

**Douglas County School District
Board of Trustees
Agenda for the Health Advisory Committee of
Wednesday, June 17, 2026
2:00 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

Erinn Miller, Legislative Representative

David Brady, Member

Heather Jackson, Member

Susan Jansen, Member

Markus Zinke, Member

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

The Douglas County School District (“DCSD”) welcomes 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 has been available for study by the Members of the Board since published. The Board may only take action items agendized for possible action, 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 act on the consent items with one motion unless a Trustee requests that a consent item be pulled for individual consideration, in which case the Chairperson of the Board will defer action on the particular consent item or items 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. It is the desire of the Board to make decisions that in the best interests of the District. In making decisions, Members of the Board strive to meet the needs of every student enrolled in DCSD schools and will best serve the interests of the entire District.

Members of the Board of Trustees 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 DCSD.

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 11/6/2025



Douglas County School District
Health Advisory Committee
Airport Training Center
1126 Airport Road Building G-1
Minden, NV 89423
Wednesday, June 17, 2026
2:00 PM

AGENDA

1. Call to Order

A. 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. TPA (Third Party Administrator) Proposal Process — review information and proposals for fully funded and self-funded health insurance plans with DCSD's broker, LP Insurance. (For Information, Discussion, and Possible Action)

5

Discuss, compare, and review the proposals provided by LP Insurance for fully funded and self-funded health insurance plans for the 2027 plan year. Agree on a recommendation(s) to provide to the Board of Trustees. Review the process by which the proposal(s) will be presented to the Board of Trustees.

4. 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.

5. Correspondence (Information and Discussion)

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

6. 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.

7. 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.

