

**CLARKSVILLE MONTGOMERY COUNTY EMPLOYEES**  
**INSURANCE TRUST MEETING**  
**October 20, 2014**

The meeting of the Clarksville Montgomery County Employees Insurance Trust was held Monday October 20, 2014 in the Lecture Hall at Central Office. Members in attendance were Jeanine Chester, Cydney Miller, Rebecca Jackman, Patricia Bailey, Kathie Betancourt, Tommy Butler, Blake Frerking, Tim Swaw, Pat Martin, Kimberly Yarbrough and Jim Young. Also in attendance was Marcia Demorest filling in for Danny Grant, Chris Fessenden and Kim Phelps of Fessenden Consulting Group, Jeanel Kohlen from the CMCSS Benefits Office and Pam Clark from the County.

The meeting was called to order at 4:16pm by Jeanine Chester. A quorum was established.

Minutes from the July 28, 2014 meeting were reviewed. Cydney Miller made the motion to accept the minutes. Blake Frerking seconded motion. Motion carried.

Tommy Butler provided a summary showing the monthly costs and savings at the Onsite Clinic over the past 14 months. It shows that the monthly cost per visit has increased which will be monitored in the future months. Onsite has been researching the cost of occupational services outside of the Clinic. It has been decided that Onsite will start charging what the market charges for all occupational services going into next year if approved by CMCEIT. There was a lot of discussion regarding who should be allowed to utilize the benefits offered by the Onsite Clinic as far as the dietician, special programs and discounts. It was decided to keep it the way it currently is with only employees covered by BCBS utilizing the dietician and special programs. All employees are eligible for discounts at participating vendors.

Chris Fessenden stated they received an RFP from Delta Dental recently. They will compare it against BCBS and have more information next week. Jeanine Chester stated the Trust will form a group to review the RFP then bring it to the next meeting for a vote.

Jeanine Chester provided a court order from the Chancery Court in regards to the decision in the subrogation case. Please see attachment.

Chris Fessenden reviewed the Medical Reinsurance renewal. Based on the Insurance Trust Members e-mail votes to the reinsurance renewal choices sent out on August 20, 2014, the decision was made to renew with HM Life, the current reinsurance carrier. Please see attachment for details.

Chris Fessenden gave a healthcare reform update. The employer mandate to offer affordable healthcare is September 1, 2015.

Marcia Demorest reviewed the Financial Statement for August. Assets are in balance with liabilities. This is a very strong and positive statement. Motion to accept was made by Becky Jackman. Tommy Butler seconded the motion. Motion carried.

Chris Fessenden presented the experience report for August 2014. The medical plan is in very good shape. The loss ratio is acceptable. The loss ratio for Dental is also good.

Cydney Miller reviewed large claims and the monthly claims payment history.

Next Meeting will be held Monday, November 10<sup>th</sup>, 2014, at 4:15 p.m. at Central Office in the Lecture Hall.

Meeting was adjourned at 4:50pm.