

**Douglas County School District
Board of Trustees
Agenda for the Health Advisory Committee of
Tuesday, October 7, 2025
4:30 PM
Airport Training Center
1126 Airport Road Building G-1
Minden, NV 89423**

Mission Statement

**We will inspire, empower, and prepare each learner to
achieve his/her life aspirations.**

Board Purpose

**The DCSD Board of Education will govern and oversee a
well-functioning school district where children and staff are
thriving!**

Board of Trustees

**Yvonne Wagstaff, President
Melinda Gneiting, Vice President
Katherine Dickerson, Clerk
David Burns, Member
Susan Jansen, Member
Erinn Miller, Member
Markus Zinke, Member**

1638 Mono Avenue, Minden, Nevada 89423

DOUGLAS COUNTY SCHOOL DISTRICT
Information Concerning Board Policy and Procedures
For Communication with the Board of Trustees

We, the Members of the Board of Trustees, welcome visitors at our meetings and appreciate constructive suggestions and comments, which help to meet the educational needs of the District. The Board has a scheduled order of business to follow. The agenda, which is usually lengthy, has been available for study by the Members of the Board since published. The Board may only take action on properly agendized items, unless it finds that the need to discuss or act upon an un-agendized item was truly unforeseen at the time the meeting agenda was posted, the matter requires immediate action, and is to be an emergency as defined by Nevada Revised Statutes.

The Board may make approval of consent items with one motion. They will be approved in total by one action unless a Trustee, individual, or organization interested in one or more consent items has questions or wishes to make a statement. In that event, the Chairperson of the Board may defer action on the particular matter or matters to the regular agenda for consideration separately.

Although each Trustee represents a geographical area of the District, Trustees are elected at large and, as such, represent all citizens of Douglas County. All actions of the Board are taken in an open meeting. It is the desire of the Board to avoid making decisions that will be detrimental to the best interests of the District, even when such decisions might please individuals or a small group. In arriving at decisions, Members of the Board attempt to be guided by the desire to provide a program that will meet the needs of every student enrolled in Douglas County schools and will best serve the interests of the entire District.

Members of the Board of Trustees are locally elected state officials and serve four-year terms of office. They are responsible for exercising their public function in accordance with the requirements of applicable law and regulations, as well as Board Policies adopted by the Board of Trustees of the Douglas County School District.

If copies of the complete agenda (and supporting materials) are desired in advance, they may be obtained at the District Office on the Monday preceding a regular meeting of the Board. Please contact DCSD at 775-782-5134 or suptoffice@dcsd.k12.nv.us. Communication with the Board of Trustees as a unit may be either in writing, by personal appearance at a meeting of the Board, or by verbal communication through the District Superintendent.

Public Comment: During regular Board meetings, there will be a general period of public comment for any matter that is not specifically agendized for possible action, and on each item listed on the agenda for possible action.

The Board limits public comment to three minutes per commenter.

Written Communication: Written communication to the Board of Trustees, related to an action item on the agenda, can be emailed to the Board, the District Superintendent, or the Board Secretary, prior to the meeting. Although this communication will not be read during the meeting, it will be added to the minutes of the meeting upon request.

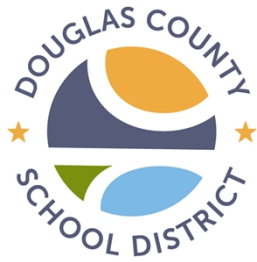
Personal Appearance at a Board Meeting: When an individual or group desires to communicate with the Board of Trustees by means of placing an item on the agenda, at a meeting of the Board, the District Superintendent shall be notified no later than 12:00 noon two weeks prior to the scheduled regular meeting, and the Board President and Superintendent, in their discretion, will determine whether the subject of the communication will be placed on the agenda. When a holiday observed by the District falls on a meeting date, the deadline shall be two weeks prior to the meeting.

- At the time of the meeting, the public can add their name to a sign-up sheet and they will be called upon during the allocated public comment time.
- The Board may set a reasonable time limit for each speaker and for answering questions.
- Extensive formal statements addressing specific items for consideration by the Board should be submitted in writing.

