

CLARKSVILLE MONTGOMERY COUNTY EMPLOYEES
INSURANCE TRUST MEETING
February 10, 2014

The meeting of the Clarksville Montgomery County Employees Insurance Trust was held Monday February 10, 2014 in the Lecture Hall at Central Office. Members in attendance were Jeanine Chester, Cydney Miller, Danny Grant, Rebecca Jackman, Patricia Bailey, Tommy Butler, Blake Frerking, Tim Swaw, Shelly Lazowski, Shedrich Webster and Jim Young. Also in attendance were Chris Fessenden and Kim Phelps of Fessenden Consulting Group, Deanna Moore from County HR, Kristin Butler and Ashley Hunt from the OJI Department, Shara Sohn from HR, Amy Wigington and Jeanel Kohnen from the CMCSS Benefits Office.

The meeting was called to order at 4:17 p.m. by Jeanine Chester. A quorum was established.

Minutes from the December 9th meeting were reviewed. Jim Young made the motion to accept the minutes. Tim Swaw seconded motion. Motion carried.

Tommy Butler introduced Ashley Hunt, the new Health and Wellness Provider. A PowerPoint presentation was provided, please see attachment. In summary, the total savings to date by doing In-House administration is \$382,880. Kristin Butler reviewed the Disease Management Program currently established with Blue Cross Blue Shield. Please refer to the attached PowerPoint for more details. CMCEIT is paying BCBS \$140,000 per year for the Disease Management Program. Only approximately 158 employees are engaged with the program. Tommy Butler requested a motion be made to end the Disease Management program with BCBS and utilize the \$140,000 in the Wellness Program that will be initiated by CMCSS. Alternative uses for the funds may be used to provide incentives, stipends, special events or fitness memberships. Cydney Miller made a motion. Shedrich Webster seconded the motion. Motion carried. Kristin Butler gave the Onsite Wellness Program update. Please see PowerPoint. A handout was also provided showing all the positive feedback that has been given regarding the Onsite facility.

Chris Fessenden was supposed to give a Health Care Reform update. However for time purposes, decided to do that at the next meeting. He did provide a handout.

Danny Grant reviewed the Financial Statement for December. Assets are in balance with liabilities. This is a positive statement. There were no premiums added for December since it was the premium holiday. Motion to accept was made by Rebecca Jackman. Blake Frerking seconded the motion. Motion carried.

Chris Fessenden gave the premium projections for September 2014. The Actuary reviewed the numbers and recommended no increase for September 2014. Danny Grant made the motion for no premium increases for September 2014. Tommy Butler seconded the motion. Motion carried.

Chris Fessenden presented the experience report for December 2013. The medical plan is in very good shape. The loss ratio is acceptable. The loss ratio for Dental is 92.22% which is why there was a rate increase in January 2014.

Jeanine Chester provided a copy of the Tennessee state law that states a school board member may participate in the basic plan if the member pays the total monthly premium. Shedrich Webster made a motion to amend the bylaws to include board members. Tommy Butler seconded the motion. Motion carried. Fessenden consulting will work with BCBS to update the current evidence of coverage (EOC). County stated that County Commissioners are currently participating; more information by the County will be provided.

Jeanine Chester and Danny Grant proposed a pay increase for Tommy Butler to be funded by the Insurance Trust. Tommy Butler's position as the Risk Manager/Safety Coordinator/Onsite Program Coordinator was reviewed this year during the market analysis. It was recommended that a minimum salary increase of \$4,932 was warranted due to all of the added responsibilities with the administration of Onsite. Cydney Miller motioned to increase Tommy Butler's salary by \$4,932 and also review how much of a pay increase the high end of the market analysis recommended. Tim Swaw seconded the motion. Motion carried. Shedrich Webster motioned for an analysis to be completed analyzing how much of Tommy Butler's time is spent working with the Onsite Facility to determine if CMCEIT should pay more of his salary. Danny Grant seconded. Motion carried.

Cydney Miller reviewed large claims and the monthly claims payment history. January's claims are consistent with November and December with a \$3 million trend. There were only 2 large claims to review.

Discussion was held regarding the next meeting time. Meeting was scheduled for Monday, April 7, 2014, at 4:15 p.m. at Central Office in the Lecture Hall.

Meeting was adjourned at 5:40 pm.