

**CLARKSVILLE MONTGOMERY COUNTY EMPLOYEES**  
**INSURANCE TRUST MEETING**  
**November 13, 2012**

The meeting of the Clarksville Montgomery County Employees Insurance Trust was held Tuesday, November 13, 2012, in the Lecture Hall at Central Office. Members in attendance were Jeanine Chester, Cydney Miller, Danny Grant, Sheryl Gossard, Patricia Bailey, Tommy Butler, Rebecca Jackman, Blake Frerking, Kathie Betancourt, Shelly Lazowski, Patricia Martin, Paula Louder, Kimberly Yarbrough, and Jim Young. Also in attendance were Chris Fessenden, and Kim Phelps of Fessenden Consulting Group, Deanna Moore from County HR and Amy Wigington and Donna McIntosh from the CMCSS Benefits Office.

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

Minutes from the September 11, 2012 meeting were reviewed. Cydney Miller made the motion to accept the minutes. Rebecca Jackman seconded. Motion carried.

Tommy Butler gave an On-Site Clinic RFP update. Seven or eight companies are submitting proposals. The proposals should be complete by approximately December 12, 2012. The proposals will be presented at the January 22, 2013 Trust meeting.

Jeanine Chester gave a BCA lawsuit update. The company has until approximately November 16, 2012 to file a written appeal. Carol Joiner has taken all the necessary steps for the CMCEIT. Jeanine will have more to share about this at the January meeting.

Cydney Miller gave a Wellness update. A Continuous Improvement Committee of about 12 CMCSS employees, including Ann Griffin as the leader, was formed to explore the question of should a Wellness Program be pursued for the District and would the District benefit from such a program. The committee dialogued about this and concluded that a Wellness Program would be beneficial. It is likely, that a Wellness initiative will be part of the Strategic Work for the District in the 2013-2014 school year. At some point, the Trust will have to decide to what degree they will support the Wellness Program. The proposed idea for the program will be a tiered approach patterned after Wilson County. Wilson County had a standard plan and a premium plan. If an employee qualified, by meeting 5 health factors, for the premium plan their medical out of pocket expense was decreased. The timeline for this project may be December/January/February, initial work of studying the impact and accessing risk. September 2013 launch the program giving employees a year to work toward meeting the 5 health factors. September 2014 the two tiered program would be operational. During the timeline there would be lots of communication going out to employees to keep them informed and excited about the program. There was discussion among Trust members.

Danny Grant presented the September 2012 Financial Statement. News continues to be good. Fund balance is good, gaining ground after the summer without premiums from School System employees. Rebecca Jackman made the motion to accept the financial report. Tommy Butler seconded. Motion carried.

Chris Fessenden presented the experience report for August 2012. The medical loss ratio is approximately 77%, which is good. Chris reminded everyone that the dental is a fully-insured plan. The dental loss ratio for August was not good. Chris thinks this will level out and improve. BlueCross BlueShield has guaranteed the dental rates until 1-1-14. Overall, the medical and dental plans are in good shape.

Chris Fessenden gave a LTD update. Hartford had proposed a significant rate increase. Hartford representatives met with Chris, Cydney Miller and Tommy Butler to discuss this. After meeting, Hartford proposed no rate increase for two years with two changes to the plan. Remove the conversion option, which no one had ever used, and add their basic benefit. The basic benefit protects the plan if a claimant malingers. In that situation, the benefit for that claimant would cease. Danny Grant made the motion to accept Hartford's proposal. Cydney Miller seconded. Motion carried.

Chris Fessenden gave a VSP update. The vision claims have been favorable. VSP is offering two options. Keep the current benefit and have a premium decrease or increase the benefit to \$150 for frames and contact lenses and the premium remains the same. Danny Grant made the motion to increase the benefit with the premium remaining the same. Jim Young seconded. Motion carried.

Jeanine Chester asked for nominations for a Trust secretary. Rebecca Jackman suggested that a County or Certified member be the secretary. Tommy Butler nominated Rebecca Jackman. Sheryl Gossard seconded. Rebecca is named the Trust secretary.

Jeanine Chester presented a BlueCross BlueShield letter to subscribers concerning changes in claims processing. The letter dealt with independent clinical labs, durable medical equipment, and specialty pharmacy claims. Rebecca Jackman suggested that this information be placed in the next Benefits Newsletter. Jeanine asked Donna McIntosh to include this information in an upcoming Benefits Newsletter.

Amy Wigington presented a BlueCross BlueShield letter to CMCSS concerning the partnering of BlueCross with Express Scripts. Express Scripts will begin managing the pharmacy benefit January 1, 2013. The letter included BlueCross' plan for this transition. Each subscriber will get information from BlueCross concerning this change. New id cards will be issued, as well.

Cydney Miller reviewed large claims and the monthly claims payment history. The claims history showed that September and October had claims of over 3 million. This seemed unusual.

Discussion was held regarding the next meeting time. Meeting was scheduled for Tuesday, January 22, 2013 at 4:15 p.m.

Meeting was adjourned at 5:15 p.m.