Although the Board may impose reasonable restrictions on the time, place and manner of public comments, it may not restrict comments based on viewpoint. No action may be taken on a matter raised during public comment that is unrelated to any agenda item.

Non-discrimination/Notice to Individuals with Disabilities: The Douglas County School District does not and shall not discriminate on the basis of race, color, religion (creed), gender, gender expression, age, national origin (ancestry), disability, marital status, sexual orientation, or military status, in any of its activities or operations. Members of the public who require special assistance or accommodations at a meeting of the Board of Trustees are asked to notify the District Administration at 1638 Mono Ave., Minden, Nevada 89423, or by calling 775-782-5134, so that such notification is received at least twenty-four hours prior to the meeting.

Revised 9/10/2025



Douglas County School District
Health Advisory Committee
Airport Training Center
1126 Airport Road Building G-1
Minden, NV 89423
Tuesday, October 7, 2025
4:30 PM

AGENDA

1. Call to Order

A. Roll Call of Committee Members

B. Adoption of Agenda as Submitted (For Possible Action)

Note: The Committee reserves the right to (1) take items in a different order, (2) combine two or more Agenda items for consideration, and (3) to remove an item from the Agenda or delay discussion relating to an item on the Agenda at any time, in or to accomplish the business on the Agenda in the most efficient manner.

2. Public Comment #1

Public comment will be taken during this agenda item regarding any item appearing on the agenda. A sign-up sheet is provided and individuals may address the committee by indicating their desire to speak and the topic about which they will speak. The committee reserves the right to limit the amount of time that will be allowed for each individual to speak. (The time allotted is nontransferable for each speaker.) The committee is precluded from acting on items raised during Public Comment that are not already on the agenda. No action may be taken on a matter discussed under this item until the matter is included on an agenda as an item on which action may be taken. Public Comment #2 will provide an opportunity for public comment on any matter within the Committee's jurisdiction, control, or advisory authority.

3. Committee Members' Comment

Comments from committee members are invited at this time for any item not specifically addressed elsewhere in the agenda. The intent of this standing item is to allow committee members to provide feedback to the committee as a whole regarding membership questions and comments. Committee members should limit the amount of time and be respectful of time constraints and not be repetitive of other committee members' comments.

4. Approval of the Minutes from the September 23, 2025 Meeting (For Possible Action)

Attached are the minutes of the September 23, 2025 Health Advisory Committee Meeting for review and approval.

5

RECOMMENDATION: Approve the Minutes of the Health Advisory Committee Meeting dated September 23, 2025.

5. Stop-Loss Insurance Renewal (Information, Discussion and Possible Action) Nate Kerr, Lloyd Barnes
A representative from DCSD's broker, LP Insurance Services, Inc., will provide an overview of the District's Stop-Loss Insurance options for January 1, 2026 renewal. The Committee will discuss the information and recommendations that will be reviewed by the Board of Trustees during an upcoming School Board meeting.

6. DCSD Self-Funded Health Insurance Plan Review (Information, Discussion and Possible Action)

8

The DCSD Health Advisory Committee will review DCSD's Self-Funded Health Insurance Plan, and may provide revised plan rate projections and benefit reductions. The committee will discuss and review changes to the District's Plan for the purposes of a January 1, 2026 renewal. Changes may include, but are not limited to, premium rates, benefit reductions, participant premium contributions, expansion of HSAs, and plan design changes to medical, dental, prescription, and vision plans.

7. Correspondence (Information and Discussion)

Committee members will discuss or review any correspondence received pertaining to the Advisory Health Insurance Committee.

8. Future Agenda Items (Discussion and for Possible Action)

Committee members will discuss or propose upcoming items for future agenda items in addition to setting the next meeting date(s) and times.

