

Pana CUSD #8

Health Insurance Committee Meeting MINUTES

August 11, 2026

1. Welcome and introductions

Members Present: Jessica Miller, Kylie Dooley, Kari Medler, Angie Matthews, Beth King, Bridget Barringer, Laura Schmitz, Donnie Simpson, Scott Sims, Ashley Keeling, Britany Gardner, Greg Cothorn, Kevin McDonald, Matt Miller

Visitor: TJ Ervin - Bushue HR

2. Discussion of current coverage and changes with the September 1, 2026 renewal with the Egyptian Trust

TJ Ervin from Bushue HR discussed with the Committee renewal rates for the 26-27 school year with Egyptian Trust. Kari Medler also helped the Committee understand the plan changes.

3. Discussion of alternative plans options to consider

- a. Discuss basic mechanics of group plans related to In-Network vs. Out-of-Network Providers
- b. Discuss how Deductibles, Out-of-Pocket Maximums, Co-Insurance & Copays work within the scope of In-Network Providers
- c. Discuss the difference in how PPO plans and High-Deductible Health Plans with Health Savings Accounts (HSAs) operate
- d. Discuss the pros & cons of Health Savings Accounts (HSAs)

TJ Ervin led the Committee through in-network vs out-of-network providers, how deductibles, out-of-pocket maximums, co-insurance & copays work within the scope of in-network providers. He followed with an explanation of HSA accounts.

4. Other Items

The Committee was asked to share this information with their colleagues during their building meetings this week. Union representation was also asked to share information about plan, renewal rates, and HSA accounts.

TJ and Kari introduced the Committee to the Hinge Health, BCBS, and Delta Dental apps.

5. Adjourn