

Agenda

Lyon County School District Board of Trustees

A LCSD INSURANCE COMMITTEE MEETING of the Board of Trustees of Lyon County School District will be held Thursday, November 16, 2023, beginning at 4:00 PM at the Lyon Complex 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.

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.

1. CALL TO ORDER

2. PLEDGE OF ALLEGIANCE

3. ROLL CALL AND WELCOME

4. APPROVAL OF AGENDA

5. APPROVAL OF MINUTES

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6. PUBLIC PARTICIPATION Items LISTED on the Agenda: At this time, the public is invited to address the committee on items listed on the agenda over which the committee has jurisdiction. 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 per agenda item with a maximum of ten minutes total. In consideration of others, avoid repetition or designate a spokesperson to speak on behalf of our group. 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.

Public comments can be emailed to 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) Discussion and possible action regarding an update on Aetna Medical Plan and Guardian Dental, Vision, and Life and AD&D. Presented by Valerie Clark, Clark and Associates.

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8. (FOR DISCUSSION ONLY) Discussion regarding a review of the 2024 renewal and open enrollment timeline. Presented by Blake Smith, LCSD Safety & Benefits Risk Manager.

9. (FOR DISCUSSION AND POSSIBLE ACTION) Discussion and possible action regarding the schedule of future committee meetings. Presented by Committee Chairperson Kathy Rudy, LCCSEA President.

10. PUBLIC PARTICIPATION: Items not listed on the agenda: At this time, the public is invited to address the committee on items not listed on the agenda over which the committee has jurisdiction. 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 are limited to no more than three minutes per person and must fall under subjects within the committee's jurisdiction and control. In consideration of others, avoid repetition, or designate a spokesperson to speak on behalf of your group. 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 are monitored by the committee Chairperson.

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11. ADJOURN

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

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 Nevada Public Notice Website (<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, or call (775) 463-6800 Ext. 10034 at least one week prior to the meeting.

Minutes

Lyon County School District Board of Trustees

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

1. CALL TO ORDER: 4:04 PM
2. PLEDGE OF ALLEGIANCE
3. ROLL CALL AND WELCOME: Kathy Rudy, Dawn Huckaby, Mary Cole, Valerie Clark, Blake Smith, Loraine De La Torre, Tammie Moniz, Anna Brueher
4. APPROVAL OF AGENDA: Motion: Anna Brueher, 2nd Mary Cole, Vote: Yes, approved
5. APPROVAL OF MINUTES: Motion: Dawn Huckaby, 2nd Loraine De La Torre, Vote: Yes/approved

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).

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No public participation!

7. (FOR DISCUSSION AND POSSIBLE ACTION): Renewal Overview

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.

Update: Aetna and Carson Tahoe working to improve communication. Aetna did send a notice through the patient portal; expected by 4/21/23.

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

Blake Smith: currently only at 95 employees who have not yet scheduled appointments.

Open enrollment is extended for retirees until May 5th. Blake will be reaching out directly.

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

Meeting scheduled on November 16th at 4:00 for benefits and claims update.

11. PUBLIC PARTICIPATION

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No Public Participation

12. ADJOURN: Motion: Loraine De La Torre, 2nd Mary Cole

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LCSD Insurance Committee Meeting

11/16/2023

Aetna Medical Utilization Review

Monthly Claims:

Month	Subscribers	Members	Monthly Billed Premium	Total Medical FFS/Caps	Total Rx Claims
August 2022	871	1,344	\$653,261	\$476,059	\$217,282
September 2022	931	1,446	\$698,201	\$559,513	\$216,396
October 2022	937	1,449	\$699,326	\$6,714,082	\$214,349
November 2022	944	1,444	\$699,553	\$426,097	\$215,674
December 2022	945	1,444	\$700,144	\$1,503,766	\$264,071
January 2023	956	1,457	\$704,787	\$709,932	\$208,241
February 2023	956	1,457	\$704,821	\$515,614	\$228,705
March 2023	951	1,453	\$701,372	\$1,197,939	\$257,883
April 2023	948	1,447	\$700,431	\$1,170,696	\$221,127
May 2023	947	1,447	\$699,774	\$917,293	\$258,673
June 2023	952	1,450	\$702,391	\$813,486	\$273,258
July 2023	949	1,424	\$800,546	\$877,528	\$203,471

Aggregate Premium Billed	\$8,464,606
Aggregate Incurred Claims	\$18,661,136
Cost Ratio	220%

- Claims displayed are incurred and completed through July 2023.
- Claims displayed are based on a rolling 12 months of data.
- Claims paid through September 2023.

- 1 large claimant is currently at \$8,212,886
- 1 large claimant is currently at \$530,596
- 1 large claimant is currently at \$297,435

(amount over \$250,000 is pooled)

Guardian Dental/Vision

Utilization Review

<u>Coverage</u>	<u>Date</u>	<u>Employee Only</u>	<u>EE/SP</u>	<u>EE/CH</u>	<u>EE/SPCH</u>	<u>LR</u>	<u>Total Earned Premium</u>	<u>Total Claims</u>
DENTAL	07/2023	695	94	121	115	34%	\$63,436.35	\$21,572.62
	08/2023	636	89	110	112	93%	\$59,049.51	\$54,918.86
	09/2023	709	92	119	120	67%	\$64,318.53	\$42,978.44
	10/2023	715	92	122	122	72%	\$65,085.39	\$46,846.80
		2755	367	472	469	66%	\$251,889.78	\$166,316.72
VISION	07/2023	721	97	114	107	74%	\$7,010.46	\$5,203.17
	08/2023	662	90	106	105	200%	\$6,569.78	\$13,144.39
	09/2023	736	92	113	113	67%	\$7,117.58	\$4,769.01
	10/2023	741	92	117	114	0%	\$7,195.40	\$0.00
		2860	371	450	439	83%	\$27,893.22	\$23,116.57

*Claims from 7/1/2023 - Current

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 the renewal date, July 2023 to November 2023.

CATEGORY	OPEN	CLOSED	TOTAL
Medical			
Claims	2	5	7
RX		4	4
Eligibility		1	1
Providers		1	1
Test/Procedures/ PT Auth		3	3
Benefit Questions		4	4
Dental/Vision			0
Claims		2	2
Eligibility		4	4
Providers		3	3
Benefit Questions		4	4
TOTAL	2	31	33

**Thank
you!**

