

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, January 18, 2024, beginning at 4:00 PM at the Lyon Complex Building D, 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

The public is invited to address the committee on items 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. The committee will not discuss these comments, but they will be listed in the minutes of the meeting.

7. **(FOR POSSIBLE ACTION)** Discussion and possible action regarding Aetna Medical and Guardian Dental July 1, 2024 Renewals and update of Aetna

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Medical and Guardian Dental, Vision, and Life AD&D plans. Presented by Valerie Clark, and Lisa Squier, Clark and Associates and Erin Bradley, Aetna Executive Account Manager

8. **(FOR POSSIBLE ACTION)** Discussion and possible action regarding a schedule of future committee meeting dates. Presented by LCSD Benefit Insurance Committee Chair Kathy Rudy, LCCSEA President.

9. PUBLIC PARTICIPATION

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10. 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 mheim@lyoncsd.org, or call (775) 463-6800 Ext. 10034 at least one week prior to the meeting.

Agenda

Lyon County School District Board of Trustees

An 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 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
2. PLEDGE OF ALLEGIANCE
3. ROLL CALL AND WELCOME – Kathy Rudy, Mary Cole, Loraine De La Torre, Valerie Clark, Lisa Squire, Blake Smith, Dawn Huckaby, Shannon Nelson
4. APPROVAL OF AGENDA – Motion by Dawn Huckaby, 2nd by Loraine De La Torre passed 4/4
5. APPROVAL OF MINUTES – Motion by Loraine De La Torre, 2nd by Mary Cole passed 4/4

6. PUBLIC PARTICIPATION - None

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7. (FOR DISCUSSION AND POSSIBLE ACTION) Update on Aetna Medical Plan and Guardian Dental, Vision, and Life and AD&D. Presented by Valerie Clark, Clark and Associates. – Questions regarding dental and vision member ID cards and communication out to employees. Lisa Squire to create a one page contact sheet to add to the district benefits website

8. (FOR DISCUSSION ONLY) Discussion of 2024 renewal and Open Enrollment Timeline. Presented by Blake Smith, LCSD Safety & Benefits Risk Manager – Blake Smith asked for feedback on benefit info on site meetings. They were poorly attended with a max of 2 staff members at a meeting. Some meetings had no one. Dawn Huckaby recommended multiple virtual benefit info meeting instead of on site to better utilize time and resources. It would also allow more employees to attend without having to drive to a location.

9. (FOR DISCUSSION AND POSSIBLE ACTION) Scheduling of future committee meetings. Presented by Committee Chair, Katherine Rudy, LCCSEA President. – January 18 4 PM to review renewal and take info back to associations. Feb. 15 4 PM to meet and vote in preparation for Feb. Board Meeting.

10. PUBLIC PARTICIPATION – Loraine De La Torre asked about Carson Tahoe Hospital & ROC still being in network as a member stated they were told by ROC that they need to go to Renown. Valerie Clark confirmed that the network issue is resolved and CTH & ROC are both in network.

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11. ADJOURN – 4:57 PM Motion by Loraine De La Torre, 2nd by Mary Cole Pass 4/4

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LCSD Insurance Committee Meeting

1/18/2024

Aetna Medical Utilization Review

Monthly Claims:

Month	Subscribers	Members	Monthly Billed Premium	Total Medical FFS/Caps	Total Rx Claims
October 2022	937	1,449	\$699,326	\$6,164,068	\$214,349
November 2022	944	1,444	\$699,553	\$410,587	\$215,674
December 2022	945	1,444	\$700,144	\$1,062,024	\$264,071
January 2023	956	1,457	\$704,787	\$550,525	\$208,241
February 2023	956	1,457	\$704,821	\$484,549	\$228,705
March 2023	951	1,453	\$701,372	\$917,955	\$257,883
April 2023	948	1,447	\$700,431	\$1,069,007	\$221,127
May 2023	947	1,447	\$699,774	\$852,568	\$258,673
June 2023	952	1,450	\$702,391	\$747,704	\$273,315
July 2023	950	1,424	\$800,672	\$720,480	\$203,477
August 2023	875	1,313	\$737,741	\$505,477	\$250,988
September 2023	965	1,423	\$801,801	\$591,320	\$310,940

Aggregate Premium Billed	\$8,652,812
Aggregate Incurred Claims	\$16,983,701
Cost Ratio	196%

