

CLARKSVILLE MONTGOMERY COUNTY EMPLOYEES
INSURANCE TRUST MEETING
March 20, 2012

The meeting of the Clarksville Montgomery County Employees Insurance Trust was held Tuesday, March 20, 2012, in the Lecture Hall at Central Office. Members in attendance were Jeanine Chester, Cydney Miller, Danny Grant, Ada Mae Gaither, Sheryl Gossard, Patricia Bailey, Tommy Butler, Rebecca Jackman, Debra Harrison, Paula Louder, Pat Martin, Joshua Stanley, Shedrich Webster, Kimberly Yarbrough, and Jim Young. Also in attendance were Dave Fessenden, Chris Fessenden and Kim Phelps of Fessenden Consulting Group, Deanna Moore from County HR and Amy Wigington and Donna McIntosh from the Benefits Office and Shara Sohn from CMCSS HR.

The meeting was called to order at 4:15 p.m. by Jeanine Chester. A quorum was established.

Minutes from the February 21, 2012 meeting were reviewed. There were not any corrections to the minutes. Rebecca Jackman made the motion to approve the minutes as written. Shedrich Webster seconded. Motion carried.

Jeanine Chester gave an update on old business concerning the BCA lawsuit. A court date of February 24, 2012 had been set for a summary judgement, however on this date in court, the opposing attorney prepared a motion for the chancellor to recuse himself. The chancellor granted the motion. We will be waiting to have another judge assigned.

Danny Grant presented the January and February 2012 Financial Statements. The news continues to be very positive in terms of where we are on the fund balance. Jeanine Chester has if there were any questions, there were not any. Tommy Butler made a motion to accept the financial statements. Sheryl Gossard seconded. Motion carried.

Chris Fessenden presented the experience report for January 2012. For this meeting, only the medical plan experience was discussed. Since the dental went fully insured in January there is not any experience reported yet, from Blue Cross. It was noted that for the January experience report retirees and COBRA participants are under Board of Education. For the month of February, Blue Cross separated the County and Board of Education retirees. Eventually, COBRA participants will also be separated, also.

Chris Fessenden presented the information concerning the 2012/2013 medical premium. The recommended increase was 2%. The national average is 7%, so this keeps us well below the national average. Cydney Miller posed the question concerning the impact a 2% increase might have on other funds and programs. There was discussion. Rebecca Jackman made the motion to accept the recommendation to increase the premium by 2%. Paula Louder seconded. Motion carried.

Jeanine Chester presented the pharmacy rebate for pharmacy claims incurred in the 2nd quarter of 2011. The rebates are great, but it does mean a lot has been spent on pharmaceuticals.

Cydney Miller reviewed large claims and the Claim Payments by Month report. Cydney noted that claims were up a bit in February. Cydney reminded us the importance of reminding our employees to use generics, OnSite, etc., and to thank them when they do. On the note of communication, Jeanine Chester said that she, Amy Wigington and Donna McIntosh would work on communicating the rate increase to our bi-weekly and monthly paid employees. Donna will send the letter to the Trust members for review before it is sent out to employees.

Jeanine Chester presented Ada Mae Gaither a gift from the Trust for her 30 years of service. There was discussion on how to fill the classified seat that Ada Mae will leave on the Trust. This item will be on the agenda for the April meeting of the Classified Representatives, in order to get their feedback.

Discussion was held regarding the next meeting time. Meeting was scheduled for Wednesday, June 13, 2012 at 9:00 a.m.

Meeting was adjourned at 5:30 p.m.

June 13, 2012

On April 12, 2012 Jeanine Chester sent an email to all Trust members that contained financial information and a new recommendation from FGC. Chris Fessenden recommended that a 2% increase to the medical premium was not needed for the 2012/2013. Danny Grant made an email motion that the medical premiums remain the same for the 2012/2013 year (no increase). Shedrich Webster seconded. Motion carried by a 15 to 1 vote.