

**Clarksville Montgomery County Employees**  
**Insurance Trust Meeting**  
May 15, 2023

The meeting of the Clarksville Montgomery County Employees Insurance Trust was held on Monday, May 15, 2023 at 4:15 p.m. in the School Board Conference Room.

Members in attendance were Jeanine Johnson, Tommy Butler, Charli Hall, Donna Mahoney, Leslie Helmig, John Smith, Teresa Cottrell, Heather Fleming, Shannon Hadley, 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, Melissa Izatt Human Resources, Sharla Smith, Tiffany Hampton, Robert Conley and Kelly Folley from Onsite Medical Clinic, Pam Clark and Brenda Pulley from County HR.

Jeanine Johnson called the meeting to order at 4:17 p.m. A quorum was established.

Minutes from the February 27, 2023 meeting were reviewed. Motion to accept the minutes was made by Mark Banasiak. Charli Hall seconded. All Trust members verbally voted yes. Motion carries.

Scott Donnellan presented the 403b MetLife annual review as a continuation from the February 27, meeting. A handout was provided which showed T. Rowe Price Blue Chip Growth had not improved from our review in February. Scott Donnellan recommended a switch to JP Morgan Large Cap Growth. Mark Banasiak made a motion to switch from Blue Chip Growth to JP Morgan Large Cap Growth with an effective date of July 1, 2023. Chris Reneau seconded. All Trust members verbally voted yes. Motion carrier. MetLife will contact those employees by mail who invested in Blue Chip Growth of this change.

Tommy Butler provided an update on the Onsite Main Clinic Expansion and Satellite Clinic Renovations. The main clinic is up and running. The 5,000 sq. ft. portable facility donated by Fort Campbell, located at Northeast, will begin scheduling patients on Monday, May 22<sup>nd</sup>. Subsequently, Northwest will close to replace the defected flooring. The Infusion Clinic is in the process of adding more medications to increase the number of participants that can be seen at the Infusion clinic.

Fessenden Consulting Group provided a revised provision for the EOC regarding guardianship eligibility. One edit was made to the revision in the wording for guardianship. "Requirement of relationship to be stated in guardianship documents and BEN-F074." Heather Fleming made a motion to revise the EOC guardianship wording with an effective date September 1, 2023. Chris Reneau seconded. All Trust members verbally voted yes. Motion carries.

Chris Reneau, CMCSS Chief Financial Officer, presented the financial statement for March 2023. Chris shared that the fund balance is the healthiest on record and the Trust members made an excellent decision to not have a rate increase for the 2023-2024 school year. The total liabilities and fund balance \$32,287,177.36. Trustee's report balance \$33,287,027.19. The trust is in good standing. Chris shared he is working with Kimberly Wiggins, Montgomery County Trustee, on the investment of Trust funds. He will provide an update at our next meeting. John Smith made a motion to accept the financial statements as presented. Tommy Butler seconded. All Trust members verbally voted yes. Motion carries.

Chris Fessenden provided the Trust members with the March 2023 Medical and Dental Plan Experience Reports. The medical loss ratio for March was 108.1%. The year to date medical loss ratio was 95.1%. The plan is in good standing. The dental March loss ratio was 105.98%. The plan is in good standing.

Jeanine Johnson presented the claims payment history data for the last year and 4 large claims.

Tommy Butler requested the funding of 5 Onsite positions. The salary for these positions have been paid through ELC grants for the last two years, which is set to end on July 1, 2023. The positions needed are 1 nurse practitioner/physician assistant position (grade 503), 3 nurses (grade G, I, or J), and one medical office assistant (grade G). In order for the expanded Northeast clinic to effectively see patients, these positions are crucial. Extensive discussion. Motion to fund the positions was made by Mark Banasiak. Heather Fleming seconded the motion. All Trust members verbally voted yes. Motion Carries.

Jeanine Johnson provided an update on Dynamic Radiology. Blue Cross Blue Shield is not 100% sure of the 17 in-network providers that are approved Radiologists. When searched only 5 are approved for in-network. Blue Cross Blue Shield is still working on receiving confirmation on the providers.

Chris Fessenden provided a handout of the COVID-19 pandemic benefits. During the pandemic, lab/office COVID-19 testing, at-home COVID-19 testing, and COVID-19 vaccinations were covered at 100%. Effective May 11, 2023, the COVID-19 public health emergency ended & pre-pandemic benefits went into effect. The trust members were given the option of extending the COVID-19 pandemic benefits or returning to cost share/deductible coverage. Chris Fessenden stated that BCBS/EpiphanyRX will continue to pay for COVID-19 vaccines at 100%. Tommy Butler motioned for the plan to return pre-COVID with an effective date of July 1, 2023. Heather Flaming second. All Trust members verbally voted yes. Motion carries.

A memo from the Director of Schools, Dr. Jean Luna-Vedder was provided appointing Melissa Izatt to serve as a director appointed member of the trust, replacing Jeanine Johnson who will retire on June 1, 2023.

Jeanine Johnson reviewed Appendix A that the Board of Education approved March 21, 2023. The revision adds a Kirkwood feeder group. Appendix A has been updated on the CMCSS website.

Jeanine Johnson provided a handout of the various responsibilities for the Insurance Trust Chairperson. Jeanine opened up the floor for nominations. Chris Reneau nominated Melissa Izatt to serve as Chairperson effective June 1, 2023. All Trust members verbally voted yes.

The next meeting will be held Monday, August 21<sup>st</sup> at 4:15 p.m. in the School Board Conference Room.

The meeting was adjourned at 5:17 p.m.