

**EGYPTIAN AREA SCHOOLS EMPLOYEE BENEFIT TRUST  
BOARD OF MANAGERS MEETING NOTES  
CARLYLE, ILLINOIS  
MARCH 21, 2012**

**I. CALL TO ORDER:**

A meeting of the Board of Managers of the Egyptian Area Schools Employee Benefit Trust was held on Wednesday, March 21, 2012, at Governor's Run in Carlyle. Chairman Jeff Dosier called the meeting to order at approximately 10:00 a.m. Jeff asked attendees to introduce themselves. Roll call showed 84 people in attendance, including 70 representatives from 61 districts and 14 advisors and guests.

The notes of the Board of Managers meeting of December 7, 2011 were approved as submitted.

**II. FINANCIAL REPORT:**

Tom Dahncke reviewed the Trust's financial statements as of January 31, 2012. He stated that February was another strong positive month. For the current fiscal year, the Trust had negative cash flow for July and August, but the premium rate increase went into effect in September and claims have been trending better, with the result that the Fund balance has improved by over \$4.5 million through February.

Tom stated that audited financial statements for the fiscal year ended June 30, 2011 are now on the Trust's website and hard copies were available to be picked up at the meeting. He explained that the financials were delayed for the actuarial valuation required to meet the requirements of GASB 43 and 45. Information to assist district auditors with GASB reporting has also been posted on the Trust's website. The GASB information was also distributed with the agenda for the meeting.

Chad Stafko from Regions Bank stated that the Trust now has almost \$4 million in investment assets, all invested in cash and fixed income investments with maturities of less than five years. It appears that interest rates may be starting to move up so the Trust will be well positioned to take advantage of rising rates.

**III. BUSINESS ITEMS:**

A. Report of TPA Services – Meritain Health.

Karen Giles reported that the spring newsletter would be issued the following week and posted on the Trust's website. The annual bookkeeper meetings have been scheduled for Wednesday through Friday, July 25 through 27, at the same three locations in Effingham, Rend Lake and Fairview Heights. Karen reported that Consult A Doctor had over 1000 calls from Trust members from September through December 2011.

B. Report of Prescription Drug Services – Express Scripts/ScripWorld.

Jessica Renfeldt introduced Don Bishop, a new clinical pharmacist with ScripWorld. Don said he is originally from Waukeegan, Illinois and was with Aetna for 9 years before joining ScripWorld after Aetna acquired its parent company.

Jessica reported that Express Scripts communicated with about 2200 Trust members by telephone and by mail, erroneously informing them they were required to use mail order for maintenance drugs for scripts filled after January 1, 2012. Express Scripts has corrected the error in its system and sent a letter to those members who were contacted. Jessica invited members to contact her following the meeting with any specific questions about the prescription drug benefit.

C. Report of Dental Services – Delta Dental.

Deb Ulmer reported that Delta Dental offers an archive of information on different wellness topics. Members should contact her to access this information.

D. Report of PPO Services – HealthLink.

Susan Lehne reported that Midwest Orthopedics in Peoria joined the HealthLink network effective March 15, 2012. Soderstrom, a dermatology practice in Peoria, has also joined the network. HealthLink also renewed contracts with the St. Louis Tenet hospitals, Saint Louis University and DesPeres Hospitals, effective retroactive to January 1, 2012, so there was no lapse in network participation for these hospitals.

Susan provided a handout describing case management and what a case manager does. She stated that members may also request case management from HealthLink if the member has been diagnosed with a disease or medical condition that is appropriate for case management. Susan also offered to provide health and wellness calendars, pedometers, nutritional pamphlets and other wellness information for districts to distribute to employees. Districts may contact Susan to request these.

Susan stated that she is also the representative for the Uniview voluntary vision program. She reminded members that annual eye exams are covered only every 12 months, determined by calendar days. Members need to schedule their exams for a date that is not less than 12 months to the day after the prior year exam.

E. Report of Actuary – Optum Insight

Jim Drennan stated that claims for the current year are better than he projected. Claims continue to increase, but at a much slower rate than last year. He predicts the fund balance is likely to remain about even through the end of the current fiscal year. If that occurs, the rate increase required will be much lower than last year, perhaps below a double digit increase.

F. Report of Benefits Committee.

Matt Klosterman reported that the Benefits Committee had met twice since the December Board meeting and would be meeting again following the Board of Managers meeting and on April 11 and 19. The Committee does not yet have specific recommendations, but is considering a number of different issues. Matt invited members to contact him with any topics they want the Committee to consider. The Committee's recommendations for benefit changes and premium rates will be distributed to members in advance of the May 9 meeting.