9. Public Comment #2

Public comment will be taken during this agenda item on any matter within the committee's jurisdiction, control, or advisory authority. No action may be taken on a matter discussed under this item until the matter is included on an agenda as an item on which action may be taken. A sign-up sheet is provided and individuals may address the committee by indicating their desire to speak and the topic about which they will speak. The committee reserves the right to limit the amount of time that will be allowed for each individual to speak. (The time allotted is nontransferable for each speaker.) The committee is precluded from acting on items raised during Public Comment that are not already on the agenda. No action may be taken on a matter discussed under this item until the matter is included on an agenda as an item on which action may be taken.

10. Adjournment

(*) Times are estimated. Items on the Agenda may be taken out of order. The Health Advisory Committee may combine two or more agenda items for consideration, and may remove an item from the agenda or delay discussion relating to an item on the agenda at any time. Generally speaking, the item will be heard no earlier than the time indicated.

If copies of the complete agenda (and supporting materials) are desired in advance, they may be obtained at the District Office on the Friday or Monday preceding a regular Tuesday meeting of the Committee. Please contact Leeann Caires at 775-782-5134 or lcaires@dcsd.k12.nv.us.

Notice to Individuals with Disabilities: Members of the public who require special assistance or accommodations are asked to notify the District Administration at 1638 Mono Avenue, Minden, Nevada, 89423, or by calling 782-5134, so that such notification is received at least twenty-four (24) hours prior to the meeting. In conformance with the Open Meeting Law, it is hereby noted that the agenda for the meeting of the Douglas County School District Health Advisory Committee has been posted at the following locations:

Douglas County School District, Minden, NV (Temporary Location — Gardnerville Elementary School, 1290 Toler Avenue, Gardnerville, NV)

District website: www.dcsd.k12.nv.us

State of Nevada website: <https://notice.nv.gov>

**DRAFT - Minutes of the Health Advisory
Committee Meeting – September 23, 2025**

Committee Members Present

Jeannie Dwyer, Executive Director of HR
Michelle Baugh, DCPEA
Ethan Petite, DCPEA
Kerry Stack, DCPEA
Andrew Fromdahl, DCAA
Elizabeth Martin, DCSSO
Jay Jackson, Chapter #6 Bus Drivers Association

Absent

Lloyd Barnes, LP Insurance, Nate Kerr, LP Insurance, Nick Connell, LP Insurance, Sam Bradley, Hometown Health, Melinda Gneiting, DCSD School Board Trustee, and Leeann Caires, DCSD Human Resources.

Meeting minutes are created and provided in accordance with NRS 241.035. They are not a word-for-word transcript of the meeting.

1. Call to Order

The meeting was called to order by Mrs. Dwyer at 4:32 p.m.

2. Public Comment #1

No public comment.

3. Committee Members' Comment

No committee member comment.

4. Approval of Minutes of the August 26, 2025 meeting (For Possible Action)

Mrs. Stack made a motion to approve the minutes for the August 26, 2025 meeting, Ms. Martin seconded the motion. Motion passed 7 - 0

5. Review of Claims (Information and Discussion)

Mr. Kerr reported on the paid claims through August 2025.

Exhibit 1 – Employee and dependent enrollment remained slightly lower for the plan year through August 2025 (compared to plan year 2024). Total employee claims (Line 10) for August were \$344,798. Cost per employee (Line 11) was \$486. Total dependent claims (Line 18) for August were \$153,758. Cost per dependent unit (Line 19) was \$840 in August. Total claims (line 27) for the month of August were \$498,556. Average composite cost per employee (Line 28) was \$702. Line 28 continues to trend upward.

Exhibit 3 – Total Plan Costs - paid claims plus fixed costs (fees such as operating costs, admin fees for Hometown Health, consulting fees for LP Insurance, pharmacy rebates, Stop-Loss reimbursements, etc.). Net plan costs (Line 32) were \$592,936 in August. Average monthly composite net plan cost per employee per month was \$835 in August (Line 34).

Exhibit 5 – Large claims report. Large claim tracking begins when a claim reaches approximately 50% of Stop-Loss deductible (\$275,000). There were no new large claims reported in August but four large claims continue to be tracked. Two of the large claims have exceeded DCSD's \$275,000 deductible and will have stop-loss reimbursement.

