

CT-CHIP
March 20, 2019
10:30-12:30

Members: Beverly Ciurylo, Columbia Finance Director, Mark Walter Columbia Town Administrator, Maria Geryk Columbia Superintendent; Bob Gentes, Thompson Finance Director, Melinda Smith, Thompson Public Schools; Joyce Stille, Bolton Administrative Officer, Kristin Heckt, Bolton Superintendent; Lois DaSilva-Knapton, Canterbury Superintendent; Patti Buell, Brooklyn Superintendent

Consultants/Brokers: Joe Spurgeon, LRI; Ashley Stefanski, LRI; Larisa Carr, ECHIP/CTCHIP; Kate LaVoie, One Digital; Lynn Gurnham, MDG; Todd Goodall, Brown & Brown

Guests: John Cichy, Michael Donnelly, Beth Vanover(*), Stephanie Kiyak Cigna Representatives

1. Motion to Approve minutes February 28, 2019 (Stille/Walter)
 - a. Correction to Attendance
 - b. Correction to vote, #6
2. Additions to the agenda (Stille/Knapton)
 - a. Cobra
 - b. Logo Branding
3. HSA Bank: (Handout was reviewed, will be sent electronically)
Representatives from Cigna reported on their option for HSA Banking. Customers can be immediately enrolled in the HAS Bank Account. The user will be able to access the account immediately, but the new debit card will take a couple of days to activate the card.

The HSA Bank rate of \$4.50/month is already calculated into the Cigna rates that are quoted. The monthly fees are already factored into the quote.

There is an option to allow employees to invest excess funds in their HSA accounts. When users have the HSA bank they use the other options of myCigna are more frequently accessed.

Reporting functions were reviewed. The monthly summary can be accessed and there is a way to verify that deposits are made into these accounts.

Cigna Healthy Learning Tool: is a digital library with information that can be accessed by employees. Tailored communications are made to customers and shows that this has been successful.

HSA Transition Plans were discussed. There are different plans based on what our current employees HSA banks are. If moving funds from one bank to another, Cigna suggest that they wait to close the old accounts until the new accounts are set up. You can select to mass transfer or individually transfer funds.

Employees must consent to transfer their funds to HSA Bank.

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There may be fees assessed to close an account.
Consider: If moving to HSA Bank, this will be part of the conversation during orientation for staff, each group will make this decision about how they will handle this. Live demonstrations are possible during local meetings.

A decision will need to be made

Approval:

Bolton: Medical and dental as been completed
HSA and open enrollment discussion is schedule for April
Open enrollment 4/2, 4/3, 4/4
Spreadsheet of enrollment will need to be collected

Brooklyn: The BOE is all set for medial and dental. Town is working through a few questions.

Columbia: Town and BOE are both in. No open enrollments are set up. Unions have been met with and do not anticipate any concern.

Thompson: already has Cigna. After today's meeting they will share the dental information. The Town of Thompson discussion will occur at the next Selectman's meeting.

Canterbury: BOE is in. Town is not involved. Medical and dental.

Union: is still up in the air. They have not confirmed

Paid as billed: would be a 2% load charge if Cigna does not cover.

The group discussed the commissions.

John will provide Joe an updated rate with the broker cost included. If an entity will be adding the dental we can adjust the reduction by .99.

4. Implementation Calendar was reviewed by Stephanie, Cigna Implementation Manager.
 - a. Calendar:
 - b. Group meeting for reps from each Town
 - c. Separate meetings will be held at each Town.
 - d. Needed information:
 - i. Structure for each group
 - ii. Spreadsheet that contains each group and a plan for each group
 - iii. Renewal in July and will need to be the benefit changes
 - iv. Current SPD (Summary Plan Descriptions)
 - v. Confirm calendar vs. fiscal year
 - vi. Brokers will communicate with Cigna and copy Joe and Larisa; Wednesday 3/27/19 at 9:00AM
 - vii. There will be an initial group call followed by individual calls
5. CT-CHIP By-Laws changes were reviewed.

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6. (Stille/Geryk) Motion carried unanimously. They will be modified with each entity. Submit the signed copy at the next meeting.
7. Dental Review: rates were discussed
8. Town of Union: No update yet. Larisa will follow up again. Rates will not be changed if Union drops out.
9. Administrative Update:
 - a. The Town of Sterling has reached out to Larisa. They would like more information to be shared with the Board.
 - b. The Town of Eastford may be interested
 - c. East Windsor is also interested.
 - d. A suggestion was made to share
 - e. COST meeting would also like a presentation
 - f. This Board will discuss membership size and consider capping the number of entities who join to be sure that we are comfortable with how this group runs.
 - g. **Next Meeting: March 25, 2019 9:00-10:00 to discuss rates**
 - h. **Next Meeting: April 16, 2019 9:30-11:30**
10. Cobra: Cigna does not administer or bill for Cobra. We will need to find a solution. Sterling will be approached about the price.
11. Logo Branding: We could create a CT-CHIP logo and add the Town name. Larisa will look to the marketing department at EASTCONN.
12. Adjournment: 12:42 (Knapton/Geryk)