8. 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

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

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



**Douglas County
School District**

EMPOWER • PREPARE • INSPIRE • CONNECT

2027 Self Insured & Fully Insured Marketing Analysis

Discussion and Review

Douglas County School District

Prepared by LP Insurance Services, LLC | Confidential

Table of Contents

3 Fully Insured Section Cover

4 Response to Bid – Fully Insured

5 Rolling Net Total Cost vs. Monthly Revenue

6 ASO vs. Fully Insured – Medical Rate Comparison

7 Dental – ASO vs. FI Benefits & Cost Comparison

8 Self Insured Section Cover

9 Response to Bid – TPA/PBM

10 Vendor Finalist Review & Debrief — Exec. Summary

11 Fixed Cost Comparison

12 Network Disruption & Pricing — Top 50 Providers

13 Customer Service, Claims & Performance Guarantees

14 Reporting & Member Tools

15 Possible Plan Design Changes – January 1, 2027

16 Questions & Concerns

6



Douglas County School District

EMPOWER • PREPARE • INSPIRE • CONNECT

Fully Insured

Finalist Review & Rate Comparison

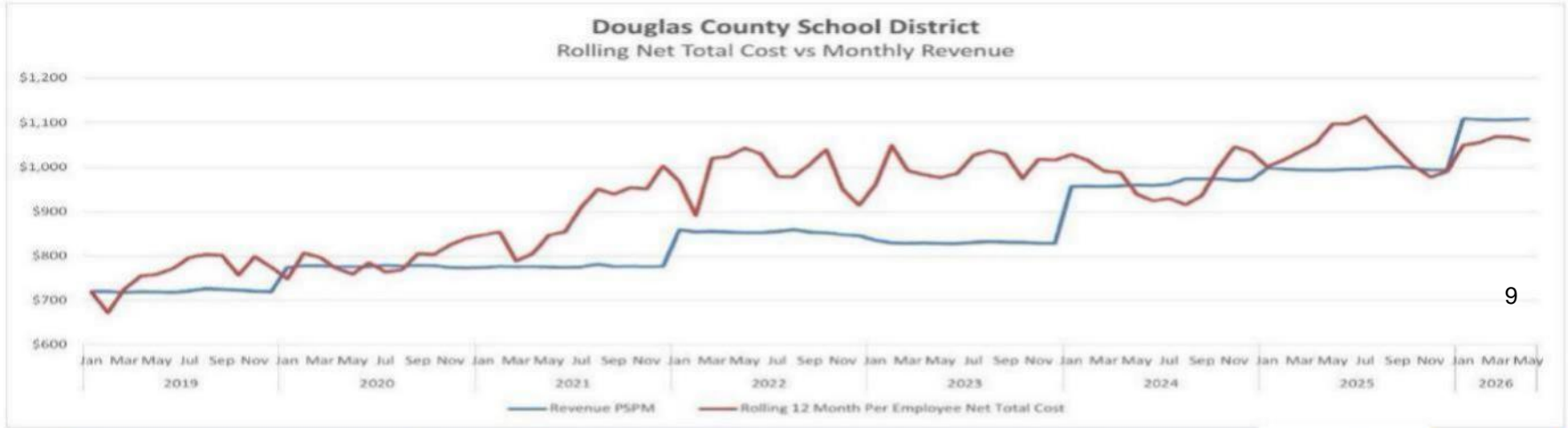
Douglas County School District

Prepared by LP Insurance Services, LLC | Confidential

Response to Bid – Fully Insured

Carrier	Response to Bid	% vs. Current	Dental
Hometown Health	Quote Presented	11% Over Current	—
Aetna	<i>Quote Not Presented – Not Competitive</i>	28% Over Current	8% Over Current
Anthem	<i>Declined to Quote</i>	—	14% Over Current ⁸
UMR	<i>Declined to Quote</i>	—	15% Over Current
Cigna	<i>Declined to Quote</i>	—	—
Prominence	<i>Declined to Quote</i>	—	—

Rolling Net Total Cost vs. Monthly Revenue



9

	2019	2020	2021	2022	2023	2024	2025	2026 Annualized	7.5 Yr Avg.
Annual	\$7,155,952	\$8,020,074	\$9,299,202	\$8,313,964	\$9,542,673	\$9,567,009	\$8,793,465	\$9,253,176	\$8,743,189
%Y %	+8.2%	+9.3%	+18.9%	-8.5%	+13.6%	+2.3%	-4.2%	+9.7%	+6.2%

ASO vs. Fully Insured – Medical Rate Comparison

Douglas County School District

Plan Details	DCSD SF PPO	DCSD SF HSA	2027 Projected PPO	2027 Projected HSA	HTH FI PPO	HTH FI HSA
Deductible – Per Member	\$1,000	\$2,425	\$1,000	\$2,425	\$1,000	\$2,425
Deductible – Per Family	\$3,000	\$4,850	\$3,000	\$4,850	\$3,000	\$4,850
Out of Pocket Max – Per Member	\$6,000	\$7,210	\$6,000	\$7,210	\$6,000	\$7,210
Active Rates						
Employee Only	\$950.00	\$825.00	\$1,024.10	\$889.35	\$1,051.35	\$938.04
Employee Plus Spouse	\$1,490.00	\$1,355.00	\$1,665.52	\$1,460.70	\$1,709.83	\$1,525.55
Employee Plus Child (ren)	\$1,545.00	\$1,305.00	\$1,606.23	\$1,406.80	\$1,648.96	\$1,471.24
Employee Plus Family	\$1,955.00	\$1,700.00	\$2,107.50	\$1,832.61	\$2,163.57	\$1,930.38
Retirees with Medicare Rates						
Retiree Only	\$725.00		\$799.10		\$735.94	
Retiree + Spouse One with	\$1,095.00		\$1,215.52		\$1,453.35	
Retiree + Spouse Both with	\$1,955.00		\$1,440.52		\$1,196.88	
Annual Premium (All Plans)	\$9,373,920 (Current)		\$10,131,524 (Projected)		\$10,444,842 (Proposed)	
% vs. Current (All Plans)			+8% Over Current		+11% Over Current	

Rate Guarantee

12 Months

Current Annual: \$9,373,920

2027 SF Projected: \$10,131,524 (+8%)

HH FI Option: \$10,444,842 (+11%)

Dental – ASO vs FI Benefits & Cost Comparison

Benefit	ASO DDS (Current)	Aetna (Proposed)
Deductible – Individual	\$50	\$50
Deductible – Family	\$150	\$150
Out of Network UCR	90 th	80 th
Preventive (Deductible Waived)	100% (Waived)	100% (Waived)
Basic & Major Coinsurance	80%	80%
Calendar Year Maximum	\$2,000	\$2,000
Annual Premium (718 enrolled)	\$615,182	\$664,877
Annual Increase vs. Current		\$49,695 (8.1%)
Rate Guarantee	12 Months	24 Months

11



Douglas County School District

EMPOWER • PREPARE • INSPIRE • CONNECT

Self Insured

Finalist Review & Rate Comparison

Douglas County School District

Prepared by LP Insurance Services, LLC | Confidential

Response to Bid – TPA/ PBM

Vendor	Response to Bid	% vs. Current
Hometown Health	Renewal Presented	-2.8% Below Current
Anthem	Quote Presented	0.3% Above Current
Aetna	Quote Presented	-2.7% Below Current
UMR	<i>Quote Not Presented – Not Competitive</i>	52.0% Above Current
GBS	<i>Quote Not Presented – Not Competitive</i>	64.8% Above Current
ABA	<i>Quote Not Presented – Not Competitive</i>	47.9% Above Current
Cigna	<i>Declined to Quote</i>	—
Advanetek	<i>Declined to Quote</i>	—
University of Utah	<i>Declined to Quote</i>	—

