

# Everett School Employee Benefit Trust

## 2009-2010 Overview

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### ➤ **TRUSTEES**

Michael Gunn – Executive Director Facilities & Planning  
David Jones, Secretary – Cedar Wood Elementary Principal  
Susan Lindsey, Chairperson – Jackson Elementary Teacher  
John Morrill – Pilchuck Uniserv Council  
Molly Ringo – Executive Director K-12 Education, Area 2  
Betsy Selders – Whittier Elementary Teacher

### ➤ **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  
Rene Boswell – Benefits Technician  
Gail Buquicchio – Wellness Coordinator

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

#### Attorney

Stoel Rives – Melanie Curtice, Howard Bye

#### Auditors

Toyer & Associates – Richard Toyer, Heather Schneider

#### Benefits Consultant

Mercer Human Resources Consulting – Tom Pursley (partner), Sean White (client manager), Janice Heller (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

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Becker and Associates

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### ➤ **BASIC BENEFITS**

#### 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) for PPO subscribers  
Walgreen HealthCare Plus – mail order for PPO subscribers  
Prescription Solutions for PacifiCare subscribers

#### 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

### ➤ **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

Sound Health Solutions

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 \$732 (08-09) per month per FTE (per \$275) 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 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 \$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.

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 flow through the Trust.
- Trust is annually audited by Toyer and Associates.

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- Trust is bi-annually audited by the State of Washington – Office of Financial Management.