G. Report of Flexible Benefits Administration – American Fidelity.

David Hefner stated that American Fidelity handles HSA administration for districts with American Fidelity health savings accounts (HSAs). American Fidelity is available to assist districts in educating employees about how a high deductible health plan, such as the Trust's Bronze Plan, works with an HSA.

David also stated that American Fidelity can assist districts that are American Fidelity customers with the new W-2 reporting requirements. Employers will be required to include the value of health coverage on W-2 forms issued in January 2013 for the 2012 calendar year.

David also noted that some schools have received inquiries from IRS about their 403(b) plans. As a service to Trust members, American Fidelity is available to assist districts in preparing a response for IRS even if the district is not currently an American Fidelity 403(b) plan customer.

H. Nominating Committee.

Jeff Dosier appointed Matt Klosterman to chair the Nominating Committee and develop a slate of nominees to succeed members of the Executive Committee whose terms expire in June. Jeff asked Executive Committee members whose terms expire this year to let Matt know whether they are willing to serve another 3-year term on the Executive Committee.

**IV. NEXT MEETINGS AND ADJOURNMENT:**

The final meeting for the year is scheduled for Wednesday, May 9, 2012.

There being no further business, the meeting was adjourned.

Respectfully submitted,

Ruth Hays

**ATTENDANCE**  
**March 21, 2012**

**Advisors and Guests:**

Meritain – Karen Giles, Scott Giles  
ScripWorld – Jessica Renfeldt, Don Bishop  
HealthLink – Susan Lehne  
American Fidelity – Elizabeth Rogers, David Hefner  
Delta Dental – Deb Ulmer  
Regions Bank – Chad Stafko  
Optum Insight – Jim Drennan  
Trust Consultants – Tom Dahncke, Leo Hefner  
Husch Blackwell LLP – Ruth Hays  
Bushue Human Resources – Travis Bushue

**District Representatives:** 70 representatives from the following 61 districts attended the meeting.

Altamont #10 – Susan Janz, Melanie Thornton	Kansas #3 – Chris Long, Leigh Ann Heltsley
Beecher City #20 – Scott Cameron	Marissa #40 – Jane Schaeffer
Belleville #118 – Matt Klosterman	Martinsville #C-3 – Jill Rogers
Belleville #201 – Jeff Dosier	Mascoutah #19 – Terry Gibbons
Belleville Area Special Services – Gary Allison	MidState Special Ed. – Alison Boutcher
Benton HS #103 – Mary Blondi	Mount Vernon #80 – Linda Cruser
Bond County #2 – Jeff Striker	Murphysboro #186 – Jan Bush, Debbie Glodo
Breese #12 – John Mullett	Nashville #49 – Brent O’Daniell
CACC – Cindy Stover	Neoga #3 – Joann Titus
Cairo #1 – Justin Miller	New Athens #60 – Diane Schaefer
Carlyle #1 – Joe Novsek	North Greene #3 – Marge Anderson, Les Stevens
Carmi-White County #5 – Brad Lee	Palestine #3 – John Hasten
Central City #133 – Julie Beasley	Panhandle #2 – Tammi Mixen
Centralia City Schools #135 – Mike Middleton	Paris #4 – Lorraine Bailey
Centralia #200 – Chuck Lane, Kyle Blanchard	Salem #111 – Gayla Wilkerson, Connie Graham
Cerro Gordo #100 – Brett Robinson	Salem HS #600 – Brad Deterling
Dieterich #30 – Bruce Owen	Sandoval #501 – Lisa VonderHaar
Dupo #196 – Terry Milt	Sangamon Valley #9 – Mike Markus
East Alton-Wood River – John Pearson	Selmaville #10 – Lisa Telford
East Richland #1 – Larry Bussard	Sesser-Valier #196 – Jason Henry
Elverado #196 – Patrick Keeney	Shiloh #85 – Jennifer Filyaw
Fairfield #112 – Diana Zurliene	South Eastern Special Ed. – Lori Davis, Jill Keller-Weems
Flora #35 – Karen Sailer	Teutopolis #50 – Myra Pruemmer, Bill Fritcher
Grayville #1 – Marlene Williams	Trico #176 – Cathy Roe
Harmony-Emge #175 – Elaine Hayden	Tri-County Special Ed. – Donna Fager
Iuka #7 – Barbi Cleary	Tuscola #301 – Michael Smith
Jacksonville #117 – Becky Dimmick, Lori Niemeier	Vandalia #203 – Rich Well
	Wabash #348 – Cindy Bishop

Waltonville #1 – Mary Haley  
Waterloo #5 – James Helton  
Wesclin #3 – Paul Tockstein  
West Frankfort #168 – Michelle Puckett  
Wolf Branch #113 – Denise Hoepker  
Wood River-Hartford #15 – Carol Elliott