

**Douglas County School District
Board of Trustees
Agenda for the Board Workshop of
Tuesday, April 7, 2026
9:00 AM
Airport Training Center
1126 Airport Road Building G-1
Minden, NV 89423**

Mission Statement

**We will inspire, empower, and prepare each learner to
achieve his/her life aspirations.**

Board Purpose

**The DCSD Board of Education will govern and oversee a
well-functioning school district where children and staff are
thriving!**

Board of Trustees

Yvonne Wagstaff, President

Melinda Gneiting, Vice President

Erinn Miller, Legislative Representative

David Brady, Member

Heather Jackson, Member

Susan Jansen, Member

Markus Zinke, Member

DOUGLAS COUNTY SCHOOL DISTRICT
Information Concerning Board Policy and Procedures
For Communication with the Board of Trustees

The Douglas County School District (“DCSD”) welcomes visitors at our meetings and appreciate constructive suggestions and comments, which help to meet the educational needs of the District. The Board has a scheduled order of business to follow. The agenda has been available for study by the Members of the Board since published. The Board may only take action items agendized for possible action, unless it finds that the need to discuss or act upon an un-agendized item was truly unforeseen at the time the meeting agenda was posted, the matter requires immediate action, and is to be an emergency as defined by Nevada Revised Statutes.

The Board may act on the consent items with one motion unless a Trustee requests that a consent item be pulled for individual consideration, in which case the Chairperson of the Board will defer action on the particular consent item or items to the regular agenda for consideration separately.

Although each Trustee represents a geographical area of the District, Trustees are elected at large and, as such, represent all citizens of Douglas County. It is the desire of the Board to make decisions that in the best interests of the District. In making decisions, Members of the Board strive to meet the needs of every student enrolled in DCSD schools and will best serve the interests of the entire District.

Members of the Board of Trustees are responsible for exercising their public function in accordance with the requirements of applicable law and regulations, as well as Board Policies adopted by the Board of Trustees of DCSD.

If copies of the complete agenda (and supporting materials) are desired in advance, they may be obtained at the District Office on the Monday preceding a regular meeting of the Board. Please contact DCSD at 775-782-5134 or suptoffice@dcsd.k12.nv.us. Communication with the Board of Trustees as a unit may be either in writing, by personal appearance at a meeting of the Board, or by verbal communication through the District Superintendent.

Public Comment: During regular Board meetings, there will be a general period of public comment for any matter that is not specifically agendized for possible action, and on each item listed on the agenda for possible action.

The Board limits public comment to three minutes per commenter.

Written Communication: Written communication to the Board of Trustees, related to an action item on the agenda, can be emailed to the Board, the District Superintendent, or the Board Secretary, prior to the meeting. Although this communication will not be read during the meeting, it will be added to the minutes of the meeting upon request.

Personal Appearance at a Board Meeting: When an individual or group desires to communicate with the Board of Trustees by means of placing an item on the agenda, at a meeting of the Board, the District Superintendent shall be notified no later than 12:00 noon two weeks prior to the scheduled regular meeting, and the Board President and Superintendent, in their discretion, will determine whether the subject of the communication will be placed on the agenda. When a holiday observed by the District falls on a meeting date, the deadline shall be two weeks prior to the meeting.

- At the time of the meeting, the public can add their name to a sign-up sheet and they will be called upon during the allocated public comment time.
- The Board may set a reasonable time limit for each speaker and for answering questions.
- Extensive formal statements addressing specific items for consideration by the Board should be submitted in writing.

Although the Board may impose reasonable restrictions on the time, place and manner of public comments, it may not restrict comments based on viewpoint. No action may be taken on a matter raised during public comment that is unrelated to any agenda item.

Non-discrimination/Notice to Individuals with Disabilities: The Douglas County School District does not and shall not discriminate on the basis of race, color, religion (creed), gender, gender expression, age, national origin (ancestry), disability, marital status, sexual orientation, or military status, in any of its activities or operations. Members of the public who require special assistance or accommodations at a meeting of the Board of Trustees are asked to notify the District Administration at 1638 Mono Ave., Minden, Nevada 89423, or by calling 775-782-5134, so that such notification is received at least twenty-four hours prior to the meeting.

