



HR Committee Agenda

October 27, 2023 at 2:00pm

Join Zoom Meeting

<https://blueskyschool-org.zoom.us/j/99822999816?pwd=NDJlZmd6MjNjNG54eGt0Rjc3UzJuQT09>

Meeting ID: 998 2299 9816

Passcode: 148317

Attendance: Amy Larsen, Jim Stocco, Darren Soenstahl, David Bjorklund, Jodi Helder, Gabra Lokken, Dawn Mensing, Gaia Buttweiler, Mandy Kasowicz, John Mizeur, Carla Anderson-Diekmann, Danielle Sanders, Christine Graupman, Heather Novak, Emily Torvik, Heidi Housh, Cathy Parker, Amy Chicoine, Jenny Weiderholt, and Leslie Egner

Committee Charge: Creating practices to recruit highly qualified staff and retain staff. Review and update the staff handbook to reflect best practices within BlueSky regarding employment issues.

Agenda:

- 1) 2024 Benefit Discussion
 - a) Health Insurance
 - i) Two carriers came back with bids: Minnesota Health Consortium and BlueCross BlueShield
 - (1) BlueCross BlueShield had more comparable premium options and better plan options for both in-state and out-of-state employees.
 - ii) PEIP renewal is 4.4%
 - (1) Employees have to meet your deductible first when getting a co-pay
 - iii) BlueCross BlueShield
 - (1) Two Network choices with each of the two plans.
 - (a) Two HSA Plan Options
 - (b) Two Value Plan Options

- Co-Play plan blended two plans together - better plans at the clinic
- (c) Aware Network - all major care systems - anywhere or anytime. This is helpful for employees out of state or employees with dependents out of state. National network which PEIP does not have an option for. BlueCross BlueShield has a stronger network plan nationally
- (d) High Value is a smaller network.
 - (i) Significant rate savings
 - (ii) Cannot do any in-network referral for the clinics that are not on the small network list.
- (2) BlueCross you don't have to meet your deductible first which is why the co-pay is a little higher.
- (3) Medical out of pocket are harder to reach with BlueCross -
- (4) With HSA plans you have to meet the deductible (IRS rule).
 - (a) Preventative care is no-charge.
 - (b) There is a list of generic and brand name drugs that are paid at 100% before you have to pay your deductible.
 - (i) For the value plan you would receive the co-pay right away.
 - (ii) BlueCross does not take CVS or Target pharmacy
- (5) Can leave BlueCross at any time, would be committed to PEIP for 2 years, risk having an increase of 40%.
- (6) BlueSky currently pays a total premium amount of about \$560,000. We have budgeted for a 7% increase in premium rates for 2024.
 - (a) BlueCross budgeted for \$619,217 which is 10.7%, this amount is the worst case scenario if everyone chooses the higher premium plan.
- (7) There is not a gym discount
- iv) Committee recommends BlueCross BlueShield**

b) Dental Insurance

- i) BlueCross BlueShield
- ii) Mutual of Omaha
 - (1) \$50 deductible - keep same annual max per person (Jenny doesn't recommend because it is very low)
 - (2) Or increase max \$500/per person for a total annual max per person of \$1,500
 - (a) 37.28 single coverage if we keep the max the same and 42.00 if we increase the max up to \$1,500.
- iii) The committee recommends moving over to Mutual of Omaha for the premium dental to increase with a mash up to \$1,500 which is a single rate of \$42.00/person.**

- c) The committee recommends the Flexible Spending Accounts to move over to Further

Upcoming Meeting Times: