

# Agenda

## Lyon County School District Board of Trustees

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A LCSD INSURANCE COMMITTEE MEETING of the Board of Trustees of Lyon County School District will be held Thursday, April 20, 2023, beginning at 4:00 PM at the LynC Building A, 3655 Spruce Ave., Silver Springs, NV 89429.

The subjects to be discussed or considered or upon which any formal action may be taken are listed below. Items do not have to be taken in the order shown on this meeting notice.

1. CALL TO ORDER
2. PLEDGE OF ALLEGIANCE
3. ROLL CALL AND WELCOME
4. APPROVAL OF AGENDA
5. APPROVAL OF MINUTES 4

6. PUBLIC PARTICIPATION

The public is invited to address the committee on items not listed on the agenda. The purpose of public comment is to bring issues, concerns, or praiseworthy items to the attention of the committee. No action may be taken on any subject raised during public comment until the matter has been properly placed on an agenda for a properly noticed meeting pursuant to NRS 241 (Nevada's Open Meeting Law).

If you wish to speak, please step up to the front table, be seated, and state your name. Your comments must be limited to no more than three minutes and must fall under the committee's jurisdiction and control. In consideration of others, avoid repetition. Although this committee does not restrict comments based upon viewpoint, comments will be prohibited if the contents are willfully disruptive, slanderous, amount to personal attacks, or interfere with the rights of other speakers. Comments made during this time will be monitored by the Committee Chairperson.

The public comment can be emailed to [blakesmith@lyoncsd.org](mailto:blakesmith@lyoncsd.org). The committee will not discuss these comments, but they will be listed in the minutes of the meeting.

7. (FOR DISCUSSION AND POSSIBLE ACTION) Update on Aetna Medical Plan and move to Guardian Dental and Vision. Presented by Valerie Clark, Clark and Associates. 8
8. (FOR DISCUSSION AND POSSIBLE ACTION) Update on the Carson Tahoe/Aetna joint letter regarding their network contract. Presented by Valerie Clark, Clark and Associates.

9. (FOR DISCUSSION AND POSSIBLE ACTION) Update on Annual Open Enrollment. Presented by Valerie Clark, Clark and Associates, and Blake Smith, LCSD Risk Manager.

10. (FOR DISCUSSION AND POSSIBLE ACTION) Scheduling of future committee meetings. Presented by Committee Chair, Katherine Rudy, LCCSEA President.

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#### 12. ADJOURN

#### Public Comment to the Lyon County School District Board of Trustees

In the event that you are unable to attend the LCSD Board of Trustees meeting, you may submit public comment by 3:00 pm the day before the board meeting by [clicking here](#). Public comment will be forwarded to all LCSD Trustees prior to the board meeting. Please note that this link is monitored for public comment only.

If you have questions or public records requests, please contact the LCSD Communications and Public Relations Officer at ([Communications@lyoncsd.org](mailto:Communications@lyoncsd.org)).

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The notice for this meeting was posted at the Lyon County School District Administrative Office and posted to the Lyon County School District website (<http://lyoncsd.org>) and the official website of the State of Nevada (<http://notice.nv.gov>) in accordance with NRS 241.020 (3) (b).

*LYON COUNTY SCHOOL DISTRICT STATEMENT OF NONDISCRIMINATION AND ACCESSIBILITY*

*The Lyon County School District does not discriminate on the basis of race, color, national origin, gender, disability or age in any of its policies, procedures, or practices, in compliance with Title VI of the Civil Rights Act of 1964 (pertaining to race, color, and national origin), Title IX of the Educational Amendments of 1972, section 504 of the Rehabilitation Act, the Americans with Disabilities Act, and Age Discrimination Act of 1975, and any other pertinent statute or requirement. This Non-Discrimination policy covers admission, access, treatment, and employment in the District's programs and activities, including Occupational Education. For information regarding opportunities, policies, or the filing of grievances, contact your school principal.*

*The Lyon County School District is pleased to provide accommodations for the handicapped or disabled. Members of the public who are disabled and require special accommodations or assistance at the meeting are requested to notify the Administrative Assistant to the Superintendent and Board of Trustees in writing at 25 E. Goldfield Ave., Yerington, NV 89447, email Margaret Heim at [mheim@lyoncsd.org](mailto:mheim@lyoncsd.org), or call (775) 463-6800 Ext. 10034 at least one week prior to the meeting.*

# Minutes

## Lyon County School District

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An INSURANCE COMMITTEE MEETING of the Board of Trustees of Lyon County School District will be held Tuesday, March 14, 2023, beginning at 4:00 PM at the LynC Building A, 3655 Spruce Ave., Silver Springs, NV 89429.

