

Meeting Minutes  
Central Washington Public Utilities  
UIP (Unified Insurance Program) Special Meeting Minutes  
Thursday, October 6, 2016, at 2:00 p.m.  
Conference Call

**Roll call / introductions / additional agenda items –**

The meeting was called to order at 2:00 a.m. by Chair Wenner. Those on the call were:

<u>PUD</u>	<u>Trustees</u>	<u>Alternate Trustees</u>	<u>Administrators</u>
Benton	Melina Wenner		
Douglas	Barbara Davis		
Ferry	Marilee Kuehne		
Franklin		Sylvia Hubbard	
Grant	Annette Hernandez		Leah Knopp
Okanogan	Don Coppock	Katie Pfitzer	
Pend Oreille	Lloyd Clark		

Alliant – Schulyer Briscoe, Kim Chawes

Slides from Alliant Presentation are attached for further details.

**1. Multi-Year Rate Guarantee with Premera –**

- a. 2017 - \$45.59 PEPM
- b. 2018 – \$45.89 PEPM
- c. 2019 – \$46.71 PEPM

Acceptance of this multi-year guarantee includes an early termination penalty.

**Motion** was made by Trustee Davis and seconded by Trustee Hernandez to agree on a 1-year contract with Premera and not lock in a 3-year contract. Motion passed unanimously.

2. **Dependent Maternity** – The Alliant Team is reviewing this now. Premera would like the Trust to remove the exclusion of dependent maternity. The Trustees feel like unless Alliant’s Legal Team requires this change then they do not want to exclude. The Trustees have several questions regarding this topic and would like to hold off on any vote until the October 13<sup>th</sup> meeting.
3. **Voluntary Life** – Kim Chawes will provide examples for Voluntary Life to the Trustees.
4. **EAP Clarification** – Standard offering is 5 visits per family per year with unlimited telephonic use. Enhanced offering is 5 visits per incident per individual with unlimited telephonic use. The enhanced offering is an additional \$1.29 PEPM and this was already included in the pricing that was voted on at the September meeting.
5. **EAP Contracted Providers** – There is a 70% overlap between Premera and Compsych. Kim Chawes will see if Symetra can provide an actual list of contracted providers.
6. **Symetra – Value Added Services** – See Attached from Alliant for further details.

**Motion** was made by Trustee Davis and seconded by Trustee Hernandez to approve the Value Added Services with Symetra as listed. Motion passed unanimously.

- Healthcare Navigation (HealthChampion), Travel Assist, ID Theft and Beneficiary Companion.
- There has been a change to the Symetra Value Added services in the state of WA. They are no longer offered as part of Symetra's life and disability programs, however, Symetra has come up with a work around.
- Symetra will need to bill CWPU for these services now and act as the middleman between CWPU and the Value Adds that are offered through Europ Assistance.
- The billed rate will be \$.083 PEPM/Month, which comes out to around \$1300/year.
- Symetra will reduce the Life Rate for all employees, from \$.098 to \$.097, making the \$1300/year, cost neutral. No additional cost to CWPU as is the original intent of their value adds.

**7. Symetra – Additional Services – See Attached from Alliant for details.**

- a. Claims Integration with Premera Pilot
- b. Conversion Portability Pilot
- c. EOI Options
- d. Performance Guarantee –
  - 2% of fully insured premium and 5% of the 1st year ASO admin fees, subject to a max of \$25,000
  - You decide what is important (Implementation, Account Management, Claims)
  - Recommendation: Implementation (40%), Account Management (40%), Claims 20%)

**Motion** was made by Vice Chair Hubbard and seconded by Trustee Davis to accept the recommended performance guarantee of Implementation (40%), Account Management (40%) and Claims (20%). Motion passed unanimously.

**8. Implementation Process with Symetra – Trustees are interested in having an Account Manager from Symetra come out to each Site. Kim Chawes will work Symetra.**

**9. Approval of Meeting Minutes from September 21, 2016.**

**Motion** was made by Trustee Hernandez and seconded by Trustee Davis to approve the meeting minutes from Quarterly UIP Meeting on September 21, 2016. Motion passed unanimously.