Revised 11/6/2025



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Minden, NV 89423
Tuesday, April 7, 2026
9:00 AM

AGENDA

1. Call to Order

A. Adoption of the Agenda, as submitted (*For Possible Action*) (*Public Comment will be taken prior to any action*)

Please Note: The Board reserves the right to (1) take items in a different order, (2) combine two or more Agenda items for consideration, and (3) to remove an item from the Agenda or delay discussion relating to an item on the Agenda at any time, in order to accomplish the business on the Agenda in the most efficient manner.

B. Pledge of Allegiance

2. Public Comment (*For Discussion Only*)

Comments will be accepted in person, or through virtual participation via email; suptoffice@dcsd.k12.nv.us no later than 12:30 p.m. the day of the meeting. Email for public comment must include the submitting party's full name. Email for public comment will be posted as a supplemental document and copies will be provided to the board members. The names of those who have provided virtual public comment will be read during public comment and the emails will be included in the record, but the virtual public comment will not be read during the meeting. Comments may be made by members of the public on any matter within the authority of this Board. Please note that public comment will be taken on items marked "for possible action" before action is taken on such items, and members of the public are encouraged to comment on such items at the time they are being considered. Although members of the Board may respond to questions and discuss issues raised during public comment, no action may be taken on such a matter until the matter is placed on an agenda for action at a meeting of the Board. In making public comment, speakers are asked to come to the table or podium, sign in, speak into the microphone, and identify themselves for the record. Commenters are instructed to limit their comments to no more than three (3) minutes, and not simply repeat comments made by others.

3. DCSD Board of Trustees & Superintendent Workshop — Insurance Program Professional Learning (For Information and Discussion)

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Members of the Douglas County School District Board of Trustees, along with the Superintendent, will participate in a workshop facilitated by DCSD's insurance brokers, LP Insurance. The session will provide an overview of the district's insurance programs and related considerations, with topics including, but not limited to, coverage structures, stop loss program, risk management strategies, claims history, and upcoming renewal timelines. The workshop will also address key factors districts evaluate when considering a transition from a self-funded to a fully insured model, such as financial predictability, plan design flexibility, regulatory implications, data transparency, employee impact, and the logistics of managing run-out claims and reserves.

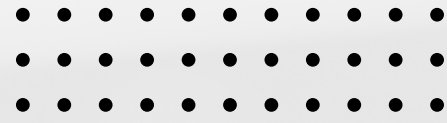
4. Adjournment

(*) Times are estimated. Items on the Agenda may be taken out of order. The Board of Trustees may combine two or more agenda items for consideration, and may remove an item from the agenda or delay discussion relating to an item on the agenda at any time. Generally speaking, the item will be heard no earlier than the time indicated.

If copies of the complete agenda (and supporting materials) are desired in advance, they may be obtained at the District Office on the Monday preceding a regular meeting of the Board. Please contact the District Office at 775-782-5134 or Suptoffice@dcsd.k12.nv.us.

Notice to Individuals with Disabilities: Members of the public who require special assistance or accommodations are asked to notify the District Administration at 1638 Mono Avenue, Minden, Nevada, 89423, or by calling 782-5134, so that such notification is received at least twenty-four (24) hours prior to the meeting. In conformance with the Open Meeting Law, it is hereby noted that the agenda for the meeting of the Douglas County School Board of Trustees has been posted at the following locations:

Douglas County School District, Minden, NV
District website: www.dcsd.k12.nv.us
State of Nevada website: <https://notice.nv.gov>



SELF INSURED VS. FULLY INSURED

Professional Development Meeting



Presented By:



Date:

April 7th, 2026

INTRODUCTION

As a Nevada local government employer, Douglas County School District (DCSD) operates in a health care market that presents unique challenges—limited vendor competition, limited provider access, retiree coverage requirements, and collective bargaining. Within that environment, the District’s self-insured plan has prioritized benefit richness and stability for employees.

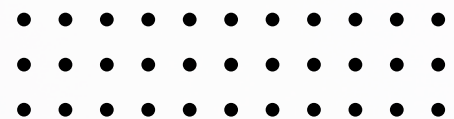


DCSD has maintained a self-insured health plan for more than 20 years. That longevity reflects a thoughtful and disciplined approach to managing healthcare—one that prioritizes local control, transparency, and the ability to tailor benefits to meet the unique needs of your workforce.

