

# Agenda

## Lyon County School District Board of Trustees

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A LCSD INSURANCE COMMITTEE MEETING of the Board of Trustees of Lyon County School District will be held Thursday, December 12, 2024, beginning at 4:00 PM at the Lyon Complex Building D, 3750 W. Spruce Ave., Silver Springs, NV 89429.

The subjects to be discussed or considered or upon which any formal action may be taken are listed below. Items do not have to be taken in the order shown on this meeting notice.

Public Comment to the Lyon County School District Board of Trustees

In the event that you are unable to attend the LCSD Board of Trustees meeting, you may submit public comment by 3:00 pm the day before the board meeting by [clicking here](#). Public comment will be forwarded to all LCSD Trustees prior to the board meeting. Please note that this link is monitored for public comment only.

1. CALL TO ORDER
2. PLEDGE OF ALLEGIANCE
3. ROLL CALL AND WELCOME
4. APPROVAL OF AGENDA
5. APPROVAL OF MINUTES

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### 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](mailto:blakesmith@lyoncsd.org). The committee will not discuss these comments, but they will be listed in the minutes of the meeting.

7. (FOR DISCUSSION ONLY) Introduction of new Employee Benefits Broker/Consultant. Presented by Kevin Monaghan, Logan Neeley, and Becky Stidham from LP Insurance.

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8. (FOR DISCUSSION AND POSSIBLE ACTION) Future Benefit Insurance Committee Meetings. Presented by Kathy Rudy, LCCSEA and Committee Chairwoman.

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#### 10. ADJOURN

If you have questions or public records requests, please contact the LCSD Communications and Public Relations Officer at ([Communications@lyoncsd.org](mailto:Communications@lyoncsd.org)).

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The notice for this meeting was posted at the Lyon County School District Administrative Office and posted to the Lyon County School District website (<http://lyoncsd.org>) and the Nevada Public Notice Website (<http://notice.nv.gov>) in accordance with NRS 241.020 (3) (b).

#### *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 opportunities, 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 Ave., Yerington, NV 89447, email [mheim@lyoncsd.org](mailto:mheim@lyoncsd.org), or call (775) 463-6800 Ext. 10034 at least one week prior to the meeting.*

# Agenda

## Lyon County School District Insurance Committee

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A meeting of the Insurance Committee of Lyon County School District will be held November 14, 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. 4:08PM
2. PLEDGE OF ALLEGIANCE. Done
3. ROLL CALL AND WELCOME. Present: Kathy Rudy, Mary Cole, Loraine De La Torre, Billie Jo Hogan, Valerie Clark, Allura Addington, Tammie Moniz, Shannon Nelson, Joy Hanssen, Blake Smith, Joseph Baptist and Anna Brueher via Zoom
4. APPROVAL OF AGENDA Motion to keep a flexible agenda in future meetings made by Lorraine De La Torre, 2<sup>nd</sup> by Mary Cole. Motion passed
5. APPROVAL OF MINUTES: Motion to approve minutes made by Mary Cole, 2<sup>nd</sup> by Lorraine De La Torre. Motion passed

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Public Comment by Joseph Baptist. Concerns about Aetna delaying approval of treatment. Noted that a lack of approval = denial of service. He contacted Blake Smith and Clark &

Associates and received quality service from them and wanted that made known publically.

**6. (FOR POSSIBLE ACTION)** Discussion and possible action regarding an update on the District's medical, dental, and vision plans. Presented by Valerie Clark and Lisa Squire From Clark & Associates. We do not have current loss ratio claim data due to a glitch in Aetna's network. As soon as current data is available, Valerie will forward the data to Blake and he will forward to the rest of the committee and make it available to others. This includes the update on the Teledoc feature.

Dental is looking good at a 78% loss ratio and vision at a 103%. Valarie is confident that our numbers for these two policies is good and there is no cause for concern.

Member asked for clarification of column header abbreviation and data: Employee Only is the number of solo employee policies, EE/SP is employee and spouse, EE/CH is employee and child(ren), EE/SPCH is employee and spouse and child(ren) aka Family plan. LR is Loss Ratio.

When asked what the "normal" loss ratio looks like, Valerie said they look for an 80 – 85% when looking to shop for comparisons. She stated there are several things they look at, but by-and-large that is where the Loss Ratio is preferred to be.

Aetna has been very responsive in answering questions and helping members educate themselves in how to use their insurance to their benefit.

When asked how we can get more information out to our members on how to find "in network" providers, Valerie said she'd like to bring Aetna in to speak to that. Brainstorming was done by committee.

If members need help they can always reach out to Blake and he will assist. The vast majority of answers can be found on the district website under the benefits tab.

The question was asked about the progress of RFQ. All submissions are in and the finalists will meet with the selection committee on 22 November 2024. We will have the results at the next committee meeting.

**7. (FOR POSSIBLE ACTION)** Discussion and possible action regarding future meeting dates. Presented by Chairwoman Kathy Rudy.

