

Tri-County Schools Insurance Group
Executive Committee Meeting Minutes
400 Plumas Blvd, Suite 220, Yuba City, CA 95991
Friday, May 09, 2025, at 9:30 AM

This meeting is being conducted by teleconference at the following locations:

7788 Belle Rose Circle, Roseville, CA 95678
311 S villa Ave, Willows, CA 95988
906 W 4th St, Alturas, CA 96101
570 Golden Eagle Ave, Quincy, CA 95971

Each teleconference location is open to the public and any member of the public has an opportunity to address the Board from a teleconference location in the same manner as if that person attended the regular meeting location. The Board will control the conduct of the meeting and determine the appropriate order and time limitations on public comments from teleconference locations.

ATTENDEES

Officers

Wheatland Elementary School Dist.	Craig Guensler	President
Franklin Elementary School Dist.	Lisa Shelton	Vice President
Sutter County Supt. of Schools	Ron Sherrod	Secretary- arrived at 9:53 AM

Directors

Colusa County Office of Ed.	Aaron Heinz, Sabrina Myers
Feather River College	Kevin Trutna- Absent
Glenn County Office of Ed.	Ronnie Stenquist- Absent
Lake Tahoe Community College	Shelley Yohnka- Absent
Maxwell Unified School Dist.	Danielle Wilson
Modoc Joint Unified School Dist.	Elizabeth Guzman
Nuestro Elementary School Dist.	Bal Dhillon- arrived at 10:40 AM
Pierce Unified School District	Daena Meras- Absent
Plumas Lake Elementary School Dist.	Ajit Kang, Jeff Roberts
Sierra Plumas Joint Unified	Randy Jones
Sutter Union High School Dist.	Dawn Heraty, Jed Nunes
Yuba City Unified School District	Scott Bentley- Absent
Yuba Community College Dist.	Kuldeep Kaur- arrived at 9:59 AM , Kathryn Wilkins
Yuba County Office of Ed.	Aaron Thornsberry

Employee Benefits Advisory Committee (EBAC)

Plumas Lake ESD	Heather Fowles- Absent
Colusa COE	Brenda Ramirez- Absent

Consultants

Acorn Health Group	Shea Smith
Advisor to TCSIG Executive Board	Mathew D. Evans
Alliant	Matt Gowan
Anthem	Therese Nielsen, Marty Lutzeier
Delta Dental	Ryan Neese
Diepenbrock & Cotter LLP	John Cotter
EWWS	Carol Wieckowski
Foster & Foster	Gavin Waite, Dave Scofield

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Newfront	Mark Stokes, Jennet Horder
Personify	Dawn Goodman, Jennifer Bettenhausen
USI	Steve Freeman

Staff

Deputy Executive Director	Ryan Robison
Chief Financial Officer	Marisa Garramore
Finance and Operations Manager	Nisha Johnson
Administrative Clerk	Becca McIntosh

Guests

Glenn County Office of Education	Dusty Thompson
Office Assistant	Graciela Lule

A. Call to Order

President Craig Guensler called the meeting to order at 9:30am.

B. Flag Salute

C. Roll Call

- a. Establish a Quorum

D. Public Comments

This is an opportunity for members of the public to address the Executive Board on any matter within the Executive Board's jurisdiction that is listed or not listed on the Agenda. To ensure fair and equal treatment of all who appear before the Executive Committee, and to expedite Executive Committee business, speakers will be limited to three minutes. The three-minute per speaker time limitation may be extended for good cause by the President, or by the majority vote of the executive committee. Anyone wishing to be placed on the Agenda for a specific topic should contact the TCSIG office and submit correspondence at least 10 days before the desired date of appearance.

No public comment.

E. Consent Agenda

- a. Approval of Minutes: March 21, 2025 Executive Committee Meeting
b. Approval of Payments: March and April 2025

Motion to approve March 21, 2025 Executive Committee Meeting minutes and March and April 2025 payments: Aaron Thornsberry
Second: Danielle Wilson
Motion passed.

