

CLARKSVILLE MONTGOMERY COUNTY EMPLOYEES
INSURANCE TRUST MEETING
April 6, 2015

The meeting of the Clarksville Montgomery County Employees Insurance Trust was held Monday, April 6, 2015 in the Lecture Hall at Central Office. Members in attendance were Jeanine Johnson, Cydney Miller, Danny Grant, Rebecca Jackman, Patricia Bailey, Kathie Betancourt, Tommy Butler, Blake Frerking, Jeff Taylor, Tim Swaw, Jackson Smith, Paula Louder and Charli Hall. Also in attendance were Chris Fessenden and Kim Phelps of Fessenden Consulting Group, Jeanel Kohnen and Amy Wigington from the CMCSS Benefits Office and Kristin Butler from Onsite

The meeting was called to order at 4:19pm by Jeanine Johnson. A quorum was established.

Minutes from the March 2, 2015 meeting were reviewed. Motion to accept was made by Tommy Butler. Kathie Betancourt seconded motion. Motion carried.

Chris Fessenden provided a handout summarizing the TrueLifeCare presentation that was given at the March 2, 2015 meeting by Tom Milam. It is recommended by Fessenden Consulting Group to adopt the TLC care program with an effective date of June 1, 2015. Danny Grant made a motion to accept the recommendation. Tim Swaw seconded the motion. Motion carried.

At the March 2, 2015, Bob Shupe, a tiered health consultant gave a presentation on his services as a tiered health consultant. Kristen Butler provided a summary as to why wellness is so important and why it is in the best interest for CMCSS to have a tiered health plan. Wellness is important because public school employees are valuable assets. Their actions and conditions directly influence students' health and learning. Protecting the physical and behavioral health of employees directly affects student academic success. By providing employee wellness programs CMCSS is promoting health and reducing health risk behaviors of employees. Inadvertently this can reduce work related injuries, improve employee morale, decrease absenteeism and decrease healthcare costs.

Research shows that for every \$1 spent on wellness programs, an average of \$3.50 is saved. Health insurance expenses are the fastest growing cost component for employers.

The Top 5 Chronic Disease (2012-2013 data)

- Cancer
- Cardiovascular Disease
- Diabetes
- Congestive Heart Failure
- Obesity

All of the above are linked by common and preventable risk factors including high blood pressure, weight, high cholesterol, unhealthy eating, physical inactivity and tobacco use.

Danny Grant made the motion to hire a tiered health consultant. Cydney Miller seconded the motion. Motion carried.

Tommy Butler provided a monthly savings report for the past 20 months. The total monthly savings for March 2015 was \$23,430. He also provided the complete presentation that was given to the Board of Directors last month regarding the Onsite facility. Please see the attached presentation.

Chris Fessenden gave a healthcare reform update and provided a handout outlining individual and employer mandates. The Employer Mandate requires large employers to provide medical insurance that is deemed affordable and provides minimal essential coverage. The compliance date for CMCEIT is September 1, 2015. He also reviewed the PCORI tax that is due July 31, 2015. This tax contributes to the Patient-Centered Outcomes Research Trust Fund that will fund comparative effectiveness research. The research will evaluate and compare health outcomes and the clinical effectiveness, risks and benefits of two or more medical treatments and/or services. This fee has doubled from 2014, this year CMCSS will pay \$18,275 for this tax.

Danny Grant reviewed the Financial Statement for February 2015. Assets are in balance with liabilities. This is a positive statement. The balance has been improving over the past few months but keep in mind that summer is approaching. This means that employees will not be paying premiums into the fund. Motion to accept was made by Paula Louder. Becky Jackman seconded the motion. Motion carried.

Chris Fessenden presented the medical and dental experience reports for February 2015. The medical plan is in excellent condition. The dental plan looks good as well.

Kim Phelps provided a handout to review BCBS BluePerks vs. BCBS FitnessBlue. The BluePerks program will continue to offer discounts on health care services (vision, hearing, dental, cosmetic services, alternative medicine, stress reduction, maternity and parenthood), healthy living (activity and recreation, weight loss, nutrition, travel), and regional attractions and entertainment. The BluePerks fitness component has transitioned to FitnessBlue. This is because with BluePerks, members could only sign up and use one gym, and the member was subject to the specific gym's contract requirements, cancellation policies, etc.

FitnessBlue is a discount program where a member can receive lower membership fees at a network of gyms instead of only one gym. Members who sign up with FitnessBlue, are issued a FitnessBlue ID card, and can use all FitnessBlue gyms. Members have convenient access to fitness centers all over the United States. There is no limit on how many fitness centers the member can visit. The member is not subject to the gym's contract requirements and can cancel at any time after the initial three month

commitment. There is a \$29 set up fee, then \$29 per month for each individual member covered by BCBS medical.

Cydney Miller reviewed the monthly claims payment history, there were not any large claims to review.

Also mentioned, Paula Louder will be retiring at the end of the 2014-2015 school year.

Next Meeting will be held Monday, August 17, 2015, at 4:15 pm at Central Office in the Lecture Hall.

Meeting was adjourned at 4:54pm.