No new meetings scheduled at this time. Next meeting will be 12 December 2024 at 4:00PM

## 8. PUBLIC PARTICIPATION

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No public participation.

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9. ADJOURN: 4:59PM

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# 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**

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- Carson City**

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- Las Vegas**

- Fernley**

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- Elko**



# The LP Difference

## Unparalleled Brokering

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**

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**Negotiation**

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**In House Underwriting**

**Plan Management**

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**Alternative Funding**

# Full Public Entity Client List.

CC Communications

Carson City

Churchill County

**Churchill County School District\***

City of Carlin

City of Elko

City of Ely

City of Fallon

City of Fernley

City of Sparks

City of Wells

Douglas County

**Douglas County School District\***

Douglas County Sewer Improvement

District

East Fork Fire Protection District

**Elko County School District\***

Esmeralda County

**Esmeralda County School District\***

Eureka County

**Eureka County School District\***

Gardnerville Ranchos General

Improvement District

Incline Village General Improvement

District

Indian Hills General Improvement District

Kingsbury Grade General Improvement

District

Lander County

**Lander County School District\***

Minden Gardnerville Sanitation District

Mineral County

Nevada State Board of Medical

Examiners

Nevada Tahoe Conservation District

North Lake Tahoe Fire Protection District

Nye County

Reno-Tahoe Airport Authority

Round Hill General Improvement District

RSCVA

Storey County

**Storey County School District\***

Sun Valley General Improvement District

Tahoe Douglas Utility District

Tahoe Regional Planning Agency

Tahoe Transportation District

Topaz Ranch Estates General Improvement

Truckee Meadows Fire Protection District

Washoe County

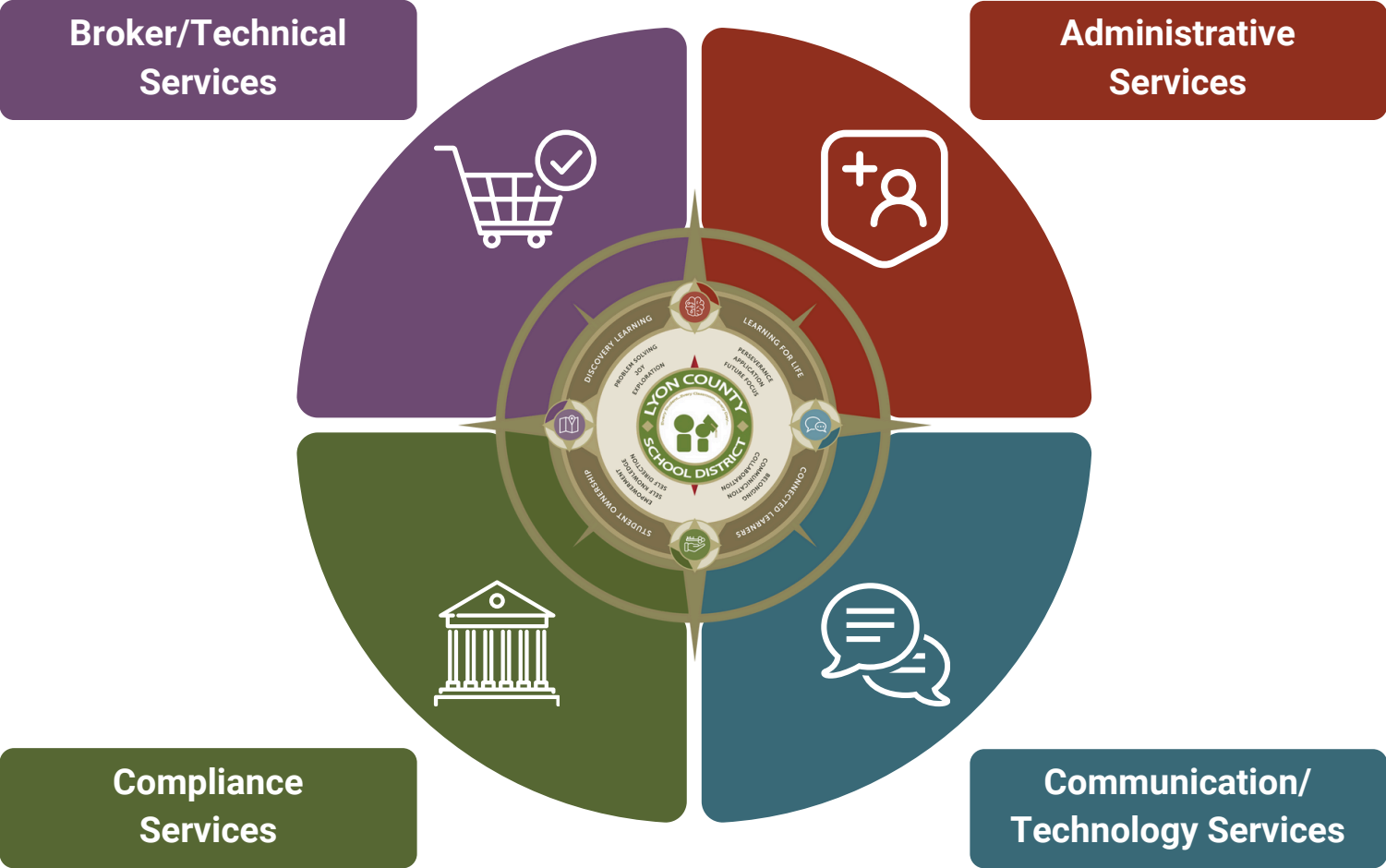
**Washoe County School District\***

Western Nevada Development District

White Pine County



# 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

**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

January



February



March

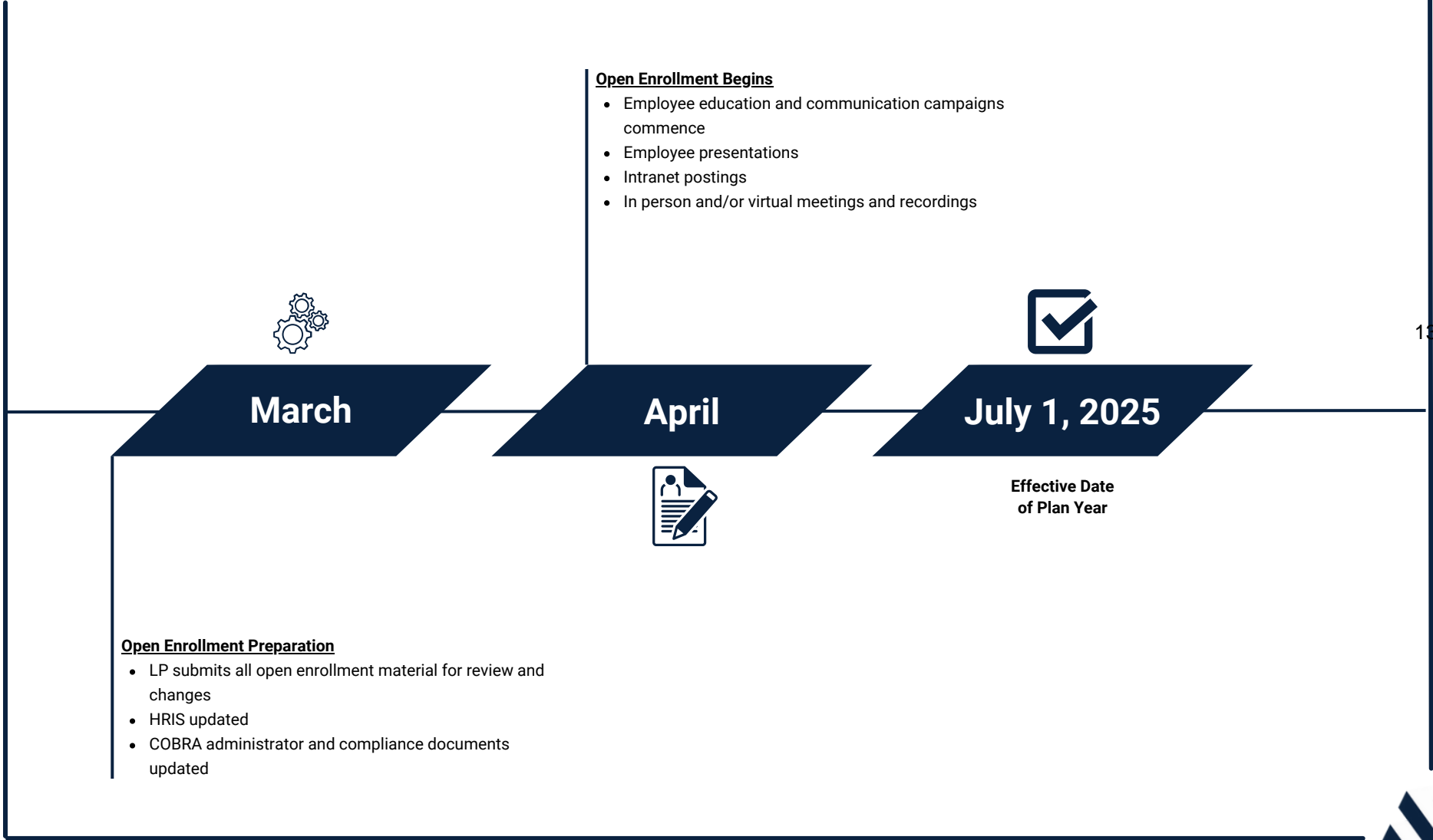


**Renewals Received/Marketing**

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



# 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

### Multi-lingual Needs Assessment

- Translation services provided (if needed)



### 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



# 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 Malamphy**  
Underwriter



**Logan Neeley**  
Consultant



**Monica Iza**  
Bilingual Account Support



**Stacy Barrow**  
ERISA Compliance Attorney



**Becky Stidham**  
Account Executive