Colusa County Office of Ed.	Aaron Heinz	Yes
Feather River College	Kevin Trutna	Absent
Franklin Elementary School Dist.	Lisa Shelton	Yes

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Glenn County Office of Ed.	Ronnie Stenquist	Absent
Lake Tahoe Community College	Shelley Yohnka	Absent
Maxwell Unified School Dist.	Danielle Wilson	Yes
Modoc Joint Unified School Dist.	Elizabeth Guzman	Yes
Nuestro Elementary School Dist.	Bal Dhillon	Absent
Pierce Unified School District	Daena Meras	Absent
Plumas Lake Elementary School Dist.	Ajit Kang	Yes
Sierra Plumas Joint Unified	Randy Jones	Yes
Sutter County Supt. of Schools	Ron Sherrod	Absent
Sutter Union High School Dist.	Dawn Heraty	Yes
Wheatland Elementary School Dist.	Craig Guensler	Yes
Yuba City Unified School District	Scott Bentley	Absent
Yuba Community College Dist.	Kathryn Wilkins	Yes
Yuba County Office of Ed.	Aaron Thornsberry	Yes

F. Reports

a. President's Report

President Craig Guensler deferred his report to Ryan Robison.

Mr. Robison reviewed the last 31 years of rates for TCSIG. The rate history helps give perspective on how TCSIG has remained strong through the years. There was a significant increase for the CDHP plan this year, but we have known that plan was underfunded for a few years, and a correction was warranted. We were consistent on what we did and will continue to strive to be better at managing the pool. The decisions the board has made has righted the ship to balance the pool and things should start leveling out in the next few years so rate increases will stabilize. Mr. Robison has also been gathering information on the rates of TCSIG's competition and after comparing the rates TCSIG is still very competitive.

G. Information and Discussion Items

a. Personify: Dawn Goodman

i. Plan Document

1. PPO Low
2. CDHP Low
3. Resolution #2025-002 Plan Document

Dawn Goodman reviewed Plan Amendment #5 which shows the two new plans that TCSIG has added, PPO Low and CDHP Low. This also included adding the medical benefits schedules and prescription coverage information for both new plans. She then gave a brief overview of Resolution #2025-002 which would need to be signed to add this to the Plan Document.

b. Delta Dental: Ryan Neese

i. Annual Report

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Ryan Neese reviewed Delta Dental's annual report. TCSIG continues to do well with a 0.0% increase in paid claims per member per month and 91% of paid claims were with a PPO or Premier dentist. There have also been additional savings from provider discounts. Mr. Neese noted that Delta Dental continues to have the largest network nationally, statewide, and in Sutter County. Overall, the dental industry has been seeing a shift with providers due to economic pressures and providers retiring. To help, Delta Dental has been working with junior colleges by providing grants for people joining the dental field. Delta Dental is also working closely with providers to try to keep them in-network and is reviewing a potential increase for providers. Delta also provides member support through outreach. If a member's email is on file Delta will notify the member if their provider is leaving the network or if they have seen an out-of-network provider. Delta Dental strives to be innovative in the dental industry so they are using Epic which is an electronic health records system so they can help with more holistic whole-body health. They also promote heart health through Healthy Smiles, Healthy Hearts and they have started a Dental Clinic partnership in Oakland, CA that explores new technological and treatment advances in dentistry.

- c. Ameritas
 - i. Open Enrollment

Marisa Garramore spoke about Ameritas being an option for Open Enrollment. Ameritas was added as a new dental network option effective January 01, 2025. TCSIG had a special dental open enrollment period for this in fall 2024 and some members switched. Now the regular Open Enrollment period has started, and she anticipates more members will switch to Ameritas. To help with Open Enrollment Ameritas has provided TCSIG with flyers, coverage books, and a PowerPoint presentation. They are also sending prizes for the benefit fairs that TCSIG attends. Ameritas has been updating incentive levels for those that move from Delta Dental and have provided financial reports to TCSIG.

- d. VSP: Jessica Wilson
 - i. Annual Report

Jessica Wilson provided an overview of 2024. Utilization remains steady and claims are tracking the same. There are more frequent visits but there are lower claim costs. Even though there are more visits we want to encourage more members to get their annual eye exam. TCSIG members are buying more glasses than contacts and the increase in frame allowance to \$180 has been good because members are tending to buy more expensive frames. For lens enhancements members are getting UV lens and nonstandard progressive lens. 96% of utilization is with an in-network provider which is better than the standard book of business.