The subjects to be discussed or considered or upon which any formal action may be taken are listed below. Items do not have to be taken in the order shown on this meeting notice.

1. CALL TO ORDER: 4:03 PM by Kathy Rudy
2. PLEDGE OF ALLEGIANCE
3. ROLL CALL AND WELCOME: Present – [Kathy Rudy](#), [Dawn Huckaby](#), [Mary Cole](#), [Valerie Clark](#), [Blake Smith](#), [Loraine De La Torre](#), [Tammie Moniz](#), [Joy Hanssen](#), [Anna Brueher](#)
4. APPROVAL OF AGENDA

[Motion: Motion to approve a flexible agenda by Loraine De La Torre](#)  
[Second: Anna Brueher](#)  
[Vote: yes/approved](#)

5. APPROVAL OF MINUTES

[Motion: Motion to approve minutes by Joy Hanssen](#)  
[Second: Anna Brueher](#)  
[Vote: Yes/approved](#)

6. PUBLIC PARTICIPATION

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Committee Chairperson.

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No public participation!

7. (FOR POSSIBLE ACTION) Discussion and possible action regarding the July 1, 2023 LCSD Benefit renewal options for a final decision. This item is presented by Valerie Clark, Clark & Associates.

Motion: Motion to continue with Aetna for Medical and Guardian for dental/vision with a contingency to re-address if Carson Tahoe backs out. – Anna Brueher

Second: Loraine De La Torre

Vote: Yes/approved

Motion: Motion to amend the first motion to take out “Carson Tahoe” and replace with “healthcare provider” – Anna Brueher

New Motion: Motion to continue with Aetna for Medical and Guardian for dental/vision with a contingency to re-address if the healthcare provider backs out.

Second: Loraine De La Torre

Vote: yes/approved

8. (FOR POSSIBLE ACTION) Discussion and possible action regarding an update on the Carson Tahoe Health and Aetna in-network contract. This item is presented by Valerie Clark, Clark & Associates.

Motion: Motion to request a clarifying contract letter from Carson Tahoe and that letter to be distributed to enrolled members – Loraine De La Torre

Second: Mary Cole

Vote: yes/approved

Motion: Motion to get additional information from Cigna as a contingency – Loraine De La Torre

Second: Anna Brueher

Vote: yes/approved

9. (FOR POSSIBLE ACTION) Discussion and possible action regarding future Benefit Committee meeting dates. This item is presented by Benefits Committee Chairperson Kathy Rudy.

Motion: Motion to schedule next meeting on April 20<sup>th</sup> at 4:00 PM by Anna Brueher  
Second: Joy Hannsen  
Vote: yes/approved

#### 10. PUBLIC PARTICIPATION

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No public participation!

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#### 11. ADJOURN

Motion to adjourn at 5:35 PM by Anna Brueher

Second: Mary Cole

Vote: yes/approved

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# LCSD Insurance Committee Meeting

04/20/2023

# Aetna Medical Utilization Review

## Monthly Claims:

Month	Subscribers	Members	Monthly Billed Premium	Total Medical FFS/Caps	Total Rx Claims
January 2022	961	1,482	\$723,669	\$345,285	\$201,251
February 2022	958	1,479	\$720,814	\$342,916	\$177,564
March 2022	958	1,486	\$721,991	\$337,420	\$197,236
April 2022	959	1,486	\$721,326	\$339,623	\$215,833
May 2022	956	1,486	\$720,843	\$421,329	\$182,577
June 2022	955	1,479	\$718,974	\$691,593	\$235,980
July 2022	950	1,462	\$712,870	\$2,411,403	\$224,884
August 2022	873	1,346	\$654,395	\$465,990	\$217,282
September 2022	935	1,450	\$700,469	\$541,981	\$216,053
October 2022	941	1,453	\$701,594	\$3,923,458	\$213,965
November 2022	949	1,449	\$702,388	\$430,822	\$215,674
December 2022	950	1,449	\$702,978	\$1,647,797	\$264,071

- Claims displayed are incurred and completed through December 2022.
- Claims displayed are based on a rolling 12 months of data.
- Claims paid through February 2023.

