

# Tri-County Schools Insurance Group

Executive Committee Meeting Agenda

Friday, May 22, 2020 at 9:30 AM

**NO GATHERING will be held at the TCSIG Board Room**

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## ATTENDEES

### Officers

Sutter Union High School Dist.	Ryan Robison	President
Glenn County Office of Ed.	Randy Jones	Vice President
Sutter County Supt. of Schools	Ron Sherrod	Secretary

### Directors

Brittan	Staci Kaelin- <b>Absent</b>
Colusa County Office of Ed.	Serena Morrow, Aaron Heinz
Feather River College	David Burris
Franklin Elementary School Dist.	Lisa Shelton
Lake Tahoe Community College	Shelley Hansen
Maxwell Unified School Dist.	Danielle Wilson
Modoc Joint Unified School Dist.	Tom O'Malley
Nuestro Elementary School Dist.	Bal Dhillon
Plumas Lake Elementary School Dist.	Ajit Kang
Sierra Plumas Joint Unified	Laraine Sei
Wheatland Elementary School Dist.	Craig Guensler
Yuba City Unified School District	Robert Shemwell
Yuba Community College Dist.	Donald Grady
Yuba County Office of Education	Mary Pa Hang

### Consultants

Advisor to TCSIG Executive Board	Mathew D. Evans
Delta Health Systems	Patrick McTighe, Monique Aguilar
Goodman Consulting LLC	Dawn Goodman
Lozano Smith	Nick Clair
Risk Strategies	Fred Cannon, Amber Olivan, Paul Harrison
USI	Steve Freeman
Yuba County Treasurer	Dan Mierzwa

### Staff

Chief Financial Officer	Lynn Whitlock
Finance and Operations Manager	Marisa Garramore
Administrative Clerk	Becca McIntosh

### Visitors

Yuba Community College District	Linda Dewees-Condrey
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A. Call to Order

President Ryan Robison called the meeting to order at 9:30am

B. Flag Salute

C. Roll Call

- a. Establish a Quorum

D. Public Comments

This is an opportunity for members of the public to address the Executive Board on any matter within the Executive Board's jurisdiction that is listed or not listed on the Agenda. To ensure fair and equal treatment of all who appear before the Executive Committee, and to expedite Executive Committee business, speakers will be limited to three minutes. The three-minute per speaker time limitation may be extended for good cause by the President, or by the majority vote of the executive committee. Anyone wishing to be placed on the Agenda for a specific topic should contact the TCSIG office and submit correspondence at least 10 days before the desired date of appearance.

No public comment.

E. Consent Agenda

- a. Approval of Minutes: April 24, 2020

- b. Approval of Payments: April 2020

Motion to approve April 24, 2020 minutes and April 2020 payments: Tom O'Malley

Second: Danielle Wilson

The motion was approved unanimously by the voting members present

as listed on page 1.

F. Reports

- a. President's Report

President Ryan Robison stated it is a great time to remember why TCSIG was formed and how today it is important to realize we are facing a tougher market than when TCSIG was formed in the 1980s. He said society is more complex, we face more problems and there are more government regulations, but it is still a good time to remind each other that we are stronger together. Mr. Robison said that it is extremely important when it comes to these meetings that all board members and services partners come with their TCSIG hats on so they can make decision to ensure viability moving forward.

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### G. Information and Discussion Items

- a. Goodman Consulting: Dawn Goodman
  - i. Proposed Mental Health Plan Amendment

Dawn Goodman provided an overview of the proposed Amendment to the PPO plan document and the CDHP plan document. She reviewed the plan enhancements for the Premier plus plan which lowered the deductible and out of pocket max. She reviewed all the of proposed changes to mental health coverage. Ms. Goodman stated TCSIG is adopting almost all aspects of the Mental Health Parity Addiction Equity Act except for maintaining a day limit of 100 days per calendar year and maintaining the exclusion for out of network.

- b. Lozano Smith: Nick Clair
  - i. New Member Policy
  - ii. Legal Opinion on eligibility of Charter Schools to be a member of TCSIG

Nick Clair reviewed the proposed new member policy. Mr. Clair stated the current new member requirements from the bylaws leaves a lot of discretion to the Executive Committee without much detail. His proposal is to remove the new admission information from the bylaws to create a formal policy for new members to apply. This policy will give the board flexibility to make changes to the policy as needed. Mr. Clair stated the new member policy will require an applicant to apply for all programs offered by TCSIG then the board will determine if they are admitted. Another change Mr. Clair noted was the minimum participation period is defined by the individual program. Mr. Clair explained that the bylaws defers to the Executive Committee and the new policy defines what can be done with the power of bylaws.

Mr. Evans stated that as TCSIG moves forward he would like them to have the opportunity to look at applicants for all TCSIG programs to help TCSIG grow and make all the programs sustainable for the future.

Randy Jones asked if the policy will be applicable to only those agencies that are not current members. Mr. Evans stated yes current members will be grandfathered so they will not need to apply for all three programs if they are interested in joining another TCSIG program. Mr. Jones then requested that clarification be added to the policy stating that existing members will not need to apply for all three programs. Mr. Clair said he will review the policy and can add clarification on existing members. Mr. Robison stated the policy would be voted on in action items but to include the clarification in the motion.

Mr. Clair discussed Charter Schools being a member of TCSIG. Charter Schools are allowed to join insurance JPAs per Ed Code 6528. Mr. Clair explained how TCSIG should treat Charter Schools and stated it does depend on practicality and policy Mr. Clair said

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important factors to consider when determining if a Charter School is considered a full member are is there a governing board, how are they funded, and is the district the employer or the school. Mr. Clair stated he will return with a formal recommendation and guidance on what to do with different types of charters in the future and the effects of the new member policy.

c. EBAC Status: Lynn Whitlock and Becca McIntosh

Lynn Whitlock provided an overview of the EBAC history and the plan enhancements that were presented at the recent Employee Benefits Advisory Committee (EBAC) meeting. Becca McIntosh reported that EBAC voted on two members to be EBAC representatives beginning with the June 19 Executive Committee meeting. New representatives are Heather Fowles, Plumas Lake Elementary and Monica Tejada, Sutter County Superintendent of Schools.

d. Risk Strategies to Present Status on the following:

- i. Renewal of Property/Casualty Insurance Policies
- ii. Status of SELF's new policy: Increases in premium; and assessments

Fred Cannon provided an update on the property/casualty renewals. He confirmed that all casualty coverages are renewing flat except for an increase in liability. He stated that previously cyber coverage was expecting an increase but after reevaluation, it was flat. Mr. Cannon said he is currently working on the property coverage.

Mr. Evans spoke about challenges with the property insurance renewal in this hard market. Mr. Evans believes this is because of a recalculation of risk because they continue to be a moving target. He said an estimate was proposed for an increase in property coverage of about 70% but now the market is suggesting that the increase will be significantly higher, and no one is committing to placing their coverages yet.

e. USI to Present Recommendation for:

- i. TCSIG Reopening Admin Office per COVID-19 Guidelines
- ii. Reopening TCSIG Wellness Center per COVID-19 Guidelines

Item e was moved to the June 19 Executive Committee Meeting.

f. Updating Status on TCSIG Newsletter: Marisa Garramore

Marisa Garramore presented a status update on the TCSIG Newsletter. She stated the May newsletter was completed and newsletters will be distributed quarterly.

g. Yuba County Treasurer Report

- i. Update on TCSIG investment portfolio

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Dan Mierzwa, Yuba County Treasurer, thanked the board for all the years of partnership with Yuba County. Mr. Mierzwa provided an update on TCSIG's investment portfolio. He stated that government code 53601 is what governs public dollar reinvestment, safety is paramount, so they want to make sure when you put a dollar in you get a dollar back. He also said in the last three months liquidity and safety have become very important with the market crashes.

Entered closed session at 11:12am

#### H. Closed Session

- a. Claims (1) pursuant to Subdivision (b) 54956.95 and 6276.26
- b. Personnel Pursuant to Section 54957(b) and Section 54957.6
- c. Report on status of programs and contracts pursuant to Government Code Section 54950; 6276.02 and 54956.87; 6276.30; 6276.44; 6276.48; 11126; 6254.25(h)(ii)
- d. CONFERENCE WITH LEGAL COUNSEL-ANTICIPATED LITIGATION (Government Code 54956.9)  
Significant Exposure to Litigation Pursuant to Paragraph (2) of Subdivision (d) of Section 54956.9  
Three potential cases

Returned to open session at 12:37pm

No action was taken during closed session

#### I. Action Items

- a. Ratify amendment to mental health plan  
Motion to ratify amendment to mental health plan: Serena Morrow  
Second: Tom O'Malley  
The motion was approved unanimously by the voting members present as listed on page 1.
- b. Approve New Member Policy to the JPA Board  
Motion to approve new member policy to the JPA board including clarification that the policy does not apply to existing members: Randy Jones  
Second: Ron Sherrod  
The motion was approved unanimously by the voting members present as listed on page 1.

#### J. Items for Next Agenda

USI to Present Recommendation for:

- i. TCSIG Reopening Admin Office per COVID-19 Guidelines

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ii. Reopening TCSIG Wellness Center per COVID-19 Guidelines

K. Adjournment

Motion to adjourn meeting: Ron Sherrod

Second: Randy Jones

The motion was approved unanimously by the voting members present as listed on page 1.

Meeting was adjourned at 12:37pm.