



Unified Insurance Program

Minutes of the Regular Meeting of
CWPU Unified Insurance Program UIP
February 13, 2020

The regular meeting of the CWPU UIP was held via conference call on February 13, 2020, 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:

Table with 3 columns: Trustees, Alternate Trustees, and Public Utility District. Lists names of attendees under each category.

Others in attendance:

Table listing other attendees and their roles, such as Franklin PUD, UIP Treasurer, and CWPU UIP Benefits Program Administrator.

Liability Insurance Renewal

Ms. Vong, Managing Director/Account Executive with Marsh USA Inc. provided the Trustees with an overview of coverage provided through the crime and fiduciary liability policies.

Motion was made by Vice Chair Pfitzer and seconded by Trustee Davis to renew the crime and fiduciary liability policies for the contract period of March 1, 2020 through February 28, 2021 as presented.

Outcome/Further Action

- Ms. Vong will provide a quote with liability limits of \$3 million and \$5 million and a quote for a cyber security policy.
- Ms. Hubbard will review indemnity language contained in contracts in place with our consultants and vendors to ensure that the vendor/consultant indemnifies, defend, and hold the UIP harmless from loss and damages, including attorney fees.
- Trustees will look into liability insurance coverage in place at their utilities, which may extend while serving in the role of UIP Trustee.

Ms. Vong left the meeting.

Trustee Changes

Chair Conover shared that Pend Oreille PUD named Destini Parker as their Trustee, replacing Sarah Holderman. Suzie Thompson will serve in the role of Alternate Trustee, replacing Colin Willenbrock. The UIP directory was updated to reflect the changes.

Meeting Minutes

The Trustees reviewed the minutes of the January 22, 2020 regular meeting.

Motion was made by Trustee Locke and seconded by Trustee Davis to approve the minutes of the January 22, 2020 regular meeting. Motion passed unanimously.

Benefits Program Administrator Report

2020 Biometric Screening - Catapult

Ms. Hubbard shared that in 2019, Benton PUD and Franklin PUD partnered with Catapult to conduct onsite biometric screenings. Catapult is a medical provider and expenses for the screening were billed through Premera as a preventive claim. For 2020, the cost of a preventive screening through Catapult will increase to \$180.

Chair Conover recognized that the cost for a screening through Catapult is significantly higher than the authorized reimbursement amount for screenings conducted by local providers and shared Benton PUD's willingness to pay the difference of the allowed amount and the amount billed by Catapult.

Motion was made by Trustee Locke and seconded by Trustee Parker to authorize reimbursement of biometric screening expenses incurred by a local provider in the amount not to exceed \$80. Interested utilities are authorized to enter into a contract with Catapult to conduct onsite biometric screenings and to bill related expenses as preventive claim through Premera. The participating utility will reimburse the Trust for the difference of the authorized reimbursement amount as stated above and the amount billed by Catapult. Motion passed unanimously.

Teladoc – Mental Health

Ms. Hubbard explained that during the 2020 renewal, mental health care was added to available care through Teladoc in error, and as such, mental health care has been available to our employees and their covered dependents since January 1, 2020. Discussion ensued about access to mental health care, higher than norm prevalence of depression within the UIP population, and Trust impact.

Motion was made by Trustee Locke and seconded by Trustee Parker to add mental health care to the services offered through Teladoc, effective January 1, 2020, subject to a \$10 copay, applicable to both medical plans. Motion passed unanimously.

Perkins Coie Invoice

Ms. Hubbard requested approval for the UIP Chair to authorize payment to Perkins Coie for legal advice received on behalf of the UIP, as the invoice amount exceeds the approval limit of the UIP Chair.

Motion was made by Vice Chair Pfitzer and seconded by Trustee Kuehne to authorize the UIP Chair to authorize payment to Perkins Coie in the amount of \$5,453. Motion passed unanimously.

Absence Management

Because of the complexity of managing leave in accordance with the Washington Paid Family and Medical Leave program (PFML) and the Family and Medical Leave Act (FMLA), the Trustees discussed leave administration options during the January 22, 2020 UIP meeting. Option 1 engages Symetra for medical review of concurrent disability leaves after protection under PFML is exhausted. The Districts will administer and track protected leaves under PFML and FMLA. Option 2 engages Symetra to administer leaves under FMLA and PFML and reviews claims for medical necessity once protection under PFML is exhausted. Considering the cost and the lack of data to assess occurrence of protected leaves, the Trustees agreed not to pursue the second option.

Discussion ensued about sharing a resource to administer protected leaves for all utilities.

Outcome/Further Action – Benefits Program Administrator

- Ms. Hubbard will reach out to the utilities to determine the volume of estimated leaves to further explore the option of sharing a resource to administer protected leaves.

Miscellaneous Updates

Ms. Hubbard provided the following updates:

- Delta Dental has mailed postcards to individuals who have not received a preventive dental visit in the last two years, at no cost to the Trust.
- KrowdFit provided a utilization report for January 2020. 134 members are actively using the app.
- The next Employee Insurance Advisory Committee (EIAC) meeting is scheduled for February 27, 2020 and shared the draft agenda.
- The UIP's membership with AGRIP will expire March 31, 2020. Because AGRIP's focus is on liability pools, the value received through the AGRIP membership is relatively low. The Trustees agreed not to renew the membership with AGRIP in 2020.
- Ms. Hubbard is working with Grant PUD's communication department to develop the UIP website using Squarespace. This will allow us to design the web page in-house, as time allows and will decrease cost in the event a web developer is hired later in the project. Vice Chair Pfitzer has agreed to participate in the development of the UIP web page.

With no additional items to discuss, Chair Conover adjourned the meeting at 10:32 a.m.

Approved by Trustees on March 12, 2020.

X Melina Conover
Melina Conover, CWPU UIP Chair