

Agenda

Lyon County School District Insurance Committee

A meeting of the Insurance Committee of Lyon County School District will be held December 12, 2024, beginning at 4:00 PM at Lyon Complex Building D, 3750 W. Spruce Ave., Silver Springs, NV 89429.

Items on this agenda may be taken out of order; the public body may combine two or more agenda items for consideration; and the public body may remove an item from the agenda or delay discussion relating to an item on the agenda at any time.

1. CALL TO ORDER: 4:04PM
2. PLEDGE OF ALLEGIANCE: Done
3. ROLL CALL AND WELCOME: Kathy Rudy, Mary Cole, Anna Brueher, Tammie Moniz, Billie Jo Hogan, Shannon Nelson, Loraine De La Torre, Joy Hanssen, Kevin Monaghan, Logan Neeley and Becky Stidham.
4. APPROVAL OF AGENDA: Anna Brueher motioned to approve the agenda, 2nd by Loraine De La Torre. Motion passed
5. APPROVAL OF MINUTES: Mary Cole motioned to approve them minutes with correction of the spelling of Loraine De La Torre's name. 2nd by Anna Brueher. Motion passed.
6. PUBLIC PARTICIPATION

The public is invited to address the committee on agenda items. The purpose of public comment is to bring issues, concerns, or praiseworthy items to the attention of the committee. No action may be taken on any subject raised during public comment until the matter has been properly placed on an agenda for a properly noticed meeting pursuant to NRS 241 (Nevada's Open Meeting Law).

If you wish to speak, please step up to the front table, be seated, and state your name. Your comments must be limited to no more than three minutes and must fall under the committee's jurisdiction and control. In consideration of others, avoid repetition. Although this committee does not restrict comments based upon viewpoint, comments will be prohibited if the contents are willfully disruptive, slanderous, amount to personal attacks, or interfere with the rights of other speakers. Comments made during this time will be monitored by the Committee Chairperson.

The public comment can be emailed to blakesmith@lyoncsd.org. The committee will not discuss these comments, but they will be listed in the minutes of the meeting.

Sydney Hanes submitted that she is concerned about the cost of adding one dependant to the employee's insurance is too high. Dayton Peeps Facebook Page posted that they have heard that Carson Tahoe Hospital is no longer taking Aetna insurance. They are looking for proof that this is happening again

7. (FOR DISCUSSION ONLY) Introduction of new Employee Benefits Broker/Consultant. Presented by Kevin Monaghan, Logan Neeley, and Becky Stidham from LP Insurance. LP Insurance was welcomed as the new broker for Lyon County School District. They shared a presentation that is included with these minutes. They have many years of experience working with school districts: Lander County SD 12 years, Douglas County SD 20 years, Churchill County SD 10 years, Storey County SD 10 years, Elko County SD 10 – 15 years, Washoe County SD 15 – 20 years.

8. (FOR DISCUSSION AND POSSIBLE ACTION) Future Benefit Insurance Committee Meetings. Presented by Kathy Rudy, LCCSEA and Committee Chairwoman. The next three meetings are scheduled for January 23rd 2025, February 20th 2025, and March 20th 2025. Each to be held at 4:00PM

9. PUBLIC PARTICIPATION

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10. ADJOURN

Loraine De La Torre motioned to adjourn the meeting. 2nd made by Anna Brueher. Motion passed. Meeting adjourned at 5:25PM

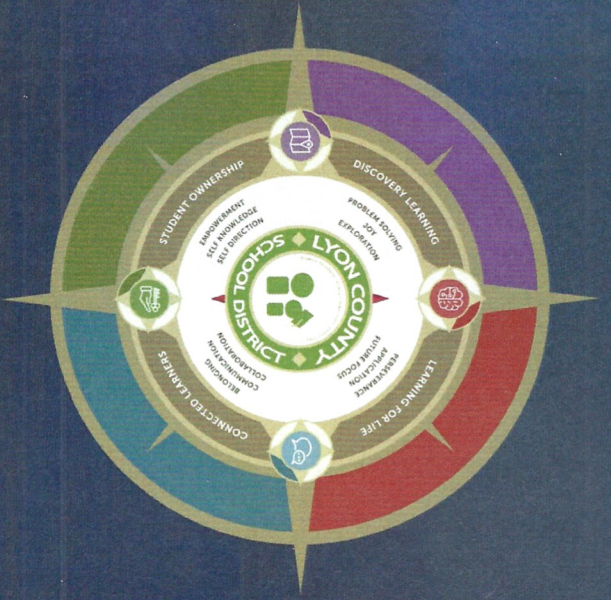
The notice for this meeting will be posted on _____, at the Lyon County School District Administrative Office, Lyon County School District websites (<http://www.lyoncsd.org>) and Nevada Public Notice Website (<http://notice.nv.gov>) in accordance with NRS 241.020 (3) (b).