Exhibit 6 - Incurred but Not Reported (IBNR) is the outstanding estimated liability that DCSD carries on an on-going basis. August 2025 estimated IBNR is \$1,027,027.

6. Customer Service Review (Information and Discussion)

Ms. Bradley from Hometown Health reported on customer service from August 2025. Customer Service Call Volume report data shows approximately 62 member calls in August (62 were answered). For August, the Average Seconds to Answer (ASA) was 8 seconds (performance guarantee is 75 seconds). August 2025 Abandonment rate was 0% (performance guarantee is 10%). The claims report shows 1,301 claims received during the month of August. 1,526 claims were paid in August. The number of claims paid within 30 days was 99% (performance guarantee is 95%).

Mrs. Dwyer asked Ms. Bradley if Hometown Health could provide reporting related to utilization. Ms. Bradley noted that the current reporting is required and provided because it is based on performance guarantees. However, additional reporting can be provided. Hometown Health is developing new reporting that will be available in the coming months and can include utilization and spending. LP Insurance will be able to collaborate with Hometown Health to provide the updated reporting. Members expressed interest in being able to see an evaluation of savings at various providers/facilities.

7. Self-Insurance Fund Projected Financials (Information and Discussion)

For the month of August, paid claims were \$477,214 and admin expenses were \$102,886. Total claims for fiscal year 25-26 are \$1,665,643. Total operating revenues for the fiscal year 24-25 are \$705,215. Estimated cash flow was positive in August.

8. DCSD Self-Funded Health Insurance Plan Review (Information, Discussion and Possible Action)

All factors included (claims, administrative expenses, revenue, trends in healthcare), LP Insurance estimated the projected revenue will need to be increased by approximately 15% (approximately \$1.4 million dollars) to meet cost projections for plan year 2026. This projection does not include the budgeted \$1 million from the general fund. Data shows that since approximately the first quarter of 2021, costs have been exceeding revenue.

The committee discussed possible changes to DCSD's current insurance plan that would help increase funding for the plan (benefit changes and revenue). Throughout the discussion, committee members acknowledged the difficult decisions that have to be made in order to increase revenue for DCSD's self-funded plan. LP Insurance provided valuable feedback for multiple questions regarding plan design, costs and revenue. Possible plan changes discussed include but were not limited to: increase deductibles, increase out of pocket maximums, changes to co-payments and coinsurance, increase prescription deductible, stop the dental benefit "carryover".

After a lengthy review and discussion, considering many different plan design and/or benefit changes, the committee agreed to continue this item at the 10/07/2025 meeting.

9. Stop-Loss Insurance Renewal (Information, Discussion and Possible Action)

This agenda item was postponed because the proposal process requires additional time and evaluation before it is complete.

10. Correspondence (Information and Discussion)

No correspondence.

11. Future Agenda Items (For Possible Action)

- 1 – Plan review for possible benefit changes for plan year 2026.
- 2 – Stop/Loss Insurance review/proposals.

****NOTE:** HAC meeting dates for 2025-26: ~~08/26/2025, 09/23/2025~~, 10/07/2025, 11/18/2025, 01/27/2026, 02/24/2025, 03/31/2025, 04/28/2025, 05/26/2025.

12. Public Comment #2

No public comment.

13. Adjournment

The meeting was adjourned at 6:10 p.m. by Mrs. Dwyer

Submitted by,

Leeann Caires,
Benefits & Risk Management Coordinator
Douglas County School District
(775) 782-7177

Douglas County School District

CY 26 Benefit Change Options

PPO RX Plan Parameters

RX Calendar-Year Deductible	75
RX OOP Max (Individual)	4100
RX OOP Max (Family)	5700

PPO Deductible Changes

Deductible	Change	MEMS	Savings
100	25	321	8,025
150	75	276	20,700
200	125	228	28,500

Copay Changes

Every Additional \$5 to each Tier

	Savings
Additional \$5 to Each Tier	50,000
Additional \$10 to Each Tier	100,000