

**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: September 3, 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: **September 25, 2013 Board of Managers Meeting**

The next meeting of Board of Managers of the Egyptian Trust will be held on Wednesday, September 25, 2013 beginning at 10:00 a.m. at Governor's Run Golf Course, Carlyle, IL.

The agenda is enclosed. All school districts, cooperatives and ROE's are urged to send a representative to the September 25th meeting.

In addition to the reports from all of the Trust's service providers and consultants, a review of the Trust's optional deductible reimbursement programs, Plan E – Options I – IV (formerly known as the Copper Plans), will be undertaken. In recent years, several school districts which paid all or a very large portion of Plan A (formerly the Platinum Plan), negotiated the purchase of the lower priced Plan B (formerly Gold Plan) with the district reimbursing employees and covered dependents for the additional deductible expense when an individual exceeded the Plan A annual deductible.

Now, as finances have gotten tighter, there has been increased interest in Plan E (formerly known as the Copper Plans I, II, III, IV), which were adopted by the Trust in 2009. The 4 Plan E options were based off of Plan B (Gold) but had higher deductibles in \$500 incremental amounts, up to a maximum of \$2,000 over the normal Plan B individual deductibles. At this time, no district has taken the step to go to any of the Plan E options with a significantly higher deductible difference, but there is increasing interest. Plan E – Options I – IV offer premium savings to the district and employees while employees can be made whole by the district for some or all of the additional deductible expense. Meritain will provide the district with the deductible reports on a quarterly, semi-annual, and annual basis or districts may contract with Meritain to make the reimbursements. Please see the attachments for the summary sheet of the 4 Plan E Options, as well as proposed operational procedures for the administration of the deductible reimbursement programs.

A brief review of the current ACA requirements, as well as those which have been postponed, will also be undertaken.

The contract with Coordinated Health Care will also be recommended for approval for another year.

Questions and comments regarding this memo or the attached information should be directed to Trust Consultants 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, September 25, 2013

10:00 a.m.

Governor's Run Golf Course

Carlyle, IL

AGENDA

1. Call to order
2. Approval of minutes: May 8, 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**
 - I. Review of Plan E options (formerly know as Copper Plans I, II, III, IV)
Review & approve operational procedures for deductible reimbursement programs
 - J. Review of ACA implementation issues and delays
 - K. Approve contract with Coordinated Health Care
 - L. Report of consultants: **Tom Dahncke and Leo Hefner**
 - M. Any other business which might come before the Board of Managers
5. Future meeting dates:

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

| | |
|------------------|-----------------------------|
| 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 |
| Brenda Patrick | Mid-State Special Education |
| Joe Novsek | Carlyle |
| Jeff Fritchnitch | Altamont |

JUNE 30, 2015

| | |
|-----------------|-----------------|
| Michael Smith | Tuscola |
| Lisa Telford | Selmaville #10 |
| Terry Gibbons | Mascoutah #19 |
| Matt Klosterman | Belleville #118 |
| Robin Becker | Germantown #60 |
| 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 |
| Egyptian Trust | Tom Dahncke; Leo Hefner |