For the Board of Trustees

Lyon County School District Statement of Nondiscrimination and Accessibility

The Lyon County School District does not discriminate on the basis of race, color, national origin, gender, disability or age in any of its policies, procedures, or practices, in compliance with Title VI of the Civil Rights Act of 1964 (pertaining to race, color, and national origin), Title IX of the Educational Amendments of 1972, section 504 of the Rehabilitation Act, the Americans with Disabilities Act, and Age Discrimination Act of 1975, and any other pertinent statute or requirement. This non-discrimination policy covers admission, access, treatment, and employment in the district's programs and activities, including occupational education. For information regarding opportunity policies, or the filing of grievances, contact your school principal.

The Lyon County School District is pleased to provide accommodations for the handicapped or disabled. Members of the public who are disabled and require special accommodations or assistance at the meeting are requested to notify the administrative assistant to the superintendent and board of trustees, in writing at 25 E. Goldfield Avenue, Yerington, Nevada 89447; e-mail at mheim@lyoncsd.org; or by calling (775) 463-6800 ext. 10034, at least one week prior to the meeting.



**Insurance Committee
Presentation**



The LP Difference

Nearly a Century of Service

Since 1927, LP has been a team that guards and reveres our responsibility to clients, taking joy in service and showing consistent professionalism — it's the LP Difference.

We bring the expertise and resources of the largest national brokerages to the local level.

Today we have more than 240 people in 12 locations. Below are our Nevada-based offices.

Reno

Carson City

Las Vegas

Fernley

Elko



The LP Difference

Unparalleled Brokerings

LP is appointed with and has the ability to work with all licensed insurance carriers and vendors in the State of Nevada. Additionally, we have longstanding and positive relationships with each of the District's current carriers.

As its designated representative, we will aggressively manage the District's insurance costs through a balanced combination of bid solicitation activity, negotiation, rate projections and data analysis.