13

Vendor Finalist Review & Debrief — Executive Summary

Hometown Health

Annual Fixed Cost

\$315,800

Network Match:

100% Match

Network:

Hometown Local + Cigna National

Data & Reporting:

Standard monthly reports; custom on request

Tools:

MyChart, Teledoc, dedicated phone line

★ Care Coordination Advocates available | MyChart Integration

Anthem

Annual Fixed Cost

\$325,825

Network Match:

98% Match

Network:

Single National

Data & Reporting:

Client Information Insights portal

Tools:

Live Health Online, 24-hr nurse line

★ Waived admin fees 6 mo. | Smart Shopper | ASD Program

Aetna

Annual Fixed Cost

\$316,140

Network Match:

99% Match

Network:

Single National

Data & Reporting:

Standard Self-Service Portal reports

Tools:

Teledoc, 24-hr Nurse Line

★ 1 Mo. Premium Holiday | 3-Yr Rate Guarantee | One Care Mgmt

14

Fixed Cost Comparison

Based on 718 Employees

Cost Category	HTH PEPM	HTH Annual	Anthem PEPM	Anthem Annual	Aetna PEPM	Aetna Annual
Medical Admin	\$19.24	\$165,772	\$22.75	\$196,014	\$34.51	\$289,056
Medicare Eligible Admin***	—	—	—	—	\$19.51	\$4,682
Dental Admin	Incl.	\$0	\$3.50	\$30,156	n/a	\$0
Stop Loss Carve Out	Incl.	\$0	\$4.00	\$34,464	\$1.45	\$12,493
Telehealth	\$0.75	\$6,462	Incl.	\$0	Incl.	\$0
PBM Carve Out	Incl.	\$0	\$4.90	\$42,218	\$0.60	\$5,170
RX Admin	\$5.00	\$43,080	Incl.	\$0	Incl.	\$0
COBRA	\$1.25	\$10,770	\$1.25	\$10,680	\$0.55	\$4,739
Utilization/Case Mgmt	\$4.64	\$39,978	\$3.00	\$55,800	Incl.	\$0
Physical ID Cards	Incl.	\$0	\$0.15 PMPM	\$1,836	Incl.	\$0
Transparency Tool	Incl.	\$0	\$1.20	\$10,339	Incl.	\$0
PPO Network**	\$5.00	\$43,080	Incl.	\$0	Incl.	\$0
National Network Access*	\$4.75	\$627	Incl.	\$0	Incl.	\$0
Dental Network	\$0.70	\$6,031	Incl.	\$0	n/a	\$0
TOTAL	\$36.58	\$315,800	\$37.75	\$325,825	\$37.11	\$316,140
Savings vs. Current		-\$9,047		\$978		-\$8,707

*National Access – 11 Employees

** Anthem Blue Card Access - \$0.39 PEPM, \$3,360 Annually
Anthem Discount Share is 1% - approximately \$59,260 Annually

***Medicare Eligible Retirees not included in PEPM
– included in Annual Premium Total
PBM Integration - \$11,200 Set Up Fee

Network Disruption & Pricing— Top 50 Providers

Hometown Health

100%

Network Match

63%

Average Discount

- No disruption to current plan members
- Access to Renown Health System
- NNMCM, NNSMCM, Saint Mary's via NVBGH/NHP
- Carson Tahoe Hospital, Barton Hospital
- Hometown Local + Cigna National network
- Guaranteed 15% lower discount at Renown owned facilities

Anthem

98%

Network Match

63%

Average Discount

- National Access via single network
- Renown, NNMCM, NNSMCM, Saint Mary's
- Carson Tahoe Hospital, Barton Hospital
- Broad national PPO coverage

Aetna

99%

Network Match

65%

Average Discount

- National Access via single network
- Renown, NNMCM, NNSMCM, Saint Mary's
- Carson Tahoe Hospital, Barton Hospital
- Strong national coverage

16

Customer Service, Claims & Performance Guarantees

Hometown Health

- Clean Claims TAT: 30 Days
- Claim Accuracy: 98%
- Customer Service ASA: 30 Sec.
- 2% Abandonment Rate
- Customer Service: 7am–8pm M–F
Bilingual Available
- Over 80% of calls resolved on first call to Customer Service
- Performance Guarantee: Up to 10% of Fees

