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To: Dr. Jauch

From: Beth Dever *BD*

Re: Avoca Benefits Committee Summary

The Avoca Benefits Committee met four times this year. We reviewed and discussed the following topics that cover the district's health, life, dental, disability, flex and 403(b) & 457(b) plans:

- 1) Benefit Enrollment
- 2) Benefit Plans
- 3) Benefit Renewals
- 4) Financial Providers
- 5) Affordable Care Act
- 6) Benefit Communication
- 7) Wellness

Our committee reviewed our current enrollment in our benefit plans. Our health, dental, life, 457(b) and 403(b) plans had consistent participation while our flexible spending and disability plans participation percentage decreased. At our meetings, we also discussed our method for communicating information about benefits to staff. We had our benefits representatives join me for a staff meeting at Avoca West and Marie Murphy in May.

Mel and Allison, our Gallagher Benefit Services representatives, met with us in April to explain the structure and benefits of EBC, to review our benefit plans and renewal premiums and to discuss cost savings programs that EBC is implementing. We also discussed the impact of the Affordable

Healthcare Act in terms of reporting mandates and the Cadillac tax. At this time, the Cadillac Tax has been postponed to January 1, 2022. We will continue to monitor the District's exposure to this tax in the upcoming years. Our premium rate renewals were approved by the EBC board on March 21 as follows:

- 1) PPO – .10% **decrease**
- 2) Life – 0% increase
- 3) Dental – 0.30% **decrease**
- 4) HMO – 4.0% **decrease**

This year EBC launched a new wellness incentive program. There are three tiers in the new program. Tier 1 requires that you have at least 50% participation in your wellness screenings to receive a .25% premium rebate. If you meet Tier 1's criteria, then you have the opportunity in Tier 2 to implement a wellness program and earn another .25% premium rebate. If you meet both the requirements of Tier 1 and Tier 2, you can get an additional .25% in a premium rebate if your District's overall health trend was better than the prior year. We had two \$50 Mariano's Gift Cards raffled at each building and provided bagels and fruit for breakfast for all participants on the day of their screening. Overall, the district had a 79% participation in the wellness screenings using the number of participants divided by the number of employees covered by the health insurance plans. Based on our participation, we received a Tier 1 rebate of \$3,731.55. While we focused primarily on our participation levels to get the rebate, there are many reasons to get the screenings. We strongly encourage our employees to share the results of their screenings with their doctor whether the results are good or bad. We also encourage our employees to either "keep up the good work" or consider ways to improve their results and lead a healthier lifestyle. Employees greatly appreciate this benefit and concern for their health. Healthier employees may also benefit the district with a reduction in claims and absences.

The new wellness program through EBC requires much more effort on both the district and staff to earn a rebate. Over the past four years, we were able to earn a .50% premium rebate with having

50% or more of our staff participate in the screenings. We used the rebate money to fund breakfast and gift card raffles on the screening days, provide a few district catered lunches and healthy snacks at staff meetings, a treadmill for Marie Murphy's upper gym and a water bottle filler drinking fountain at each school. We were also able to offer many other wellness incentives for the screening participants such as reimbursements of \$50 for a fitness tracker, \$50 for athletic shoes, \$50 for a gym membership and a \$20 gift card for Fresh Market.

This year the Avoca Benefits Committee spent a lot of time completing the requirements of Tier 2. We started by completing the Wellness Opportunities/Resources Assessment and then administering an Employee Wellness Interest Survey. You did your part by sending out a senior leadership memo via email encouraging staff to take part in the wellness program. We used the results of our survey to guide us in developing a mission statement, goals, objectives and initiatives for our wellness program. I have attached the results of our survey and our document with our mission statement, goals, objectives and initiatives. In order to qualify for Tier 2, we needed to implement at least one initiative by the end of the school year. We decided to offer yoga for 4 weeks free of charge after school. Sharyn Galindo, a Marie Murphy parent and yoga studio owner, has been teaching our classes. Those participating in yoga have enjoyed this treat. We are able to pay for the classes with our wellness rebate funds earned last year. I am submitting our Tier 2 packet to EBC later today so we can qualify for an additional rebate.

The Avoca Benefits Committee will meet again in the fall to plan the wellness activities for the 2018-2019 school year. We look forward to offering several opportunities to our staff with the rebates we receive from this year's incentive.

Our committee members this year were Jill Bruzzini, Beth Dever, Rob Malstrom, Kathi Meinzer, Brigid Ohlwein, Darren Persino, Dawn Scaramuzza and Sheryl Swibel. Please thank them for their service on our committee when you see them.

Thanks