

CLARKSVILLE MONTGOMERY COUNTY EMPLOYEES
INSURANCE TRUST MEETING
January 12, 2015

The meeting of the Clarksville Montgomery County Employees Insurance Trust was held Monday, January 12, 2015 in the Lecture Hall at Central Office. Members in attendance were Jeanine Johnson, Danny Grant, Rebecca Jackman, Patricia Bailey, Kathie Betancourt, Tommy Butler, Blake Frerking, Tim Swaw, Shelly Lazowski, and Jim Young. Also in attendance were Chris Fessenden and Kim Phelps of Fessenden Consulting Group, Jeanel Kohnen and Amy Wigington from the CMCSS Benefits Office, Kristin Butler from Onsite and Larissa Whittle and Nick Jahn from Sageview Advisory Group.

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

Larissa Whittle provided a Plan Investment Review handout regarding the CMCSS 403(b) Retirement Savings Plan for the period ending September 30, 2014. She reviewed the status of all investment funds and provided recommendations for funds that are on a watch list, funds that should be removed and funds to add. Please see the provided handout for this list. Rebecca Jackman made a motion to accept the recommendations provided by Sageview Advisory Group. Danny Grant seconded the motion. Motion carried.

Jeanine Johnson introduced Charlie Hall, she is the newest CMCEIT member. She has replaced Shedrich Webster who represented classified staff.

Minutes from the November 10, 2014 meeting were reviewed. Tim Swaw made the motion to accept the minutes. Jim Young seconded motion. Motion carried.

Tommy Butler provided a handout showing the total monthly in-house savings for the past 17 months at the Onsite Facility. In December 2014 the monthly savings was \$69,264. He also provided a handout with all the positive feedback that Onsite has been receiving from patients.

Kristin Butler reviewed the wellness programs Onsite is offering. They are doing a Fit and Trim program. It is an intensive 13 week program focused on lifestyle modification. Thirty five participants have been selected for this program. Onsite has partnered with PrimeFitness for exclusive workout sessions focused specifically on the participants, there are lifestyle modification classes that will be offered and plans of a Behavioral Specialist to speak to the participants. The Strive to Thrive program is in its one year anniversary. This program focuses on participants goals. There are many other ongoing programs provided by Onsite and discounts provided by fitness centers for CMCSS employees.

Chris Fessenden gave a healthcare reform update and provided a handout regarding the possible modifications of the Affordable Care Act due to the new members of the Congress. Please see the handout for a list of specific aspects of the ACA that may be addressed by the incoming Congressional class. The Employer Mandate requires large employers to provide medical insurance that is deemed affordable and provided minimal essential coverage. The compliance date for CMCEIT is September 1, 2015.

Danny Grant reviewed the Financial Statements for September, October and November 2014. Assets are in balance with liabilities. This is a positive statement. The balance has been improving over the past few months. Motion to accept was made by Tommy Butler. Rebecca Jackman seconded the motion. Motion carried.

Chris Fessenden presented the experience reports for October and November. The medical plan is in very good shape. The loss ratio is acceptable. The loss ratio for Dental is also good.

Kim Phelps reviewed the BCBS deductible provision for accidental injury claims and provided a summary of the issue. In reviewing the 2014 medical explanation of coverage(EOC) it was found that BCBS had removed the supplemental accident provision. This provision waives the deductible for accidental injuries. In contacting BCBS they indicated that this accidental rider had not been in place for quite some time however they can reinstate the provision if requested. The additional cost to reinstate this provision is estimated \$374,072 per year for the active employee plan and \$34,063 per year for the retiree plan. FCG has recommended the provision continue to be excluded due to the fact that most medical plans have omitted that type of provision. Tommy Butler made a motion to remove the supplemental accident provision from the EOC. Tim Swaw seconded the motion. Motion carried.

Jeanine Johnson advised that Shelley Lazowski has resigned as a member of CMCEIT. The new member will be introduced at the next meeting.

Jeanine Johnson reviewed large claims and the monthly claims payment history.

Next Meeting will be held Monday, March 2, 2015, at 4:15 p.m. at Central Office in the Lecture Hall.

Meeting was adjourned at 4:50pm.