Strategic Planning

Negotiation

In House Underwriting

Plan Management

Alternative Funding

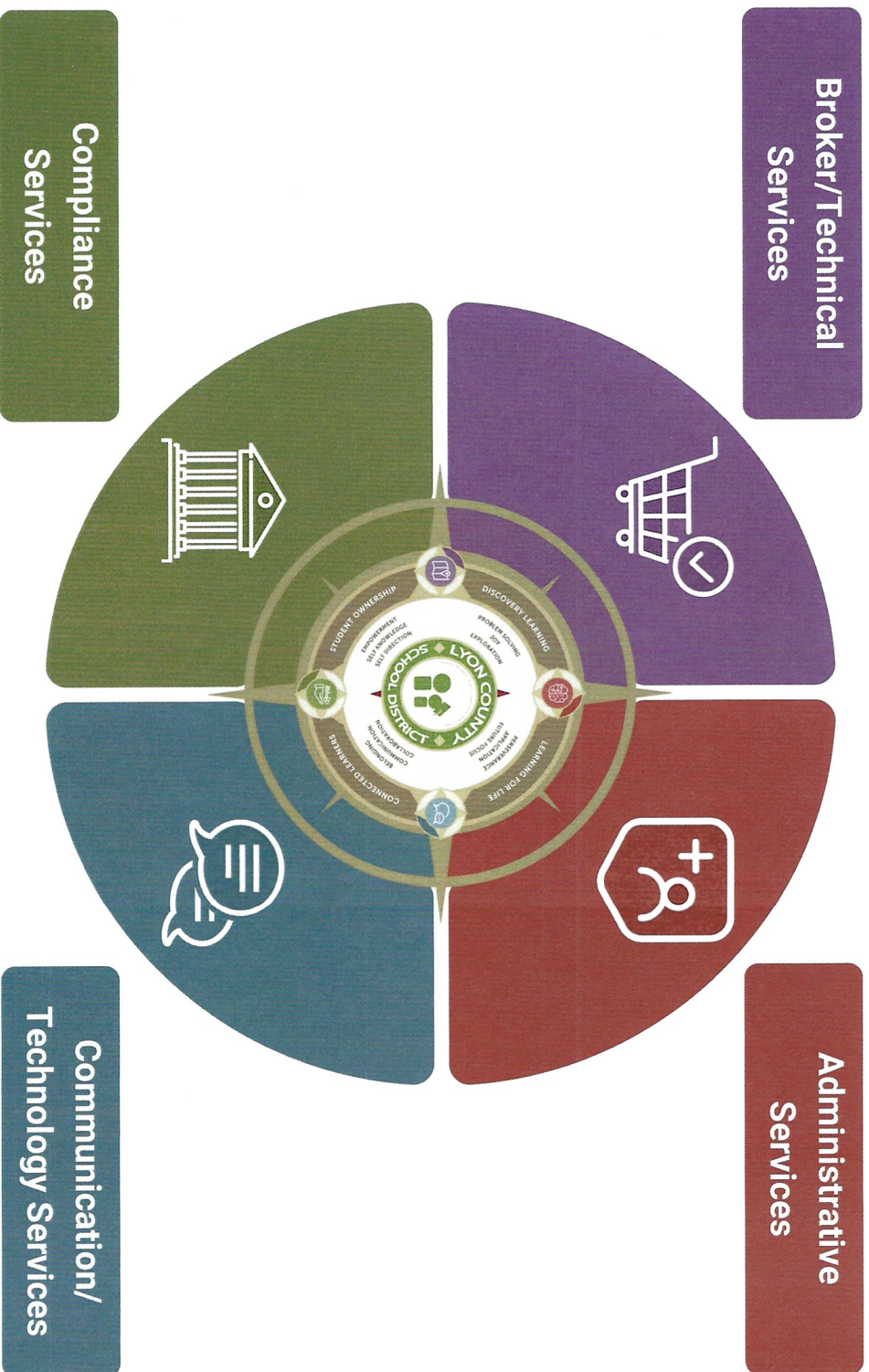
Full Public Entity

Client List.

CC Communications	Esmeralda County School District*	Nye County
Carson City	Eureka County	Reno-Tahoe Airport Authority
Churchill County	Eureka County School District*	Round Hill General Improvement District
Churchill County School District*	Gardnerville Ranchos General	RSCVA
City of Carlin	Improvement District	Storey County
City of Elko	Incline Village General Improvement	Storey County School District*
City of Ely	District	Sun Valley General Improvement District
City of Fallon	Indian Hills General Improvement District	Tahoe Douglas Utility District
City of Fernley	Kingsbury Grade General Improvement	Tahoe Regional Planning Agency
City of Sparks	District	Tahoe Transportation District
City of Wells	Lander County	Topaz Ranch Estates General Improvement
Douglas County	Lander County School District*	Truckee Meadows Fire Protection District
Douglas County School District*	Minden Gardnerville Sanitation District	Washoe County
Douglas County Sewer Improvement	Mineral County	Washoe County School District*
District	Nevada State Board of Medical	Western Nevada Development District
East Fork Fire Protection District	Examiners	White Pine County
Elko County School District*	Nevada Tahoe Conservation District	
Esmeralda County	North Lake Tahoe Fire Protection District	



Proposed Scope of Work.



Immediate Action Plan Broker & Technical Services.

Claims Review &

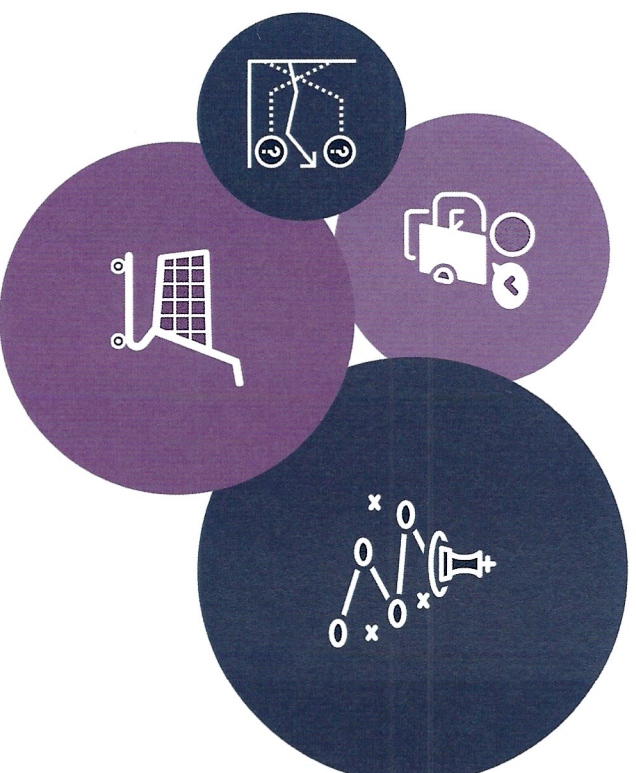
Assessment

- Medical claims review
- Rx claims review
- Utilization Review
- Trend analysis

Renewal & Budget

Forecasting

- Renewal forecasting and parallel underwriting
- Funding analysis
- (self-funded, fully insured, captives)
- Benchmark reporting