Over time, this approach has provided meaningful advantages. However, like many employers of similar size, the District has experienced some volatility in claims, especially in the past five years. With a population of approximately 740 employees, even a small number of high-cost claims or increase in utilization can materially impact year-to-year financial performance. This is not uncommon in self-funded plans of this size, but it does reinforce the importance of strategy, structure, and proactive management.

AGENDA

- Funding types and strategies
- Self-insured plan core components
- NVBGH/NHP Coalition
- Stop loss insurance
- Review of LP's monthly report
- Advantages and disadvantages of self funding
- Self insured to fully insured considerations
- Renewal and marketing timelines
- Considerations



FUNDING TYPES AND STRATEGIES

- **Self Insured** - A funding arrangement in which the employer assumes direct financial responsibility for the cost of enrollees claims and cost of administration of the plan (“variable cost” and “fixed cost”).
 - Three common types of self insuring
 - Level and Balance Funding
 - Bundled Administrative Services Only (ASO)
 - Unbundled Administrative Services
- **Fully Insured** - A funding arrangement in which an insurance company assumes direct financial responsibility for the cost of enrollees claims and charges a monthly premium to the Employer.

SELF INSURED ADVANTAGES AND DISADVANTAGES

Advantages

- No Premium Tax - 3.5%
- No Carrier profit - approx. 2-4%
- Potential increase in cash flow
- Do not have to pre-pay coverage
- Increased employer control and flexibility
- Opportunity to outperform trend in good years
- Vendor choice and flexibility

Disadvantages

- Risk of higher than expected claims
- Stop Loss cost and Lasers
- Poor performance can make it difficult to transition to fully insured
- Employer's assets may be exposed to liability if legal action is taken against the plan
- Additional administrative responsibility



SELF INSURED TO FULLY INSURED CONSIDERATIONS

- **Transitional cost**
 - Claims run out
 - Stop Loss coverage (TLO)
 - Premium payments on day 1
- **Sustainability**
 - First fully insured renewal
 - Impact to benefit structure
 - Discretion of the insurance marketplace
- **Provider Disruption**
 - Provider changes for members
- **Formulary Disruption**
 - Rx changes for members
 - Formulary edits (PA, QL, Step Therapy)
- **Administrative processes**
 - Implementation materials
 - Billing and Eligibility
 - Carrier portals



Core Components of DCSD's self insured plan



Plan Sponsor - The employer sponsoring the group health plan who is responsible for enrollees claims, administrative cost, and plan design.



Third Party Administrator (TPA) - A vendor who administers the self insured medical, dental and vision plans according to the plan document.



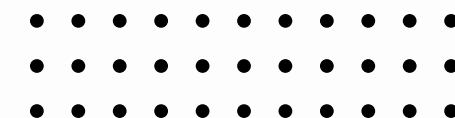
Prescription Benefit Manager (PBM) - A vendor who administers the prescription drug plan according to the plan sponsor's plan document.



Preferred Provider Network (PPO) - A list of contracted providers and facilities which have agreed to a negotiated rate for care.



Stop Loss Insurance - Insurance protection for the group health plan to protect the plan from catastrophic losses.



Nevada Business Group on Health (NVBGH)



Nevada Health Partners (NHP)

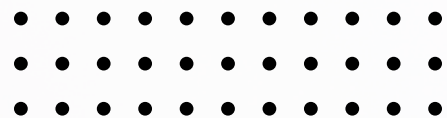
Direct
Hospital
Contracts

Physician &
Urgent Care
Contracts

Ambulatory
Surgical
Centers

Dental PPO
Network

Employee
Assistance
Program



Stop Loss Insurance



- Insurance coverage purchased by a self insured employer to cap financial risk from high cost medical and pharmacy claims.
- Three most common types of stop loss coverage
 - **Individual Specific Stop Loss (Severity)** - Coverage protection for each individual covered on the plan. DCSD's deductible (attachment point) is \$300,000 per person per calendar year.
 - **Aggregate Stop Loss (Frequency)** - Coverage protection for all claims under the specific deductible. Attachment point is usually 120-125% of expected claims. DCSD does not purchase this type of coverage.
 - **Aggregating Specific Stop Loss** - An additional layer of risk (deductible) over the Specific attachment point.
- **Lasers** - A higher Specific deductible for a known high cost individual. Can only be applied at renewal. DCSD has a No New Laser provision in the current stop loss contract.
- **Contract Basis** - Run in vs. Run out. DCSD has a Run in contract of 24/12