Aggregate Premium Billed	\$8,502,312
Aggregate Incurred Claims	\$14,461,985
<b>Cost Ratio</b>	<b>170%</b>

\* 1 large claimant is currently at \$4,778,860  
(amount over \$250,000 is pooled)

# Renewal Overview

7/1/2023

- The **medical** plan will remain with **Aetna**, with no plan changes
- The **dental** and **vision** plans will be moving to **Guardian** with an enhanced network and the **dental plan** will offer a **rollover feature** (handout provided on rollover)
- **Guardian** will remain the carrier for the **life** insurance
- **American Fidelity** will continue to be the benefits **enrollment platform**
- **Open enrollment** will run from **April 3-28** for employees to complete their renewal elections
- The **plan year** will run from **July 2023-June 2024**
- **Benefit information meetings** were held at each of **our locations**, we also held a **virtual meeting**, information listed on next page
- **Aetna** and **Carson Tahoe Hospital** update: Aetna is working this week to improve their communication and current processes, after which an update will be provided
  - Follow up 4/19/2023: Notifications going out through CTH patient portal

Open  
Enrollment

General  
Information  
Meetings

<b>Date</b>	<b>Location</b>	<b>Number of Attendees</b>	<b>LCSD and Clark &amp; Associates Participants (presenting benefits)</b>
April 4 <sup>th</sup>	Virtual Zoom (recording posted)	4	Valerie, Lisa and Blake
April 10 <sup>th</sup>	Smith Valley High School	3	Lisa, Blake and Beth
April 11 <sup>th</sup>	Fernley High School	0	Lisa, Blake and Beth
April 12 <sup>th</sup>	Dayton High School	1	Lisa, Blake and Beth
April 13 <sup>th</sup>	Yerington High School	2	Lisa, Blake and Beth
April 17 <sup>th</sup>	Silver Stage High School	2	Lisa, Blake and Beth

## Service Tracking

It was requested at a previous Insurance Committee meeting that Clark & Associates provide a summary of the emails/calls received from LCSD members. Below is a summary of the number of calls/emails received and their status (open or closed).

**Date range for this summary includes service provided from January 2021 to April 2023.**

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<b>CATEGORY</b>	<b>OPEN</b>	<b>CLOSED</b>	<b>TOTAL</b>
Claims	1	39	40
Rx	1	20	21
Providers	1	35	36
Test/Procedure/PT Auth	0	20	20
Benefits	0	12	12
Dental	0	10	10
<b>TOTAL</b>	<b>3</b>	<b>136</b>	<b>139</b>

**Thank  
you!**





## Our oral health rewards program

### Help encourage good oral care

The connection between oral and overall wellness is clear. Visiting the dentist regularly can help prevent and detect early stages of many diseases and conditions. Help your clients promote good oral care with our Maximum Rollover Oral Health Rewards Program — a unique tool that encourages and rewards members who visit the dentist.

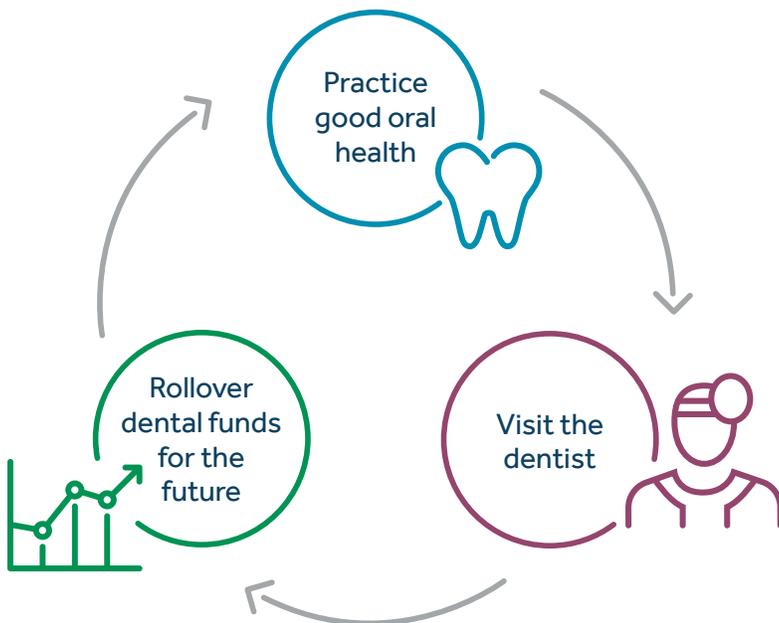
#### Helping employees maintain good health