- e. TCSIG: Becca McIntosh and Marisa Garramore
 - i. Resolution #2025 - 003 2025 Calendar Amendment
 - ii. Resolution #2025 – 004 2026 Calendar

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iii. Open Enrollment

1. Woodland Community College
2. Yuba Community College
3. Sutter Union High School
4. Feather River College
5. Plumas Lake Elementary School District
6. Yuba County Office of Education
7. Glenn County Office of Education
8. Modoc Joint Unified School District
9. Sierra Plumas/Sierra County Office of Education
10. Brittan Elementary School District
11. Tehama eLearning Academy
12. Core Charter School

iv. Resolution #2025-005 Webb Construction 50 Years Serving the Yuba/Sutter Community

Becca McIntosh reviewed a proposed meeting calendar change for the June 2025 meeting and reviewed the 2026 meeting calendar. The proposed change is to move the June meeting to June 20, 2025, so there is more time to get renewal information for the Property Casualty program. The 2026 meeting calendar shows the proposed meeting dates for the year. Marisa Garramore also let the board know that the Planning meeting will be switched back to September in 2026. A board member noticed a date needed fixed for the September 2026 Planning Meeting. Ms. McIntosh also showed the board the resolution for the 2025 calendar amendment and the resolution to adopt the 2026 meeting calendar.

Marisa Garramore reviewed the start of Open Enrollment. This year TCSIG Admin has been very busy visiting districts for benefit fairs and open enrollment meetings. Some are in person and others are via Zoom. With the rate changes and new plans this year members have many questions. These events have been going very well and TCSIG and the TCSIG Wellness Center has been able to answer many questions for members. Ms. Garramore also stated we are working on a new enrollment video with the help of Shea Smith from the Wellness Center. It should be completed soon, and we will send it out to our districts. Ryan Robison has also visited districts to discuss the rate changes and the plans.

Ms. Garramore then reviewed Resolution #2025-005 which congratulated Webb Construction on their 50-year anniversary. TCSIG has worked with Webb Construction for several projects at 400 Plumas Blvd. Webb Construction has invited TCSIG to their anniversary party, and TCSIG wanted to honor them for all their hard work and on their anniversary.

Entered closed session at 10:28am.

H. Closed Session

- a. Claims (1) pursuant to Subdivision (b) 54956.95 and 6276.26
- b. Personnel Pursuant to Section 54957(b) and Section
- c. 54957.6

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- d. Report on status of programs and contracts pursuant to Government Code Section 54950; 6276.02 and 54956.87; 6276.30; 6276.44; 6276.48; 11126; 6254.25(h)(ii)

- e. CONFERENCE WITH LEGAL COUNSEL-ANTICIPATED LITIGATION (Government Code 54956.9)

Significant Exposure to Litigation Pursuant to Paragraph (2) of Subdivision (d) of Section 54956.9

Three potential cases

Returned to open session at 12:22pm.

No action to report from closed session.

I. Action Items

- a. Discussion and Possible Approval – Resolution #2025-002 Plan Document
Motion to approve Resolution #2025-002 Plan Document: Danielle Wilson
Second: Lisa Shelton

Colusa County Office of Ed.	Aaron Heinz	Yes
Feather River College	Kevin Trutna	Absent
Franklin Elementary School Dist.	Lisa Shelton	Yes
Glenn County Office of Ed.	Ronnie Stenquist	Absent
Lake Tahoe Community College	Shelley Yohnka	Absent
Maxwell Unified School Dist.	Danielle Wilson	Yes
Modoc Joint Unified School Dist.	Elizabeth Guzman	Yes
Nuestro Elementary School Dist.	Bal Dhillon	Yes
Pierce Unified School District	Daena Meras	Absent
Plumas Lake Elementary School Dist.	Ajit Kang	Yes
Sierra Plumas Joint Unified	Randy Jones	Yes
Sutter County Supt. of Schools	Ron Sherrod	Yes
Sutter Union High School Dist.	Dawn Heraty	Yes
Wheatland Elementary School Dist.	Craig Guensler	Yes
Yuba City Unified School District	Scott Bentley	Absent
Yuba Community College Dist.	Kuldeep Kaur	Yes
Yuba County Office of Ed.	Aaron Thornsberry	Yes

- b. Discussion and Possible Approval – Resolution #2025-003 2025 Calendar Amendment
Motion to approve Resolution #2025-003 2025 Calendar Amendment: Lisa Shelton
Second: Danielle Wilson