Strategic Planning

- Meet with key stakeholders to develop and establish short and long-range goals
- Provide consulting/recommendations on:
 - Emerging market trends
 - New benefit products/services
 - Innovative ideas to enhance programs and increase employee morale

Negotiation/Marketing

- Carrier and vendor negotiation
- Bid solicitation activities
- Carrier and vendor selection and management



2025 Benefits Renewal Work Plan

LP formally appointed as LCSD's "broker of record"

Pre-renewal meeting

- Claims and trend review
- Renewal/budget projection
- Discussion around the District's forward-looking goals and needs
- Insurance and provider market update provided by LP (vendor services reviewed)
- Preliminary discussion around negotiation, marketing and funding strategies
- Discussion around enhancing benefit faire event and communication efforts

January



Presentation of Marketing Results/Implementation

- RFP results and competitive bid options are presented and evaluated, including any/all alternative funding approaches under consideration
- Carrier/vendor implementation and/or renewal processes commenced

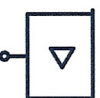
February



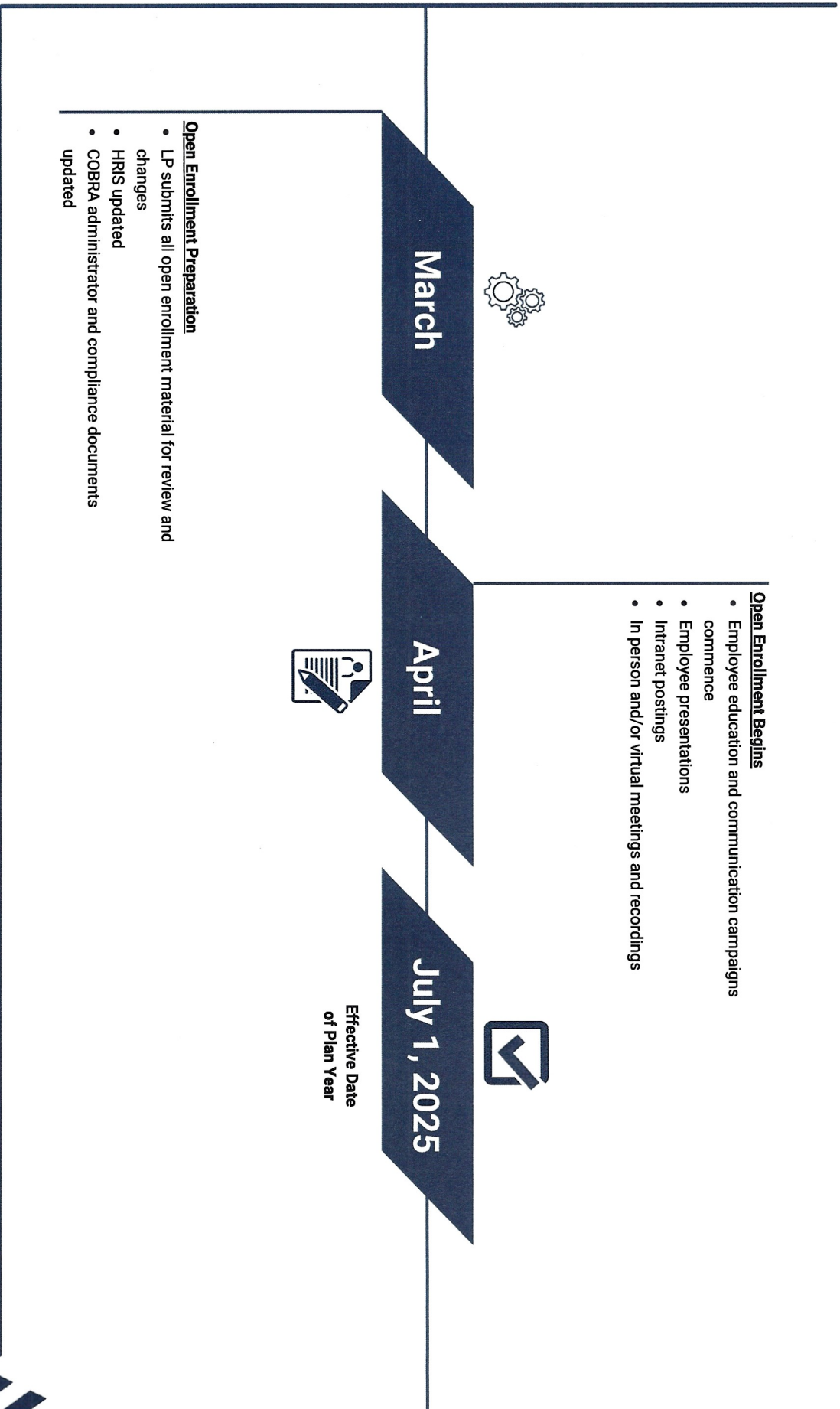
Renewals Received/Marketing

- Formal carrier renewals received and presented
- Final negotiations and/or commencement of marketing efforts
- Release of RFPs, management of bidder queries, ongoing negotiations

March



2025 Benefits Renewal Work Plan



Immediate Action Plan Administrative Services.

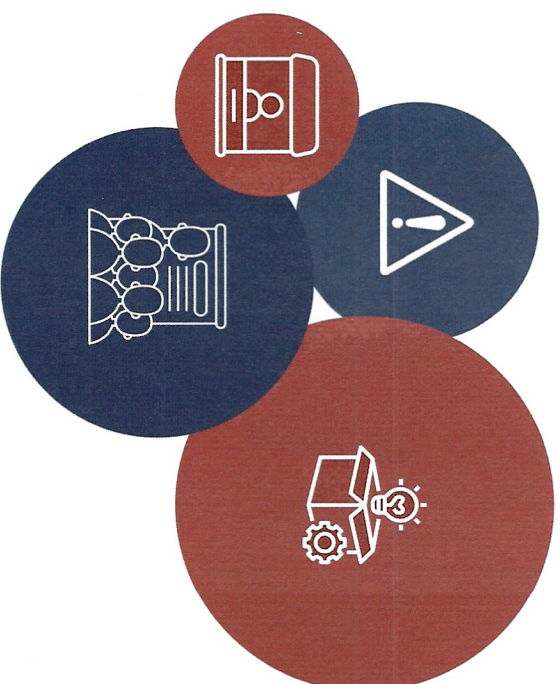
Immediate Priorities per

District Staff & Stakeholders

- Address any immediate vendor, administrative, claim or service issues
- Initial meeting with LP and District HR staff

Existing Carrier/Vendor Management

- Review all existing contracts and performance guarantees
- Scheduled calls with all existing carriers/vendors
- Address any ongoing service issues



Technology Capabilities

