***Financial Insurance Team (FIT) Meeting Minutes 8/24/17***

**August 24, 2017 @ 9:00 am**

* Discussed that at the next FIT meeting we will have an open enrollment update with American Fidelity. Open enrollment occurs in October/November.
* Discussed the board portion of the deductible which changes Jan 1, 2018 from 50/50 to 55/45. Discussed the need to clarify proration of deducible for new employees.
* Reviewed insurance rates for 2018
* Discussed the H.S.A. plan an upcoming negotiations
  + Discussed and shared savings spreadsheet for H.S.A.
  + Discussed a number of additional members to be invited to the FIT team as we prepare for negotiations and ongoing communication going forward on insurance options, questions, and concerns.
  + Discussed potential future discussions regarding spousal carve-out.

**Members Present:**

John Pennell

Daffaney Combs

Terrah Floyd