The meeting was adjourned at 3:15 p.m.

Approved by Trustees on January 25, 2017

*Sybil Hubbard, VICE CHAIR*  
*for* Melina Wenner, Chair

# Administrator Call

October 6, 2016

**CWPU**

**Alliant**  
Kim Chawes





# Agenda

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- **Premera**
  - **Multi-Year Administration Fee**
  - **Dependent Maternity**
  - **Summary of Contract Changes**
- **Symetra**
  - **Voluntary Life Open Enrollment & Personalized Enrollment Packets**
  - **EAP Clarification**
  - **EAP Contracted Providers**
  - **Value Added Services Work Around**
  - **Additional Services:**
    - **Claims Integration with Premera Pilot**
    - **Conversion Portability Pilot**
    - **EOI Options**
    - **Performance Guarantee**
- **Approval of September Meeting Minutes**

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# Premera

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## **Multi-Year Rate Guarantee**

- 2017 – \$45.59 PEPM
- 2018 - \$45.89 PEPM
- 2019 - \$46.71 PEPM
- Acceptance of this multi-year guarantee includes an early termination penalty.

## **Dependent Maternity**

- Premera's legal team and outside counsel's interpretation of ACA Section 1557 recommends the removal of the exclusion of dependent maternity.
- Section 1557 is the nondiscrimination provision of the Affordable Care Act (ACA). The law prohibits discrimination on the basis of race, color, national origin, sex, age or disability in certain health programs or activities.
- Alliant's compliance team reviewing.



## Symetra – Voluntary Life & EAP

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### **Voluntary Life**

- True open enrollment – pending.
- Symetra can create personalized enrollment kits. Each PUD would need to supply a current census.

### **EAP Clarification**

- Standard offering is 5 visits per family per year with unlimited telephonic use.
- Enhanced offering is 5 visits per incident per individual with unlimited telephonic use.
- The Enhanced offering is an additional \$1.29 PEPM.

### **EAP Contracted Providers**

- 70% overlap between Premera and Compsych.

## Symetra – Value Added Services

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- These services include: Healthcare Navigation (HealthChampion), Travel Assist, ID Theft and Beneficiary Companion.
- There has been a change to the Symetra Value Added services in the state of WA. They are no longer offered as part of Symetra's life and disability programs, however, Symetra has come up with a work around.
- Symetra will need to bill CWPU for these services now and act as the middleman between CWPU and the Value Adds that are offered through Europ Assistance.
- The billed rate will be \$.083 PEPM/Month, which comes out to around \$1300/year.
- Symetra will reduce the Life Rate for all employees, from \$.098 to \$.097, making the \$1300/year, cost neutral. No additional cost to CWPU as is the original intent of their value adds.

## **Symetra – Additional Services**

### **Claims Integration with Premera Pilot**

- Provide STD claimants enrolled in Premera medical the ability to take advantage of case management resources.
- Covered conditions: Mental Health, Pregnancy, Musculoskeletal, Respiratory, and Cancer.

### **Conversion Portability Pilot**

- Portability and conversion notification is a service Symetra provides to help ease the administrative burden that our clients often face.
- Symetra satisfies the fulfillment obligations that would otherwise be placed upon the client.
- Through the transmission of a secured data file between the client and Symetra, we are able to produce individual, client specific portability and conversion letters along with comprehensive packets for eligible, potential applicants.
- Portability and/or conversion letters are client specific and cobranded.



# Symetra - Additional Services

## EOI Options

- 1 – Traditional – paper forms and submission
- 2 – Standard Online EOI – employer provides a census
  - 2 week setup/testing time
  - Instant online decision for approximately 50% of applicants
  - No incomplete applications
  - Automatic System reminders for those who have not completed or finished their EOIs
- 3 – Public Standalone Online – no census required
  - 3-5 day setup/testing time
  - No email push – simple link provided

## Performance Guarantee

- 2% of fully insured premium and 5% of the 1st year ASO admin fees, subject to a max of \$25,000
- You decide what is important (Implementation, Account Management, Claims)
- Recommendation: Implementation (40%), Account Management (40%), Claims 20%)