Fort Bend ISD Benefits Advisory Committee Meeting (2nd of 5 scheduled meetings) March 19, 2014

- Steve reviewed FAQs (document dated 3/17/14).
- Question asked about why the district contribution didn't increase each year. Not sure, maybe budget didn't allow.
- FSA concerns. Kasey to research with Cigna:
 - o Why can't EE request reimbursement and Cigna pull the EOB?
 - Wants to be able to go online to request reimbursement and Cigna retrieve EOB.
 - Need written / better communication on how and when FSA debit cards are supposed to work.
 - Pharmacy should not pull from HRA with Choice Fund Plan HRA.
 - FSA debit card will only work at dental and vision providers when enrolled in the Choice Fund Plan HRA.
- Look at GAP insurance. Policy that reimburses for deductible and copays.
- Suggestion to use plan names that are more descriptive and clarify network names.
 - o "HRA" vs Choice Fund Plan
- Plan Value Slide: Add Alief ISD & Houston ISD.
- Kasey covered how the plan deductibles and coinsurance works and talked about "contracted" providers.
- Consider education on emergency room providers and how most are not contracted and the member can be balanced billed.
- We heard from some committee participants that would like our medical coverage to be shopped for 1/1/15. They thought having the competitive numbers would be helpful. Another comment was to fix the issues we currently have.
- Complaint on LocalPlus IN, they call customer service and are told who is in network then surprised when providers are not contracted. Heard this from several employees.
- It was suggested that Q&A sessions be held so that employees have an opportunity to ask
 questions about their benefits. Asked for person to come to campus so employees can get
 questions answered.
- Need to look at expense of each plan in comparison with premium contribution and fully insured equivalent rates.
- Reviewed slide on employee assistance program (EAP). Steve said this is something he would like to put in place, and the committee agreed.
- Go to the FBISD website and to Departments / Budget to see meeting PowerPoint.
- Next meeting will be 4/30.
- RFP out 5/1/2014.
 - Have RFP that shows with and without pharmacy.
- Request provider utilization report from Cigna.
- Look at provider discounts and run-out fees should district term with Cigna.