- Members simply submit a claim without exceeding the paid claims threshold during the benefit year.
- Guardian will reward them by rolling over a portion of their unused annual dental maximum into their own personal Maximum Rollover Account (MRA) for future use.
- The reward can be used to supplement dental care costs in the future beyond the plan's normal annual maximum.
- Plus! If they use the services of in-network dentists exclusively during the benefit year, we'll increase the amount credited to the MRA!



#### How maximum rollover works

Guardian will roll over a portion of the unused annual dental maximum into a personal Maximum Rollover Account, which can be used in future years if the plan's annual maximum is reached. As an added advantage, additional money is rolled over if in-network dentists are used exclusively during the benefit year.



[Continue to see how Max Rollover works](#)

## How maximum rollover works: \$2,000 annual example\*\*

Depending on the plan's annual maximum, if claims dollars for the year don't exceed a certain threshold, the set Maximum Rollover Amount (pre-determined based on the annual maximum) can be rolled over.

Plan Annual Maximum*	Threshold	Maximum Rollover Amount	In-Network Only Rollover Amount	Maximum Rollover Account Limit
\$2,000	\$800	\$400	\$600	\$1,500
Maximum Claims Reimbursement	Claims amount that determines rollover eligibility	Additional dollars added to Plan Annual Maximum for future years	Additional dollars added to Plan Annual Maximum for future years if only in-network providers were used during the benefit year	The Maximum Rollover Account cannot exceed \$1,500

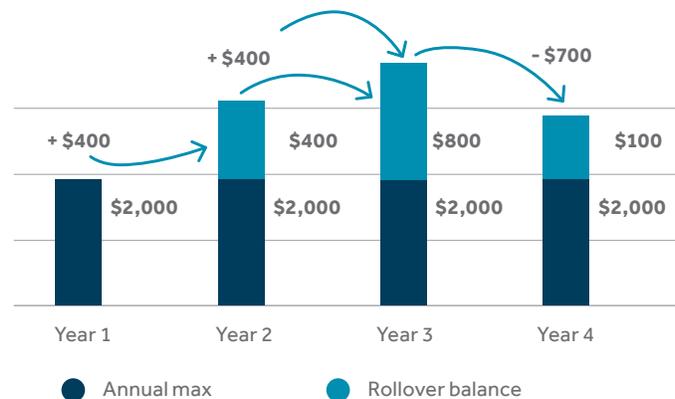
### Sample plan: \$2,000 annual maximum

**Year one:** Jane starts with a \$2,000 Plan Annual Maximum. She submits \$150 in dental claims. Since she did not exceed the \$800 Threshold, she receives a \$400 rollover that will be applied to Year Two.

**Year two:** Jane now has an increased Plan Annual Maximum of \$2,400. This year, she submits \$400 in claims and receives an additional \$400 rollover added to her Plan Annual Maximum.

**Year three:** Jane now has an increased Plan Annual Maximum of \$2,800. This year, she submits \$2,700 in claims. All claims are paid due to the Maximum Rollover Amount accumulated.

**Year four:** Jane's Plan Annual Maximum is \$2,100 (\$2,000 Plan Annual Maximum + \$100 remaining Maximum Rollover Amount accumulated).



Contact your Guardian Group sales representative for more information.

The Guardian Life Insurance  
Company of America  
New York, NY  
[guardianlife.com](http://guardianlife.com)

\* If a plan has a different annual maximum for PPO benefits vs. non-PPO benefits, (\$1500 PPO/\$1000 non-PPO for example) the non-PPO maximum determines the Maximum Rollover plan. May not be available in all states. \*\*This example has been created for illustrative purposes only. Guardian's Dental Insurance is underwritten and issued by The Guardian Life Insurance Company of America, New York, NY. Products are not available in all states. Policy limitations and exclusions apply. Optional riders and/or features may incur additional costs. Plan documents are the final arbiter of coverage. Information provided in this communication is for informational purposes only. Dental Policy Form No. GP-1-DEN-16. GUARDIAN® is a registered service mark of The Guardian Life Insurance Company of America © Copyright 2019 The Guardian Life Insurance Company of America.