

Meeting Minutes
Central Washington Public Utilities
UIP (Unified Insurance Program) Special Meeting Minutes
Monday, December 5, 2016, at 10:00 a.m.
Conference Call

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

The meeting was called to order at 10:00 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		Karen Dunlap
Douglas	Barbara Davis		
Ferry	Marilee Kuehne		
Franklin		Sylvia Hubbard	
Grant	Annette Hernandez		Leah Knopp
Okanogan		Katie Pfitzer	Cindy Lynn-Bartella
Pend Oreille	Lloyd Clark		Shanna Rice

Alliant – Kim Chawes

Symetra – Peachy Kent, Sarah Finch

2. **Final Census** – Peachy Kent reminded Trustees that the census documents need submitted by all Trustees as of January 1, 2017.
3. **Portal – EOI Access Online** – This is the only portion online that Symetra cannot restrict. Administrators will be able to view all PUD employees. They will be able to view name, status, approved effective date and type of coverage. No confidential information will be shared.

Motion was made by Trustee Clark and seconded by Trustee Davis to have online portal accessibility through Symetra. Motion passed unanimously.

4. **STD Coverage –**

- a. Is Cosmetic Surgery covered under the ASO plan?
- b. Is elective (not medically necessary) surgery covered under the ASO plan?
- c. Is elective (medically necessary) surgery covered under the ASO plan?

Peachy Kent explained that if the reason for cosmetic or elective surgery meets the definition of disability than Symetra can allow or disallow the claims to be processed.

Motion was made by Trustee Davis and seconded by Alternate Trustee Pfitzer to allow Symetra to evaluate if a claim meets the definition of disability whether to allow or disallow the claim for cosmetic and/or elective surgeries. Motion passed unanimously.

5. **Continuity of Coverage/Not Actively at Work –**

- a. Liability is based on the last day of work
- b. For Symetra to cover life insurance an employee has to actively be at work

- c. If employees have not ported to Symetra, The Trust does not pay the premium to Symetra.
 - d. Conversion rates are age banded:
 - \$11.89 per \$1000
 - \$25.89 per \$1000 whole life
 - \$303.30 semiannual premium
 - \$1.60 per \$1000 for conversion
 - e. For continuity of coverage, the District's will pay Symetra premiums because of no loss no gain. Symetra will go back to Unum and request payment, but if Unum refuses, Symetra will review the claim for coverage. These will be case by case depending where they are at in the process. This is Symetra's responsibility to care for continuity of coverage.
6. **EOI** – Peachy Kent asked the group if they would like to utilize EOI service. There are two options:
- a. Standard online EOI – Employees can complete the template and send to Symetra. Symetra will send out communication to employees stating that they require employees to fill out the EOI. Once the employee fills out the EOI online, online adjudication may apply. If within the coverage parameters, employee will be notified of status. This takes approximately 2 weeks.
 - b. Stand-alone option – When an employee clicks on the provided link, they can work directly with Symetra to submit the form. This process is much quicker and takes approximately 3-5 days.

Trustees decided to keep the process that is currently in place, which is a paper process, and discuss these options at a later date.

7. **Portability/Conversion** – If the PUD's want to use the service where Symetra sends out coverage termination letters to employees, Symetra will need FTP files uploaded for weekly changes. Even if no information is available, a blank file will need to be sent. It is not required for all PUD's to participate. There is no cost for this service. Symetra can also send this information to the PUD's and the PUD's can send it out if they prefer. It was determined that each PUD will work individually with Symetra to determine what option they would prefer. Peachy Kent will send out sample coverage termination letters to each PUD.
8. **Next Steps** – Several more implementation calls will be set-up by Symetra. These will be:
- a. Portal training – 30 minutes
 - b. Life of a claim – 30 minutes
 - c. EAP with a rep from ComPsych – 30-40 minutes

Symetra will work with Alliant and Leah Knopp to schedule these meetings with Trustees.

The meeting was adjourned at 12:06 p.m.

Approved by Trustees on January 25, 2017

Sofia DeBard, VICE CHAIR
 For *Melina Wenner*, Chair