

# **Everett School Employee Benefit Trust – Overview**

General Information 2008-2009

## Board of Trustees

Betsy Selders, Chairperson – Whittier ES Teacher  
Molly Ringo, Secretary – Executive Director Area 2  
Michael Gunn – Chairperson  
John Morrill – Pilchuck Uniserv Council  
Susan Lindsey – Jackson ES Teacher  
David Jones – Cedar Wood ES Principal

## Trust Administrator

Darla Van Duren – District Accountant

## Trust Recorder

Susan Sacha – Executive Staff Assistant

## District Staff

Lynn Evans – HR Executive Director  
Randi Seaberg – HR Director  
Beverly Rogers – Payroll Manager  
Vickie Loyola – Payroll Technician  
Arlene Vollema-Rich – Benefits Technician  
Rene Boswell – Benefits Technician  
Gail Buquicchio – Wellness Coordinator

## Other

Stop Loss Insurance – SunLife  
Fiduciary Insurance – Chubb Group

## Investment Manager and Banker

Morgan Stanley/Smith Barney (City Group) – Curt Haldorson

## Investment Consultant

Hyas Group, Jason Davidson

## Auditors

Toyer & Associates  
Richard Toyer, Heather Schneider

## Insurance Consultant

Mercer Human Resources Consulting

April 13, 2009

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Tom Pursley (client manager), Sean White, Janice Heller (financial analyst)

### Attorney

Stoel Rives – Melanie Curtice, Howard Bye

## Everett School Employee Benefit Trust – Overview

Basic Benefits – Paid by District & Employee

Medical (includes prescription and vision):

- PPO Plan 1 – Administered by HMA (HealthCare Management Administrators)
- PPO Plan 2 – Administered by HMA
- PPO Plan 3 – Administered by HMA
- Group Health Cooperative HMO (Health Maintenance Organization)
- PacifiCare MCO (Managed Care Option)

Prescriptions included with above:

- ESI (Express Scripts Inc) w/PPOs
- Walgreen HealthCare Plus – mail order w/PPOs
- Prescription Solutions w/PacifiCare

Dental:

- Washington Dental Service
- Willamette Dental Plan

Long Term Disability – Standard Insurance Co

Life Insurance – MetLife

Accidental Death and Dismemberment Plan – MetLife

Employee Assistance Program – Magellan Behavioral Health

Nurse access care line – Magellan

Tobacco cessation – Free & Clear

Weight management – Sound Health Solutions

Home visits – Carena Urgent Care

Health risk assessment, lifestyle coaching & web portal administration – Health/Force & Wellsource Health Solutions

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Optional Benefits – Paid by Employee:

- Additional Optional Life Insurance
- Add medical/dental coverage for spouse/partner/family

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Voluntary Short Term Disability Insurance (Salary Insurance) – Standard Insurance Co.

Long Term Care Plan – Unum

COBRA – Continuation of Benefits

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Benefits managed by the District (not by the ESEBT):

Flexible Spending Accounts (FSAs – Dependent Care & Health Care)

Tax Sheltered Annuity Plan

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### US Savings Bonds

#### Cash Flow into the Trust:

- The State pays an allocation to the District of approximately \$732 (08-09) per month per FTE (per S275) for health care, and the District provides this entire amount to the Trust each month. In addition, the District provides the Trust with \$732 per FTE for all employees the State does include in their calculations. The District even pays for those employees with less than .333 FTE and employees that do not elect to have health benefits through the Trust. The net result is the District pays the Trust approximately \$732 per FTE for all employees of the District.
- The District provides the entire amount (\$732 per month per FTE) to the Trust each month.
- Employees pay (through payroll deductions) approved amounts into the Trust each month for plan and options chosen. Generally, employee contributions for Group Health and PacifiCare plans are more than the actual costs, and employee contributions are less than the actual costs for the PPO plans.
- The Trust's fiscal year = July 1 to June 30

#### In addition, per the collective bargaining agreement with the EEA:

- The District contributed \$750,000 in 08-09.
- The District pays the retiree subsidy ("carve out") required by the State directly to the Health Care Authority (\$60.40 per month per FTE) each month. These funds do not go through the Trust.