DeSoto County

Insurance Committee

Meeting Minutes

Wednesday, October 15, 2025 **10:00 AM**

CALL TO ORDER

1. Committee members state names for record.

2. Review and Approve the minutes from July 23, 2025.

A. Insurance Committee meeting minutes from July 23, 2025.

The floor was opened up for discussion of any current medical, dental, prescription or vision issues. David Williams wanted to make sure it is addressed that employees are going to the emergency room and receiving additional billing. Melanie confirmed that it has been addressed and will be changed at renewal 10/1/25. She also informed the committee that she and Latrinda did meet with Vince Sica at DMH last week to address x-rays and services. She then went back to FL Blue but they are not able to make the change to imaging services only for DMH. If the County wanted to lower the copay for imaging, it would have to apply to all hospitals. The other alternative is DMH can look into establishing a code specifically for county employees. Disadvantage would be the plan would pick up more of the cost than it currently does because instead of deductible and coinsurance, now it's just the copay, the rest would be paid by the plan. The consensus is preferably having DMH code it for one year and see how it plays out. No further discussion ensued. Colonial Vitali inquired about why we can't get a list of service providers within our area that we can share with our employees. Melanie stated that the reason is because some providers may not renew their contracts after renewal and so the list would not be accurate. Melanie will provide a link to Latrinda to send out to employees to get to the directory. No further discussion ensued. Mandy stated that every provider that she has used said that they don't want to deal with Eyemed and that they are the worst. She would like to look at other alternatives to Eyemed once we are out of rate guarantee in 2027. Melanie stated that Eyemed has the most robust network in the country and VSP is a close second. She also stated that we are not locked in to Eyemed just because we are in rate guarantee but we can explore other alternatives next year. No further discussion ensued.

Melanie discussed the renewal proposal. At the last meeting FL Blue initially came in at a 3% increase. USAble quoted the life insurance coverage and they came in at a decrease from the coverage that was in place. She went back to FL Blue and they did agree to a flat renewal with bundling the USAble life insurance with a $65,000 wellness fund. Colonial Vitali inquired that since there is a small percentage of those that are unfortunately having health issues, instead of the county giving them a check and then them turning around and cutting the county a check, why can't the funding of the wellness dollars be deducted from our premium. Melanie stated that those funds come from a different pot and at the end of the day they still want you to promote wellness because that is hopefully driving some of the good behaviors. Majority of the committee prefers to leave it and appreciates the wellness funds because their employees do find it useful and well utilized. Colonial wanted to know if that discussion can at least be had and Melanie stated that they can certainly ask. Further discussion ensued. The flat renewal did save a little over $150,000 from the initial. The dental is in a rate guarantee until 2026 with no changes. Eyemed is in rate guarantee until 2027 with no changes. Melanie will see if Eyemed will contract with Wal-mart. Basic Life and Voluntary Life with USAble is in a three-year rate guarantee until 2028 with a 3% premium decrease. EAP is in rate guarantee until 2028. No further discussion ensued. A motion was made by David to accept the renewal as presented. Seconded by Sheriff Potter. Motion carried unanimously.

Latrinda discussed the results from the Health Screening Summary. She also talked about the Healthy Weight, Healthy You Program that is open to all employees at no additional cost to the county. It is a 5-session life improvement program that will help tackle the top risk factors and help move the needle to healthier outcomes. She confirmed Open Enrollment is scheduled for August 5th, 6th, and 7th at the Turner Center. No further discussion ensued.

DISCUSSION

1. Discussion of any Medical, Dental, Vision or Life Insurance issues.

PRESENTATION

1. Claims Review

WELLNESS PROGRAM

1. Mammograms
2. Flu Shots
3. FSA Enrollment

NEXT INSURANCE COMMITTEE MEETING

ADJOURNMENT