Colusa County Office of Ed.	Aaron Heinz	Yes
Feather River College	Kevin Trutna	Absent
Franklin Elementary School Dist.	Lisa Shelton	Yes
Glenn County Office of Ed.	Ronnie Stenquist	Absent
Lake Tahoe Community College	Shelley Yohnka	Absent
Maxwell Unified School Dist.	Danielle Wilson	Yes
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Plumas Lake Elementary School Dist.	Ajit Kang	Yes
Sierra Plumas Joint Unified	Randy Jones	Yes
Sutter County Supt. of Schools	Ron Sherrod	Yes
Sutter Union High School Dist.	Dawn Heraty	Yes
Wheatland Elementary School Dist.	Craig Guensler	Yes
Yuba City Unified School District	Scott Bentley	Absent
Yuba Community College Dist.	Kuldeep Kaur	Yes
Yuba County Office of Ed.	Aaron Thornsberry	Yes

- c. Discussion and Possible Approval – Resolution #2025-004 2026 Calendar
Motion to approve Resolution #2025-004 2026 Calendar: Dawn Heraty
Second: Aaron Thornsberry

Colusa County Office of Ed.	Aaron Heinz	Yes
Feather River College	Kevin Trutna	Absent
Franklin Elementary School Dist.	Lisa Shelton	Yes
Glenn County Office of Ed.	Ronnie Stenquist	Absent
Lake Tahoe Community College	Shelley Yohnka	Absent
Maxwell Unified School Dist.	Danielle Wilson	Yes
Modoc Joint Unified School Dist.	Elizabeth Guzman	Yes
Nuestro Elementary School Dist.	Bal Dhillon	Yes
Pierce Unified School District	Daena Meras	Absent
Plumas Lake Elementary School Dist.	Ajit Kang	Yes
Sierra Plumas Joint Unified	Randy Jones	Yes
Sutter County Supt. of Schools	Ron Sherrod	Yes
Sutter Union High School Dist.	Dawn Heraty	Yes
Wheatland Elementary School Dist.	Craig Guensler	Yes
Yuba City Unified School District	Scott Bentley	Absent
Yuba Community College Dist.	Kuldeep Kaur	Yes
Yuba County Office of Ed.	Aaron Thornsberry	Yes

- d. Discussion and Possible Approval – Resolution #2025-005 Webb Construction 50 Years
Serving the Yuba/Sutter Community
Motion to approve Resolution #2025-005 Webb Construction 50 Years Serving the
Yuba/Sutter Community: Lisa Shelton
Second: Danielle Wilson

Colusa County Office of Ed.	Aaron Heinz	Yes
Feather River College	Kevin Trutna	Absent
Franklin Elementary School Dist.	Lisa Shelton	Yes
Glenn County Office of Ed.	Ronnie Stenquist	Absent
Lake Tahoe Community College	Shelley Yohnka	Absent
Maxwell Unified School Dist.	Danielle Wilson	Yes

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Nuestro Elementary School Dist.	Bal Dhillon	Yes
Pierce Unified School District	Daena Meras	Absent
Plumas Lake Elementary School Dist.	Ajit Kang	Yes
Sierra Plumas Joint Unified	Randy Jones	Yes
Sutter County Supt. of Schools	Ron Sherrod	Yes
Sutter Union High School Dist.	Dawn Heraty	Yes
Wheatland Elementary School Dist.	Craig Guensler	Yes
Yuba City Unified School District	Scott Bentley	Absent
Yuba Community College Dist.	Kuldeep Kaur	Yes
Yuba County Office of Ed.	Aaron Thornsberry	Yes

J. Items for Next Agenda

K. Adjournment

Motion to adjourn meeting: Danielle Wilson

Second: Ron Sherrod

Motion passed.

Meeting adjourned at 12:24pm.

Colusa County Office of Ed.	Aaron Heinz	Yes
Feather River College	Kevin Trutna	Absent
Franklin Elementary School Dist.	Lisa Shelton	Yes
Glenn County Office of Ed.	Ronnie Stenquist	Absent
Lake Tahoe Community College	Shelley Yohnka	Absent
Maxwell Unified School Dist.	Danielle Wilson	Yes
Modoc Joint Unified School Dist.	Elizabeth Guzman	Yes
Nuestro Elementary School Dist.	Bal Dhillon	Yes
Pierce Unified School District	Daena Meras	Absent
Plumas Lake Elementary School Dist.	Ajit Kang	Yes
Sierra Plumas Joint Unified	Randy Jones	Yes
Sutter County Supt. of Schools	Ron Sherrod	Yes
Sutter Union High School Dist.	Dawn Heraty	Yes
Wheatland Elementary School Dist.	Craig Guensler	Yes
Yuba City Unified School District	Scott Bentley	Absent
Yuba Community College Dist.	Kuldeep Kaur	Yes
Yuba County Office of Ed.	Aaron Thornsberry	Yes