

Everett School Employee Benefit Trust

2013-14 Overview

➤ **TRUSTEES**

Greg Elder – Teacher Evergreen Middle School

Michael Gunn – Executive Director Facilities & Planning

Susan Lindsey, Chairperson – Jackson Elementary Teacher

Jared Kink – President Everett Education Association

Molly Ringo – Chairperson – Assistant Superintendent Teaching and Learning

Kelly Shepherd - Principal, Sequoia High School

➤ **STAFF**

Darla Van Duren, Trust Administrator – District Accountant

Kellee Newcomb, Trust Recorder – Executive Staff Assistant

Lynn Evans –Executive Director Human Resources

Randi Seaberg –Director Human Resources

Beverly Rogers – Payroll Manager

Vickie Loyola – Payroll Technician

Arlene Vollema-Rich – Benefits Technician

Cris Bosket – Benefits Technician

Gail Buquicchio – Wellness Coordinator

➤ **THIRD PARTY ADMINISTRATORS, CONSULTANTS AND ADVISORS**

Attorney

Stoel Rives – Melanie Curtice, Howard Bye

Auditors

Toyer, Dietrich & Associates – Bruce Dietrich

Benefits Consultant

Mercer Human Resources Consulting – Sean White (Principal and Client Relationship Manager), Aanya Lee (Associate Consultant), and Liz Abersold (Financial Analyst)

Insurance

Stop Loss Insurance – SunLife

Fiduciary Insurance – Chubb Group

➤ **FINANCIAL MANAGEMENT**

Bank

Union Bank of California

Investment Consultant

Hyas Group, Jayson Davidson

Investment Manager

Becker and Associates

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➤ **BASIC BENEFITS**

Medical (includes prescription and vision)

Premiera Blue Cross (WEA Plans)

Group Health Cooperative HMO (Health Maintenance Organization)

Vision coverage is available for all eligible employees with a benefit FTE of .330 and above, spouse and their dependents up to age 26.

Prescriptions included with above

Medco (mail order)

Dental

Washington Dental Service

Willamette Dental Plan

Long Term Disability

Standard Insurance Company

Life Insurance

MetLife

Accidental Death and Dismemberment Plan

MetLife

Employee Assistance Program

Magellan Health Services

➤ **OPTIONAL BENEFITS—Paid by Employee**

Additional Optional Life Insurance

Add medical/dental coverage for spouse/partner/family

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

Long Term Care Plan – Unum

➤ **BENEFITS MANAGED BY THE DISTRICT (not by the ESEBT)**

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

Tax Sheltered Annuity Plan

US Savings Bonds

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➤ **EXTERNAL SUPPORT**

Tobacco cessation

Free & Clear

Weight management (Wellness Program)

Mind & Body Program

Weight Watchers

Home visits

Carena Urgent Care

➤ **INTERNAL SUPPORT**

Wellness Program: Health risk assessment, lifestyle coaching & web portal administration—

Gail Buquicchio – Wellness Coordinator

Health/Force & Wellsource Health Solutions

➤ **TRUST FINANCES**

The Trust's fiscal year = July 1 to June 30

Cash Flow into the Trust:

- The state pays an allocation to the district of approximately \$768 (2012-13) 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 \$768 per FTE for all employees the state does not include in their calculations. The district also 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 \$768 per FTE for all employees of the district.
- The district provides the entire amount (\$768 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 WEA plans are more than the actual costs, and employee contributions are less than the actual costs for the plans.

➤ **OTHER**

- The district pays the retiree subsidy ("carve out") required by the state directly to the Health Care Authority (\$65.17 per month per FTE) each month. These funds do not flow through the Trust.