Anthem

- Clean Claims TAT: 30 Days
- Claim Accuracy: 98%
- Live Web, Mobile Chat, Secure Email Option
- Customer Service ASA: 22 Sec.
- 1.1% Abandonment Rate
- Customer Service: 8am–6pm M–F,
Sat– 5am– 2pm, Bilingual Available
- Performance Guarantee: Up to 15% of Base Medical Admin Fees

Aetna

- Clean Claims TAT: 30 Days
- Claim Accuracy: 95%
- 0.4% Abandonment Rate
- Live Web & Mobile Chat
- Customer Service ASA: 7 Sec.
- Customer Service: 8am–6pm M–F,
Bilingual Available
- Performance Guarantee: Up to 20% of Fees

17

Reporting & Member Tools

Hometown Health

Standard Monthly Reporting + MyChart Integration

- Standard monthly and quarterly reports provided
- Annual review with cost reduction recommendations
- VtylOne platform integration available
- MyChart Services & Integration
- Teledoc Virtual Care
- Dedicated phone number for DCSD Members
- Care Coordination Advocates Available

Anthem

Self-Service Portal — Updated Monthly

- Client Information Insights self-service portal
- Standard monthly and quarterly report packages
- Annual review included
- 24 Hour Nurse Line
- Wellbeing Solutions Program
- Sydney Mobile App
- Live Health Online Virtual Care

Aetna

Self-Service Portal Reports

- Standard reports available via Self-Service Portal
- Standard monthly and quarterly packages
- Annual review included
- Additional custom reporting available upon request
- Teledoc Virtual Care
- Aetna App with Text or Chat Support
- 24 Hour Nurse Line
- Aetna One Care Management with Autism & Transgender Advocates

18

Possible Plan Design Changes – January 1, 2027

Projected 2027 Medical/Rx Claims: \$8,821,000 • Options are independent and may be combined

# Benefit	Current	Proposed	Est %	Est \$
PPO Plan				
1 Deductible (In / Out)				
Option 1	\$1,000 / \$2,000	\$1,250 / \$2,500	1.73%	\$142,268
Option 2	\$1,000 / \$2,000	\$1,500 / \$3,000	2.51%	\$205,771
Option 3	\$1,000 / \$2,000	\$2,000 / \$4,000	3.76%	\$308,228
Option 4	\$1,000 / \$2,000	\$2,500 / \$5,000	4.91%	\$402,593
Option 5	\$1,000 / \$2,000	\$3,000 / \$6,000	5.60%	\$459,574
Option 6	\$1,000 / \$2,000	\$3,500 / \$7,000	6.22%	\$510,230
2 Out-of-Pocket Maximum (In / Out)				
Option 1	\$6,000 / \$12,000	\$7,000 / \$14,000	0.82%	\$72,391
Option 2	\$6,000 / \$12,000	\$7,500 / \$15,000	1.20%	\$98,442
Option 3	\$6,000 / \$12,000	\$8,000 / \$16,000	1.80%	\$158,778
3 Co-Insurance (In / Out)				
Option 1	80% / 60%	70% / 50%	2.03%	\$179,007
4 Primary Physician (In / Out)				
Option 1	\$55 co-pay / 55%	\$60 co-pay / 55%	0.12%	\$9,844
Option 2	\$55 co-pay / 60%	\$60 co-pay / 60%	0.75%	\$66,158
5 Specialist Office Visit (In / Out)				
Option 1	\$60 co-pay / 60%	\$70 co-pay / 60%	0.98%	\$80,001
Option 2	\$60 co-pay / 60%	\$80 co-pay / 60%	1.18%	\$97,196
6 Urgent Care (In / Out)				
Option 1	\$55 co-pay / 60%	\$60 co-pay / 60%	0.03%	\$2,438
Option 2	\$55 co-pay / 60%	\$70 co-pay / 60%	0.06%	\$4,875

# Benefit	Current	Proposed	Est %	Est \$
HSA Plan (Aggregate)				
1 Deductible				
Individual	\$2,425 / \$4,850	\$3,000 / \$6,000	4.43%	\$363,416
Family	\$4,850 / \$9,700	\$6,000 / \$12,000	—	—
Out-of-Pocket Maximum				
Individual	\$7,210 / \$14,420	No Change	—	—
Family	\$14,420 / \$28,820	No Change	—	—
Co-Insurance (In / Out)				
Option 1	80% / 60%	No Change	—	—

Questions & Concerns?

20

