

HCCSC Employees Benefit Trust Meeting Minutes September 15, 2022

Voting members present: John Trout, Jay Peters, Chuck Brimbury, Beth Husband, Katelin Herber, Cari Neal, Melissa Ross, Peter Kitchen, and Matt Stephenson.

Non-voting members present: Patty Prosser, Edette Eckert, and Julie Shearer.

Others present: Ben Fuelberth of LHD and Brad Kopecky and Melissa McKown of Parkview.

Matt welcomed Cari Neal and Chuck Brimbury to the Trust. Cari replaces Amber Hackworth and Chuck fills the administrator position that Chad Daugherty filled.

OLD BUSINESS

- I. Clinic - Brad Kopecky gave an update on the clinic usage. The usage is staying steady. It would be beneficial to make sure that communication is made to new employees that the clinic is there for use and to send out reminders throughout the year to all employees.
- II. PNC Update – no update was given due to being in the same quarter.
- III. Approval of Minutes from July 19, 2022 meeting. A motion was made and unanimously approved to accept the meeting minutes as presented.
Trout/Peters
- IV. Treasurer's Reports as of August 31, 2022. A motion was made and unanimously approved to accept the treasurer's report as presented.
Kitchen/Husband

NEW BUSINESS

- V. LHD

- a. Review Plan Renewal – Ben Fuelberth had Melissa and Brad from Parkview stay to answer questions about a possible move to Parkview. There would be a Welcome Clinic to offer services to new members to help them find new doctors and treatment facilities and ease the transition for them. Tier 1 and Tier 2 were explained. EPO is Tier 1—non-EPO would be Tier 2. If it is not listed on their website, it is out of network. Out of state emergencies are always covered by law. Riley and IU Methodist, and nearly all IU facilities are in Tier 1.

Our plan is doing very well to date for 2022.

Options for renewal: do nothing, stay with UMR and go to two plans only, keep 3 plans and move to Parkview, or go to two plans and move to Parkview only. We have had very favorable claim experience to the end of August. Using a 15% stoploss to budget for next year. We need to lock in our 2023 decision soon.

- Do nothing – 3.8% increase
- UMR 3 plans to 2 – 1.2% increase
- PBA w/Signature Care EPO with 3 plans & 3 tiers - -(2.3%) reduction
- PBA w/Signature Care EPO with 2 plans - -(4.7%) reduction

Patients can continue to use their Lutheran primary care physicians, but must move to Parkview or IU facilities for surgeries and treatment to have charges stay in network. A savings of up to \$300,000+ is possible by making the biggest move. LHD recommends that we move from 3 to 2 plans no matter what provider is chosen. UMR deductibles would be either \$2,000 or \$3,000. PBA would be \$1,750 or \$2,750.

A motion was made and unanimously approved to change our plan design from 3 plans to 2 for 2023. Trout/Kitchen

John Trout asked to speak with the board exclusively. He proposed that we should look further and have several proposals brought to the table to see what other opportunities and savings are out there.

A motion was made and unanimously approved to stay with UMR as our provider for 2023. Kitchen/Brimbury

VSP is projecting a 30% increase for the next 4 years. EyeMed is projecting a 1.2% decrease if we go with them. Ben was shocked by the VSP proposal and will contact them to see if this was an error.

- VI. Election of new Treasurer for the Trust and adding/removing members that are approved as signers on our bank accounts.

A motion was made and unanimously approved to elect John Trout as the Trust Treasurer. Brimbury/Ross

A motion was made and unanimously approved to remove Charles (Chad) Daugherty and add Jay Peters as a signer on all bank accounts for the Trust. Trout/Neal

- VII. Date of next meeting - Wednesday, February 22, 2023, 4:15 in the Learning Center Conference Room.

- VIII. Dismissal – A motion was made and unanimously approved to dismiss the meeting. Brimbury/Neal