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

- 1 large claimant is currently at \$6,971,582
- 1 large claimant is currently at \$504,669
- 1 large claimant is currently at \$277,786

(amount over \$250,000 is pooled)



Lyon County School District Aetna Medical Insurance Rates



Aetna
Medical
7/1/2024
Renewal

	CURRENT	RENEWAL
	Jul 2023 - Jun 2024	Jul 2024 - Jun 2025
BASE	BASE	BASE
Employee	\$657.13	\$722.19
Employee + Spouse	\$1,314.26	\$1,444.37
Employee + Child/ren	\$1,182.84	\$1,299.94
Employee + Family	\$1,971.39	\$2,166.56
Employee + Family Dual Spouse	\$1,839.97	\$2,022.13

BUY-UP	BUY-UP	BUY-UP
Employee	\$771.66	\$848.05
Employee + Spouse	\$1,543.34	\$1,696.13
Employee + Child/ren	\$1,389.00	\$1,526.51
Employee + Family	\$2,315.00	\$2,544.18
Employee + Family Dual Spouse	\$2,160.67	\$2,374.56

HDHP	HDHP	HDHP
Employee	\$629.99	\$692.36
Employee + Spouse	\$1,259.96	\$1,384.70
Employee + Child/ren	\$1,133.97	\$1,246.23
Employee + Family	\$1,889.93	\$2,077.03
Employee + Family Dual Spouse	\$1,763.95	\$1,938.59

9.9% renewal rate cap

- Renewal includes a wellness allowance of \$25,000 as well as the Enhanced Maternity program

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>
DEN	07/2023	693	96	120	116	34%	\$63,550.53	\$21,572.62
	08/2023	633	90	113	112	93%	\$59,258.75	\$54,918.86
	09/2023	714	92	119	121	66%	\$64,662.60	\$42,978.44
	10/2023	722	92	122	122	72%	\$65,400.18	\$46,846.80
	11/2023	728	95	125	122	67%	\$66,185.25	\$44,181.37
	12/2023	728	94	125	124	62%	\$66,338.14	\$41,280.33
			4218	559	724	717	65%	\$385,395.45
VIS	07/2023	720	98	113	108	74%	\$7,022.28	\$5,203.17
	08/2023	659	91	109	105	199%	\$6,595.50	\$13,144.39
	09/2023	740	92	113	114	67%	\$7,151.76	\$4,769.01
	10/2023	746	92	117	114	108%	\$7,217.60	\$7,799.64
	11/2023	752	95	120	114	81%	\$7,302.56	\$5,899.74
			4370	562	692	670	86%	\$42,603.48

Dental Claims from 7/1/2023 – 12/31/2023
 Vision Claims from 7/1/2023 – 11/30/2023



Lyon County School District



Guardian Dental, Vision, & Life Insurance Rates

Guardian
Dental, Vision
& Life

7/1/2024
Renewal

	CURRENT Jul 2023 - Jun 2024	RENEWAL Jul 2024 - Jun 2025
DENTAL	DENTAL	DENTAL
Employee	\$44.97	\$44.97
Employee + Spouse	\$85.55	\$85.55
Employee + Child/ren	\$86.20	\$86.20
Employee + Family	\$119.22	\$119.22
Provider Network:	Dental Guard Preferred	Dental Guard Preferred
Rates Guaranteed Until:	6/30/2024	6/30/2025

	Jul 2023 - Jun 2024	Jul 2024 - Jun 2025
VISION	VISION	VISION
Employee	\$4.44	\$4.44
Employee + Spouse	\$9.64	\$9.64
Employee + Child/ren	\$9.80	\$9.80
Employee + Family	\$16.42	\$16.42
Provider Network:	VSP	VSP
Rates Guaranteed Until:	6/30/2025	6/30/2025

Jul 2023 - Jun 2025
LIFE
\$4.20
Rates guaranteed until 6/30/2025

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 January 15th, 2024.

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CATEGORY	OPEN	CLOSED	TOTAL
Medical			
Claims		14	14
RX	1	6	7
Eligibility		4	4
Providers		2	2
Test/Procedures/ PT Auth		3	3
Benefit Questions		5	5
Dental/Vision			
Claims		2	2
Eligibility		4	4
Providers		3	3
Benefit Questions		5	5
TOTAL	1	48	49

**Thank
you!**

