



Minutes of the Special Meeting of CWPU Unified Insurance Program UIP June 13, 2019

The special meeting of the CWPU UIP was held via conference call on June 13, 2019, at 9:00 a.m., pursuant to proper notice thereof.

The meeting was called to order by Chair Conover at 9:00 a.m. The following individuals were in attendance:

<u>Trustees</u>	<u>Alternate Trustees</u>	<u>Administrators</u>	<u>Public Utility District</u>
Melina Conover	Jody George		Benton PUD
Barbara Davis			Douglas PUD
Marilee Kuehne			Ferry PUD
		Diane Moseley	Grant PUD
Don Coppock	Katie Pfitzer	Dana Kincaid	Okanogan PUD
Sarah Holderman			

Others in attendance:

CWPU UIP Benefits Program Administrator:	Sylvia Hubbard
Alliant:	Kim Chawes, Kerri Coyle
IBEW Local 77:	Tim Barnett

Called to order 9:00 a.m.

Trustee & Administrator Changes

Chair Conover informed the Trustees of the following changes to the UIP Board of Trustees and Administrators:

- Franklin PUD appointed Brian Johnson as Alternate Trustee.
- Grant PUD removed Annette Hernandez as Alternate Trustee and named Diane Moseley as Administrator.
- Pend Oreille PUD appointed Sarah Holderman as Trustee, replacing Lloyd Clark and removed Shana Rice as Administrator.

Ms. Hubbard will email an updated UIP directory to the Trustees.

Meeting Minutes

Trustees reviewed the meeting minutes of the April 24, 2019 regular meeting and May 9, 2019 special meeting.

Motion was made by Trustee Coppock and seconded by Trustee Locke to approve the minutes of the April 24, 2019 regular meeting and May 9, 2019 special meeting. Motion passed unanimously.

Onsite Biometric Screening Expenses

Chair Conover explained that as part of the CWPU UIP wellness event, utilities offer onsite biometric screenings. In 2018, utilities partnered with local providers and related expenses were reimbursed through the Trust in the amount not to exceed \$80 per person. However, as a pilot project it was agreed that Benton PUD engage Catapult to conduct onsite biometric screenings. Catapult is a medical provider and expenses in the amount of \$160 per person were billed through Premera as a preventative claim. Benton PUD is interested in partnering with Catapult in 2019 and beyond and inquired if others are interested as well. Franklin PUD expressed interest in utilizing Catapult in 2019; Pend Oreille may be interested as well. Catapult agreed to offer services at \$160 in 2019, however, the cost would increase to \$180 in 2020.

Discussion ensued about the cost of the screening and questions arose if the comprehensive screening through Catapult would replace the preventative visit the employee would have received through a primary provider. The group recognized that while a relationship with a primary provider provides the greatest value to the employee, some employees will not schedule a preventative screening with a primary physician and would forgo a preventative screening.

Motion was made by Trustee Locke and seconded by Trustee Coppock to authorize interested utilities to enter into a contract with Catapult to conduct onsite biometric screening and to bill related expenses as a preventative claim through Premera. Further, to reimburse biometric screening expenses incurred by local providers in the amount not to exceed \$80. Motion passed unanimously.

2019 PCORI Fee

Chair Conover explained that the Affordable Care Act (ACA) includes a provision for the Patient-Centered Outcomes Research Institute (PCORI) and imposed an excise tax (PCORI fee) to fund the PCORI Trust. Alliant calculated the PCORI fee using various methods and found that the snapshot factor method provides the lowest tax liability. This is the last year the Trust is subject to paying the PCORI fee.

Motion was made by Trustee Holderman and seconded by Trustee Locke to approve payment of the 2019 PCORI fee in the amount of \$7,095.20. Motion passed unanimously.

