

**Everett School Employees Benefit Trust
September 19, 2018 – Regular Meeting
Minutes**

Attendance

Gregg Elder
Larry Fleckenstein
Adam Goldstein
Susan Lindsey
Jeff Moore
Kelly Shepherd

Absent

Debbie Kovacs
Darla Vanduren

Also Attending

Nick Albert
Katherine Bursch
Angie Erickson
Shelly Henderson
Randi Seaberg
Sean White

Recorder

Kellee Newcomb

Call to Order

The meeting was called to order by Adam Goldstein at 4:02 p.m.

New benefits technician, Katie Bursch, was introduced to the group. She shared her background and the group welcomed her.

Adoption of Agenda

A motion was made by Jeff Moore and seconded by Gregg Elder to adopt the agenda as written. The motion passed unanimously.

Adoption of Minutes

A motion was made by Gregg Elder and seconded by Kelly Shepherd to approve the minutes from the June 13, 2018 meeting as written. The motion passed unanimously.

Consultant Report

Sean reviewed the proposed information with the group. The renewal overview includes an increase of 9.9% from Aetna and a 0.1% increase from Kaiser Permanente. Aetna provided plan design options to reduce the increase. Delta Dental has a decrease of 1.9% and Willamette Dental is increasing by 5.8%. MetLife and Megellan Healthcare will be in the second year of a two-year rate guarantee. Unum confirmed that the WA OIC has not approved a rate increase for 2019.

Sean said that the Everett Public Schools' experience reflects the 9.9% raise. A detailed review of the underwriting shows that the increase is fair and supported. Sean reminded the group that the dental changes will take place on November 1. Sean reviewed the projections (status quo, hold contributions flat or full spend down of the reserve) with the group. They discussed the variables that could cause the reserves to fluctuate.

The group talked about the School Employees Benefits Board (SEBB) Program and how it will impact the trust. Sean said there is some lobbying for delay, etc. and some legislators who went along with the plan under the guise that it would provide more for employees are now learning more about the plan and are not as supportive. While things could change they must proceed as if it is law.

The Trustees agreed that an additional meeting would be needed. They will hold their vote on the 2019 proposed plan renewals and rates until the October 3, 2018 special Trust meeting.

Sean reviewed the employer shared responsibility, how the payment will work in 2019, and what the Trust did last year. A decision will need to be made regarding Safe Harbor options. The Trustees asked Sean to provide analysis on how to end with \$250,000 in reserves.

Sean reviewed the benefit options that Aetna provided. However, the Trustees agreed that it would not be in the best interest of employees to take away benefits, and they did not want to increase employees' stress by making a plan change now when they might be required to do so in another year. The Trustees talked about conversations that will need to take place if the Public Employees Benefits Board (PEBB) Program does not happen.

Sean will run scenarios that include keeping reserves at \$250,000 and \$500,000 with no change in benefits—plans remain the same. The Trustees thanked Sean and Nick for providing clear information. The Trustees asked Sean if other districts are communicating with their employees about SEBB. He said no one is being proactive at this time.

Wellness Program Update

Shelley provided information on a new challenge coin she is hoping to use as an incentive. The coins would be awarded to wellbeing champions. She shared some mock-ups that have been created and asked for the Trustees' feedback. She plans to purchase 100 coins to start. Other Wellness Program activities include:

- Kaiser Permanente partnering with the Trust on Walktober. They have a connection with Health Enhancement Systems and as a result, the Trust is receiving 45% off the cost of Walktober.
- Facilitating a mobile bone density scanner for the annual wellness fair on November 6.
- Weight Watchers at Work is lacking in leaders. As a result, they are unable to facilitate meetings in the north end of the district. This issue is causing staff not to want to continue.
- Walktober incentive ideas—let Shelly know if you have any. The challenge coin is her marketing item this year. She has been connecting with the high schools to get art for posters and t-shirts, and getting DECA students involved.

Financials

Darla was not able to attend this meeting.

Trust Audit Update

Darla previously provided a draft auditor's report and financial statement for the Trustees' review. The Trustees will consider approval of the annual audit at a future meeting.

Upcoming October Agenda items

The Trustees will decide on proposed 2019 plan renewals and rates at the October 3, 2018 special Trust meeting.

Adjournment

The meeting was adjourned by Adam Goldstein at 5:04 p.m.

Sincerely,

Larry Fleckenstein
Secretary

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