Inflationary pressures run very high in the stop loss space. LP recommends taking out to market every year regardless of proposed renewal

Cost Management Considerations

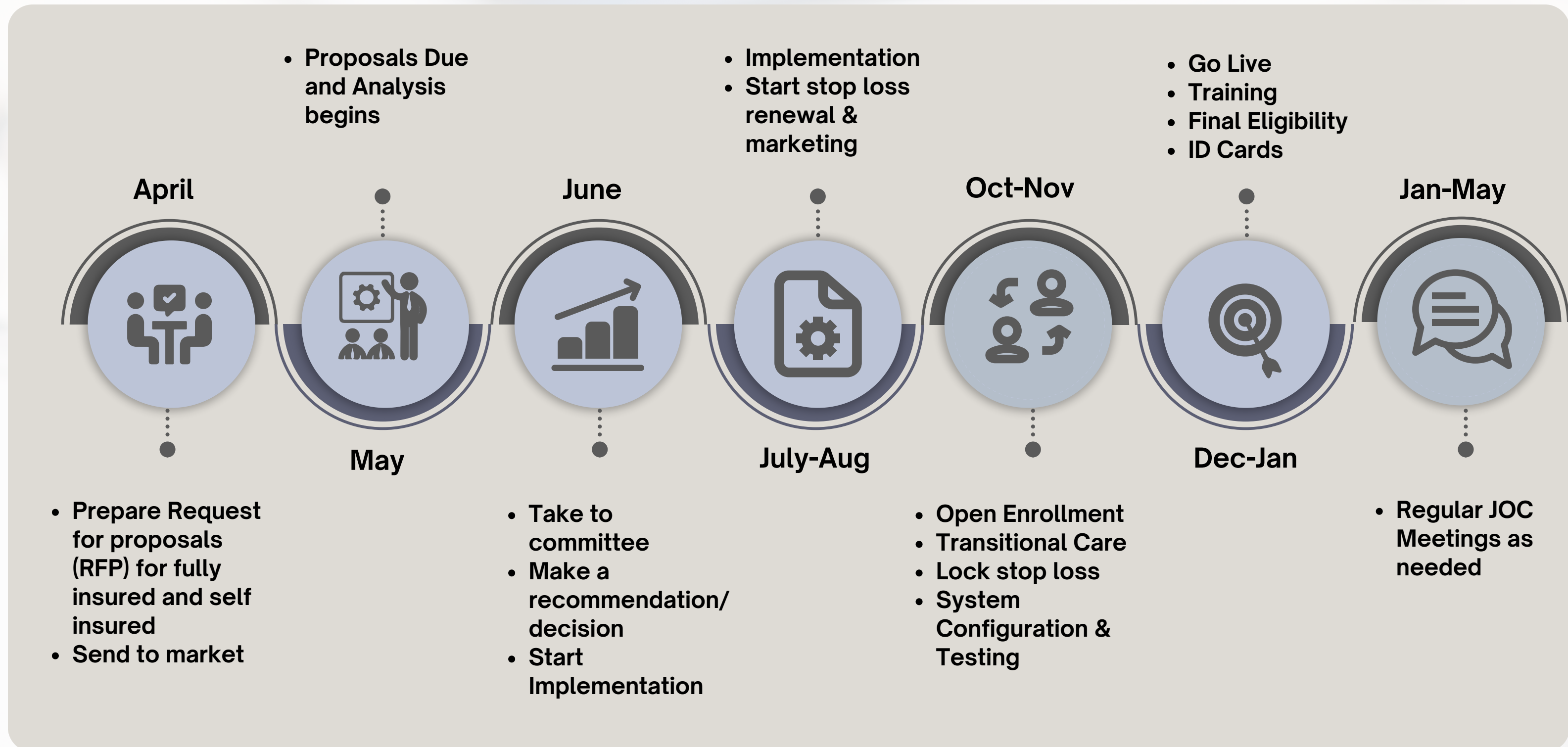
- **Components**

- Fixed Cost = approx. 10-12% of total spend
 - Admin contracts
 - Network access
 - Stop Loss Premium = approx. 30-50% of fixed cost
- Claim Cost = approx. 90% of total spend
 - Provider contracts
 - Utilization
 - Population health status
 - Care management
- Benefit Design & Contribution Structure

- **Whether self insured or fully insured, “the claims are the claims”**



Marketing & Implementation Timeline













INSURANCE

Questions

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