Third Party Administrator (medical, RX, vision)

Chair Conover explained that following the meeting held on April 24, 2019, Alliant and the Benefits Program Administrator met with Premera to discuss cost containment opportunities, transparency, flexibility, and strategic partnership. Ms. Hubbard explained that Premera provided the following renewal proposal:

- Administration Fee:
 - 2020 – no increase (\$34.95 PEPM)
 - 2021 – 1.32% increase (\$35.41 PEPM)
 - 2022 – 1.33% increase (\$35.88 PEPM)
 - 2023 – 1.14% increase (\$36.29 PEPM)

- Additional offerings, included in the above listed administration fee, starting January 1, 2020:
 - Krowdfit
 - Teladoc

Premera agreed to waive the standard early termination clause for all four years. Ms. Hubbard explained that the Trustees may want to consider to offer Teladoc starting October 1, 2019 to allow communication and immediate enrollment during benefits open enrollment. Starting Teladoc on October 1, 2019 is subject to a one-time \$2,000 off-anniversary change fee; the \$0.50 PEPM fee October 1, 2019 through December 31, 2019 is waived. Trustee Davis inquired if a request was made to waive the \$2,000 off-anniversary change fee.

Motion was made by Trustee Locke and seconded by Trustee Davis to authorize the UIP Chair and/or her designees to enter into contract negotiations with Premera. Further, to authorize the UIP Chair to enter into an administrative service contract with Premera for a contract period, not to exceed four years. Motion passed unanimously.

Motion was made by Trustee Locke and seconded by Trustee Davis to offer Teladoc starting October 1, 2019 at a one-time off-anniversary change fee not to exceed \$2,000. Motion passed unanimously.

Outcome/Further Action:

- Inquire if an enrollment report can be made available to determine who has created a profile with Teladoc.
- Alliant to contact Premera with the request to waive the \$2,000 off-anniversary change fee.

Dependent Coverage

Ms. Hubbard explained that an employee who experienced a qualifying COBRA event did not notify the employer within 60 days of the event. The coverage for the dependent was not terminated and COBRA

continuation coverage was not offered to the qualifying beneficiary. Since then, the ineligible dependent incurred medical, RX, and dental claims. A conference call with legal counsel is scheduled for today to provide guidance.

Discussion ensued about potential liability and risk to the Trust.

Renewal Life and Disability Insurance

Ms. Hubbard explained that the Service Agreement with Symetra for life and disability benefits will expire on December 31, 2019 and shared that the Trustees have the option to direct Alliant to solicit renewal rates from Symetra or issue a request for proposal for life and disability benefits.

Outcome/Further Action:

- Alliant will request renewal rates from Symetra.
- A meeting will be scheduled with Symetra to discuss areas of improvement and strategic partnership.

Benefits Program Administrator Update

Ms. Hubbard provided an update on the following tasks/projects:

- She filed the 2018 financial report with the Department of Risk Enterprises and thanked Ms. Olson and Mr. Gillespie for their assistance.
- The Washington Paid Family & Medical Leave subcommittee met and revised the Short Term Disability Program Description to meet the requirements of a voluntary plan. The subcommittee identified several options and will be prepared to provide a list of options, including pros/cons, bargaining impact, and cost impact to the Trustees during their July 24 & 25, 2019 meeting.
- The 2018 financial audit and 2017 & 2018 accountability audit is tentatively scheduled to start on June 24, 2019.
- She developed a New Trustee Orientation document and provided an orientation to the new Trustees Holderman and Johnson.

Executive Session

Chair Conover excused Ms. Hubbard from the meeting at 10:20 a.m.


Chair Conover called an executive session to discuss the performance of a public employee at 10:20 a.m. The executive session was estimated to last 10 minutes. The regular meeting convened at 10:30 a.m.

Motion was made by Trustee Davis and seconded by Trustee Coppock to approve making an offer of employment to Sylvia Hubbard as Benefits Program Administrator for the Trust subject to the approval from the CWPU managers group on the terms of employment and salary. Motion passed unanimously.

Ms. Hubbard joined the meeting at 10:33 a.m.

With no additional items to discuss, Chair Conover adjourned the meeting at 10:33 a.m.

Approved by Trustees on July 25, 2019.

x 

Melina Conover, CWPU UIP Chair