After a lengthy recruitment process we ushered in a new Executive Director only to be met with his sudden departure in December. The Executive Committee members formed a sub-committee comprised of Deana Meras, Cindy Sutfin, and myself, Ryan Robison to work with Matt Evans, TCSIG staff and our service partners to perform executive director duties associated with JPA operations. Most immediate of these duties is rate setting for the 2016/2017 year, charting the direction of TCSIG.

We have had a very eventful, positive, and productive year.

In this climate of regional rating and wide spread deal cutting to attract new members only to be re-rated, TCSIG is an industry leader in providing transparent member driven health care services.

What has defined us in the past and what will continue to define us in the future is our commitment to quality service, financial stability, and longevity of our organization for all of our members.

I am happy to report that TCSIG continues to be relevant and is financially stronger today than we were a year ago as is evidenced by the rate recommendations being brought forward from the Executive Committee and our proposed budget for 2016/2017.

It is our hope that you will accept the Executive Committee's recommendations and that we will continue to see our program excel.

Mr. Matt Evans will now provide a report on our financials.

D2. MANAGEMENT REPORT

Matt Evans gave a brief history of why he was giving the Management Report. He thanked all the Service Partners who have contributed to TCSIG's successful year. Mr. Evans asked Steve Freeman from USI Insurance Services to give a brief report on some of the activities of the last year. Mr. Freeman stated that he assisted with the Executive Committee's sub-committee and the actuary, Geoff Marsh to understand and improve the financial outlook for TCSIG.

Tom Partlow from Acorn Health Solutions was introduced next to give the Board an update on the TCSIG Wellness Center since taking over the management duties since January 21, 2016. Mr. Partlow stated that February had the most patient visits since July 2015. The cost of each visit in February is less than other primary care facilities in the Yuba/Sutter area. He stated that the availability of the out-of-area member employers to use the Wellness Center is becoming available through eVisit, a video telemedicine free benefit being tested and will go live soon.

Patrick Mc Tighe from Delta Health Systems came up next to inform the Board of changes with Delta Health. He stated that online deductible and out-of-pocket accumulators will be available online for members to view as of April 1, 2016. He stated that all members will be re-carded July 1<sup>st</sup> due to the expansion of the Anthem Blue Cross network.

After Mr. Mc Tighe gave his report, Mr. Evans then reviewed the presentation on the financial outlook of TCSIG, which is very positive.

E. ACTION ITEMS

E1. PROPERTY/CASUALTY RECOMMENDATION TO THE JPA BOARD

President Robison stated that this action item is tabled until current rates are obtained.

E2. MEDICAL PROGRAM RECOMMENDATION TO THE JPA BOARD

President Robison stated the recommendations from the Executive Committee to the JPA Board.

MOTION:

Vice President Meras made a motion to accept the Executive Committee's recommendation to the JPA Board that the medical PPO plans increase by 5%, adopt the attached Summary of Benefits which includes the Premier Plus Plan, continue to offer the Kaiser HMO plans and pass-through the 14.5% rate increase, and continue to have the Waiver Assessment of \$306 for tiered plans and \$612 for composite rates stay the same.

Jacques Whitfield seconded the motion. The motion was approved unanimously by the members present as noted above.

E3. GROUP LIFE PROGRAM RECOMMENDATION TO THE JPA BOARD

President Robison reviewed the motion.

MOTION:

David Burris made a motion to approve the six Life Insurance options with no change in rates.

Gail Atwood seconded the motion. The motion was approved unanimously by the members present as noted above.

E4. DENTAL PROGRAM RECOMMENDATION TO THE JPA BOARD

President Robison reviewed the report which stated that the actuarial review proposed increasing the core dental plans in the Dental Program by 3%.

MOTION:

Gail Atwood made a motion to adopt the recommendation of the Executive Committee for the Dental Program rates for FY 2016/2017.

Robert Shemwell seconded the motion. The motion was approved unanimously by the members present as noted above.

E5. VISION PROGRAM RECOMMENDATION TO THE JPA BOARD

President Robison reviewed the report which stated that the actuarial review proposed increasing the Vision Program rates by 3%.

MOTION:

Robert Shemwell made a motion to adopt the recommendation of the Executive Committee for the Vision Program rates for FY 2016/2017.

Randy Jones seconded the motion. The motion was approved unanimously by the members present as noted above.

E6. FY 2016/2017 BUDGET RECOMMENDATION TO THE JPA BOARD

President Robison reviewed the report.

MOTION:

Danielle Wilson made a motion to adopt the FY 2016/2017 Budget as submitted with the provision to update the property/casualty contributions and premiums once the coverage is secured.

Vice President Meras seconded the motion. The motion was approved unanimously by the members present as noted above.

E7. ELECTION OF FIVE AT-LARGE MEMBERS TO THE EXECUTIVE COMMITTEE AND ELECTION OF OFFICERS FOR 7/1/2016 TO 6/30/2018

President Robison reviewed the report and the slate of officers and the five at-large members. He asked if there were any nominations from the floor. There were none.

MOTION:

Julie Tucker made a motion to accept the five at-large members and to re-elect the slate of officers.

Gail Atwood seconded the motion. The motion was approved unanimously by the members present as noted above.

F. ITEMS FOR NEXT AGENDA

None

G. ADJOURNMENT

President Robison's closing comments:

"I want to thank the Executive Committee. They are an outstanding group of individuals. I want to thank the service partners for their attendance today and for their generosity in sponsoring the luncheon."

President Robison adjourned the meeting at 1:04 p.m. The next scheduled meeting of the Joint Powers Authority Board will be determined at the April 22, 2016 Executive Committee meeting.

Respectfully submitted,  
Dianna DeLashmutt  
Recorder  
3/18/2016