

**EGYPTIAN AREA SCHOOLS
EMPLOYEE BENEFIT TRUST**

*1109 Hartman Lane, Suite 202
Shiloh, IL 62221*

Consultants

Tom Dahncke Phone: 618-791-5541 Email: tdahncke@charter.net

Leo Hefner Phone: 618-973-8221 Email: lhefner@htc.net

DATE: April 25, 2013

TO: **All Executive Committee, Board of Managers Members, District Superintendents and Bookkeepers**

FROM: Jeff Dosier, Chair, Matt Klosterman, Vice-Chair
Tom Dahncke & Leo Hefner, Consultants to the Trust

RE: **May 8, 2013 Board of Managers Meeting**

The next meeting of Board of Managers of the Egyptian Trust will be held on Wednesday, May 8, 2013 beginning at 10:00 a.m. at Governor's Run Golf Course, Carlyle, IL.

This meeting will decide benefit and premium changes for the 2013-14 plan year, so all districts are highly encouraged to send representatives to this meeting.

In brief, the Benefits Committee will recommend a premium increase of 3.4% for next year. This recommended increase comes as especially good news, when there is little good financial news for schools and employees. The recommendation includes increased costs associated with the Affordable Care Act, the wellness benefit, the continuation of Consult a Doctor, a new methodology for the administration of the flu vaccine and a program called Health Care Blue Book, which can save members and the Trust money on certain medical tests and procedures. With the anticipated confusion of the Affordable Care Act, insurance plans identified as Platinum, Gold, Silver & Bronze, it is also the recommendation to change the Trust plan names to A, B, C and High Deductible Health Plan.

Thus far this fiscal and plan year, the Trust has experienced a very good year financially. The proposed increase is projected to bring the Fund Balance to nearly even, anticipating that the "Incurred But Not Reported" (IBNR) claims reserve will be fully funded or nearly so, by the end of August, 2014.

Considering the double digit premium increases projected by the commercial health insurance marketplace for 2014, this recommended increase, along with the ability of members (and dependents) to lower their deductible by \$100 annually through the wellness initiative, approved at the December 5, 2012 meeting, this proposal is good news for districts and members alike.

The agenda and an outline of the specific recommendations from the Benefits Committee are enclosed. All school districts, cooperatives and ROE's are urged to send a representative to the May 8th meeting.

Questions and comments regarding this memo or the attached information should be directed to Tom Dahncke at tdahncke@charter.net (618-791-5541) and/or Leo Hefner at lhefner@htc.net (618-973-8221).

EGYPTIAN AREA SCHOOLS EMPLOYEE BENEFIT TRUST

BOARD OF MANAGERS MEETING

Wednesday, May 8, 2013

10:00 a.m.

Governor's Run Golf Course

Carlyle, IL

AGENDA

1. Call to order
2. Approval of minutes: March 20, 2013
3. Financial Reports
4. Business Items
 - A. Report of TPA services: **Meritain Health – Karen Giles**
 - B. Report of prescription card services: **CVS Caremark – Valerie Fish**
 - C. Report of Coordinated Health Care – **Cyndee Bronars, Sarah Simmons**
 - D. Report of voluntary dental services: **Delta Dental – Deb Ulmer**
 - E. Report of network services: **Health Link – Susan Lehne**
 - F. Report of actuarial services: **OptumInsight Consulting – Jim Drennan**
 - G. Report of legal services: **Husch, Blackwell LLP – Ruth Hays**
 - H. Report of Section 125, 403b and ACA admin: **American Fidelity – Elizabeth Rogers, Quinn Morrow**
 - I. Report of Benefits Committee: **Matt Klosterman**
Action on Benefits Committee Recommendations
 - J. Report of Nominating Committee: **Matt Klosterman**
 - K. Report of consultants: **Tom Dahncke and Leo Hefner**
 - L. Any other business which might come before the Board of Managers
5. Future meeting dates:

Wednesday, September 25, 2013
Wednesday, December 4, 2013
Wednesday, March 26, 2014
Wednesday, May 7, 2014
6. Adjournment

EGYPTIAN AREA SCHOOLS EMPLOYEE BENEFIT TRUST

OFFICERS

JULY 1, 2013 – June 30, 2014

Chairman: Jeff Dosier

Vice Chairman: Matt Klosterman

EXECUTIVE COMMITTEE MEMBERS

JUNE 30, 2014

Carol Elliot	Wood River – Hartford #15
David Lett	Pana # 8
Mike Brink	Nashville #49
Mike Green	Mt. Vernon #80
Tammy Steckel	Jersey #100
Brad Lee	Carmi-White County #5
Matt Seaton	Red Hill #10
Alison Boutcher	Mid States Special Ed
Joe Novsek	Carlyle
Jeff Fritchtnitch	Altamont

JUNE 30, 2015

Michael Smith	Tuscola
Lisa Telford	Selmaville #10
Terry Gibbons	Mascoutah #19
Matt Klosterman	Belleville #118
Robin Becker	Germantown #60
Michelle Puckett	West Frankfort #168
Becky Dimmick	Jacksonville #117
Mike Middleton	Centralia #135
Jan Bush	Murphysboro
Bill Fritcher	Teutopolis

JUNE 30, 2016

Ken Schwengel	Atwood Hammond
Lisa Vonder Haar	Sandoval #501
Jeff Dosier	Belleville #201
Jim Helton	Waterloo #5
Travis Wilson	Arthur #305
Gayla Wilkerson	Salem #111
Rich Well	Vandalia #203
Jennifer Filyaw	Wesclin #3
John Pearson	Wood River HS
Chris Long	Kansas

Consultants & Contractors:

Meritain Health	Karen Giles; Scott Giles
Coordinated Health Care	Cyndee Bronars, Sarah Simmons
Delta Dental	Deb Ulmer
CVS Caremark	Valerie Fish
HealthLink	Susan Lehne
OptumInsight	Jim Drennan
Husch, Blackwell LLP	Ruth Hays
Morgan Asset Management	Chad Stafko
American Fidelity	Elizabeth Rogers, Quinn Morrow
Egyptian Trust	Tom Dahncke; Leo Hefner