

Clarksville Montgomery County Employees
Insurance Trust Meeting
March 21, 2022

The meeting of the Clarksville Montgomery County Employees Insurance Trust was held on Monday, March 21, 2022 at 4:15 p.m. in the Lecture Hall.

Members in attendance were Jeanine Johnson, Tommy Butler, Charli Hall, Shannon Hadley, Kellie Jackson, Michelle Lowe, Donna Mahoney, Jeff Taylor, Leslie Helmig, and Mark Banasiak. Also, in attendance were Chris Fessenden and Kim Moss of Fessenden Consulting Group, Carol Joiner CMCSS General Counsel, Christopher Reneau CMCSS Chief Financial Officer, Jessica Hernandez CMCSS Finance Director, Amy Wigington, Courtney Taylor, and Stacey Smith from the CMCSS Benefits Office, Sharla Smith, Tiffany Hampton, and Kelly Folley from Onsite Medical Clinic, and Pam Clark from County HR.

Jeanine Johnson called the meeting to order at 4:15 p.m. A quorum was established.

Minutes from the December 14, 2021 meeting were reviewed. Motion to accept the Minutes was made by Mark Banasiak. Jeff Taylor seconded. All Trust members verbally voted yes. Motion carries.

David Johnson and Scott Donnellan presented the 403b MetLife plan review. The plan has increased in value each year. Scott shared American Target date funds consistently score at the top investment. No change needs to be made at this time. Handouts were provided for members.

Tommy Butler provided an update on the Onsite Main Clinic Expansion and Renovations. The bids for expansion and renovation opened up last week and the total cost for the project \$880,123. ESSER funding will cover \$750,000 and the additional cost will be submitted as a request for reimbursement from BCBS Wellness Credits. The funding was previously approved for the clinic expansion and renovations. No motion needed.

Chris Fessenden provided an update on Radiology Alliance. Blue Cross Blue Shield is still negotiating with Radiology Alliance. Radiology Alliance services are being processed as Out of Network claims. Employees are either being balanced billed or not receiving a bill at all.

Chris Fessenden provided a handout regarding The Consolidated Appropriations Act which went in to effect January 1, 2022. Information about CAA was delayed from the

December 14, 2021 meeting due to a time constraint. CAA protects a member from receiving a surprise bill from an out of network provider at an in-network facility. Chris Reneau provided the January 1, 2022 Trust fund statement. The Trustee's Report balance \$26,331,607. The total fund balance is \$21,411,700. Motion to accept the Financial Statement was made by Jeff Taylor. Tommy Butler seconded. All Trust members verbally voted yes. Motion carries.

Chris Fessenden provided information regarding Blue Cross Blue Shield ASA Fees. Information about BCBS ASA Fees was delayed from the December 14, 2021 meeting due to a time constraint. No changes from the previous plan year. No motion needed.

Chris Fessenden provided the Medical Plan Cost Projections with a 1.79% increase. There was no increase last year 2021/2022. The funds balance is in favorable standings with 4 months of funds in reserves. After extensive discussion, the Medical Premiums will not see an increase at this time. The Trust members will revisit in November with the possibility to increase premiums. Motion was presented by Tommy Butler to have no premium rate increase. Mark Banasiak seconded. All Trust members verbally voted yes. Motion carries.

Chris Fessenden provided the Trust members with the January 2022 Medical and Dental Plan Experience Reports. The medical loss ratio for January was 101.4%. The year to date medical loss ratio is 100.3%. The plan is in very good standing. The dental year to date loss ratio was 89.45%. The dental plan is in very good standing as well. Jeanie Johnson requested we look at dental plan this summer, current rates with Blue Cross Blue Shield guaranteed thru December 2022.

Sharla Smith requested additional staffing for On-Site Medical Clinic. Sharla requested 2 classified full time positions to begin July 1, 2022. The positions she requested were a Front Desk Medical Assistant and a Medical Assistant that serves as a staff trainer (official position names TBD). The hourly pay for these positions will be \$16.24-\$18.29. Motion was presented by Mark Banasiak. Seconded by Donna Mahoney. All Trust members verbally voted yes. Motion carries.

Jeanine Johnson presented information from Epiphany RX regarding At Home COVID-19 Test Kits. Epiphany provided a report of how many members who have purchased COVID-19 at home kit tests through the pharmacy or reimbursement. From January 2022 – current, 32 kits were obtained at a cost of \$1,662.94.

Chris Fessenden provided information regarding 3D mammograms. Blue Cross Blue Shield is now covering 3D mammograms. Chris suggested we implement coverage of 3D mammograms to our plan. Blue Cross Blue Shield stated they could implement this change effective April 1, 2022. Motion was presented by Kellie Jackson to add this

benefit and seconded by Michelle Lowe. All trust members verbally voted yes. Motion carries.

Jeanine Johnson presented the Claims Payment History data for the last year and 9 large claims.

The next meeting will be held Tuesday, June 14th at 9:00 a.m. in the School Board Conference Room.

The meeting was adjourned at 5:45 p.m.