Review

- Meeting with District staff to discuss current technology infrastructure:
 - Benefits enrollment
 - Member education
 - Communication
 - Compliance

New Hire/Open Enrollment

- New hire process and material review
- New hire benefit guide creation
- Open enrollment process and material planning



Immediate Action Plan

Communication/Technology.

Traditional Communications

- Comprehensive New Hire/Open Enrollment benefit guides and packets
 - General communications in the form of flyers, posters and brochures



Digital Communications

- Conversion of printed materials to digital medium
- Discussion of enhancing benefits page on the District intranet/website

Mobile Communications Discussion

- Discussion around mobile communication capabilities and leading market solutions

Multi-lingual Needs Assessment

- Translation services provided (if needed)



Establishing

Communications &

Member Advocacy

January 1, 2025 - LP appointed “broker of record” for Lyon County School District

- **Initial communication to employees regarding change:**
 - LP Service Team introduction
 - Contacts provided
- **Scheduling of Aetna / LP on-site appointments**
 - General inquiries
 - Claims assistance
 - Service issues
- **Establishment of ongoing communications and sharing of resources for employees, retirees and their families**
 - Monthly newsletters with targeted resources and topics (i.e. freestanding labs, ER alternatives, EAP overview, HSAs, etc.)
 - Medicare education (webinars, seminars, etc.)



The District's Dedicated Team.

Your LP service team has over 50 years of collective experience in guiding large group public entity employers in the management of their health plans.



Kevin Monaghan
Lead Consultant



Kristie Martin
Account Coordinator



John Malampy
Underwriter



Logan Neeley
Consultant



Monica Iza
Bilingual Account Support



Stacy Barrow
ERISA Compliance Attorney



Becky Stidham
Account Executive



