



### Agenda Item Details

Meeting	Sep 11, 2023 - Regular Meeting
Category	7. Consent Agenda
Subject	7.17 Employee Benefit Program Renewal for the 2024 Plan Year, presented by Russ Frakes, Program Director, Risk Management, and recommended by the Superintendent for approval.
Access	Public
Type	Action (Consent)
Preferred Date	Sep 11, 2023
Fiscal Impact	Yes
Budgeted	Yes
Recommended Action	Motion to approve the Employee Benefits Program renewal for the 2024 Plan Year.

### Public Content

The Benefits Oversight Group has reviewed all materials relevant to the renewal of the group medical, dental, vision, life and long-term disability plans and has voted to make the following recommendations to the Superintendent:

- Group Medical - Coverage to be renewed with United Healthcare under an Administrative Services Only agreement. This rate for this agreement is unchanged from last year per the included rate guarantee.
- Stop Loss Insurance - It is recommended that the existing aggregate and specific stop loss insurance Sirius America Insurance Company be renewed per the terms illustrated in the attached illustration.
- Group Dental - Coverage to be renewed with UHC. There are no changes to this agreement from 2023 (Months 17 through 28 of a 40-month agreement).
- Group Life Insurance - Coverage to be renewed with the Standard. There are no changes to this agreement from 2023 (Year 3 of a 3-year agreement).
- Group Vision - Coverage to be renewed with EyeMed. There are no changes to this agreement from 2023 (Year 2 of a 4-year agreement).
- Group Long Term Disability - Coverage to be renewed with the Standard. There are no changes to this agreement from 2023 (Year 2 of a 2-year agreement).
- Short Term Disability - Coverage to be renewed with the Standard. There are no changes to this agreement from 2023 (Year 2 of a 2-year agreement).
- Accident - Coverage to be renewed with the Standard. There are no changes to this agreement from 2023 (Year 2 of a 2-year agreement).
- Critical Illness- Coverage to be renewed with the Standard. There are no changes to this agreement from 2023 (Year 2 of a 2-year agreement).
- Hospital Indemnity- Coverage to be renewed with the Standard. There are no changes to this agreement from 2023 (Year 2 of a 2-year agreement).
- HRA/FSA - There are no changes to this agreement with Saltmarsh Cleveland and Gund from 2023 (Year 2 of a 4-year agreement).

A program summary exhibit is attached.

Please direct any questions or requests for additional information to Russ Frakes, (850) 833-5823.

Employee Benefit Renewal Summary - 2024.pdf (559 KB)

Okaloosa County School District - Sirius - Quote Comparison - 8-25-23.pdf (132 KB)

## **Administrative Content**

*Our adopted rules of Parliamentary Procedure, Robert's Rules, provide for a consent agenda listing several items for approval of the Board by a single motion. Documentation concerning these items have been provided to all Board members and the public in advance to assure an extensive and thorough review. Items may be removed from the consent agenda at the request of any board member.*

## **Motion & Voting**

Motion to approve the Consent Agenda as amended and all of the Consent Agenda items as recommended by the Superintendent.

Motion by Tim Bryant, second by Linda Evanchyk.

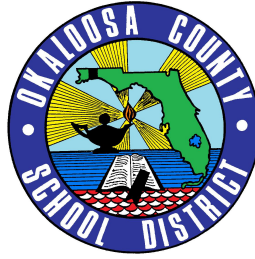
Final Resolution: Motion Carries

Yes: Tim Bryant, Linda Evanchyk, Marti Gardner, Lamar White

# SCHOOL DISTRICT OF OKALOOSA COUNTY

SUPERINTENDENT OF SCHOOLS  
 MARCUS D. CHAMBERS

ATTORNEY TO THE BOARD  
 C. JEFFREY McINNIS, Esq.



BOARD MEMBERS  
 TIM BRYANT  
 LINDA EVANCHYK  
 MARTI GARDNER  
 DIANE KELLEY  
 LAMAR WHITE

TO: Superintendent Chambers  
 School Board Members

FROM: Russ Frakes – Risk Management Specialist

DATE: September 11<sup>th</sup>, 2023

SUBJECT: Insurance Program Renewals for January 1, 2024 through December 31, 2024

The policies outlined below are recommended for Board approval by the Benefits Oversight Group:

## BOARD RECOMMENDED BENEFIT RENEWALS FOR 2024

Program	Provider	Cost Increase/ (Decrease)	Plan Changes	Notes
Medical – ASO Contract	United Healthcare	0%	None	Partially Self-funded Program
Stop Loss Insurance	Sirius America	0.2%	None	(1/1/24 – 12/31/24)
Dental*	United Healthcare	0%	None	40-month rate guarantee (9/1/22-12/31/25)
Life	The Standard	0% Active 0% Retiree	None	3-year rate guarantee (1/1/22-12/31/24)
Vision	EyeMed	0%	None	4-year rate guarantee (1/1/23-12/31/26)
Long Term Disability	The Standard	0% Vol LTD reduced Approx. 20%	None	2-year rate guarantee (1/1/23-12/31/24)
Short Term Disability	The Standard	N/A	N/A	2-year rate guarantee (1/1/23-12/31/24)
Accident	The Standard	N/A	N/A	2-year rate guarantee (1/1/23-12/31/24)
Critical Illness	The Standard	N/A	N/A	2-year rate guarantee (1/1/23-12/31/24)
Hospital Indemnity	The Standard	N/A	N/A	2-year rate guarantee (1/1/23-12/31/24)
HRA/Flex Benefits Plan	Saltmarsh, Cleaveland & Gund	0%	None	4-Year Guarantee (1/1/23 – 12/31/26)

- Approved for 9/1/22 effective date