



Unified Insurance Program

**Minutes of the Regular Meeting of
CWPU Unified Insurance Program (UIP)
May 14, 2020**

The regular meeting of the CWPU UIP was held via video conference on May 14, 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:

<u>Trustees</u>	<u>Alternate Trustees</u>	<u>Administrator</u>	<u>Public Utility District</u>
Melina Conover	Jody George		Benton PUD
	Shauna Cenotto		Douglas PUD
Marilee Kuehne			Ferry PUD
Carrie Locke			Franklin PUD
Darla Stevens	Mary Tasson		Grant PUD
Rob Gillespie	Katie Pfitzer	Dana Kincaid	Okanogan PUD
Destini Parker			Pend Oreille PUD

Others in attendance:

UIP Auditor:	Juan Esparza
Benton PUD:	Karen Dunlap
CWPU UIP Benefits Program Administrator:	Sylvia Hubbard
Alliant:	Kim Chawes, Kerri Coyle, Lesley Henry, Schuyler Briscoe
IBEW Local 77	Tim Barnett

Meeting Minutes

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

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

Trustee Changes

Chair Conover shared that Grant PUD has appointed Mary Tasson to serve in the role of Alternate UIP Trustee, filling a vacancy.

UIP Chair Report

Alliant Consulting Agreement Renewal & Addendum

Chair Conover shared that Alliant has provided a fee proposal reflecting a 2% increase, raising the current monthly fee from \$11,666.66 (\$140,000/year) to \$11,899.99 (\$142,800/year) for the contract period June 1, 2020 through May 31, 2021. This is the first proposed increase to consulting fees since entering into the consulting agreement

with Alliant on June 1, 2015. The amendment to the consulting agreement reflecting the increase to the monthly consulting fee was provided in advance of the meeting.

Ms. Hubbard reviewed a draft addendum to the Alliant consulting agreement for services, such as consulting, underwriting/actuarial, and benefit administration services relating to the operating goal of exploring the expansion of UIP membership. Under the addendum, incurred cost would be billed at an hourly rate, not to exceed \$15,000 per year.

Motion was made by Trustee Locke and seconded by Trustee Stevens to authorize the UIP Chair to sign the amendment to the consulting agreement between CWPU UIP and Alliant Insurance Services, Inc. at a monthly fee of \$11,899.99 as presented and to further authorize the CWPU Chair to enter into the special project addendum, not to exceed \$15,000 per year. Motion passed unanimously.

Resolution No. 25 – Appointing a Treasurer and Co-Administrator and Assistant Treasurer

Chair Conover explained that Rob Gillespie and Janet Crossland have expressed their desire to step down from their roles as UIP Treasurer and UIP Assistant Treasurer as soon as possible. Trustee Destini Parker and Alternate Trustee Suzie Thompson have agreed to accept the duties of Treasurer and Assistant Treasurer on a trial basis to be reassessed in three to six months. Given that the appointment is accepted on a trial basis, Mr. Gillespie expressed his willingness to serve in the role of back-up to the UIP Treasurer.

Motion was made by Trustee Gillespie and seconded by Trustee Kuehne to adopt Resolution No. 25, appointing a Treasurer and Co-Administrator and Assistant Treasurer effective June 1, 2020, and to appoint Rob Gillespie as back-up to the UIP Treasurer with according rights and responsibilities, including check signer authority, through December 31, 2020. Motion passed unanimously.

Connie Olson, CliftonLarsenAllen joined the meeting.

CWPU Billing

In response to Franklin PUD's desire to hand over the CWPU billing, alternatives for processing and payment of CWPU related expenses were explored.

Ms. Hubbard explained that she contacted CliftonLarsenAllen to explore if the CWPU billing could be outsourced. Ms. Olson explained that CliftonLarsenAllen regretfully declined the opportunity to handle the CWPU billing as internal controls do not allow for the requirements of cash handling.

Recognizing that the majority of CWPU billing relates to the Benefits Program Administrator position, Ms. Hubbard introduced the concept of establishing a monthly PEPM cost for expenses incurred by the Benefits Program Administrator, using the CWPU formula or based on enrollment numbers, to be paid by the utilities with the monthly UIP Trust payment. In return, the Trust would reimburse Grant PUD for actual expenses incurred. At year end, a true up of any overpayment or under payments would be done.

Mr. Esparza, UIP Auditor suggested the Trustees reach out to the State Risk Manager to confirm that the Trust has the authority to handle expenses related to the Benefits Program Administrator position. Discussion ensued about how those transactions would be reflected on the UIP financials.

Outcome/Further Action

- Ms. Hubbard will continue to explore options to streamline the CWPU billing.

Ms. Olson left the meeting.

Benefits Program Administrator Report

2020 Wellness Program Requirements

The 2020 wellness program includes three parts: biometric screening, local wellness event, and preventive exam to be completed between December 1, 2019 and November 30, 2020 to qualify for the monthly HRA VEBA wellness incentive. Recognizing that access to preventive health care maybe difficult during the COVID-19 pandemic, adding the following alternatives to part three of the wellness program was discussed: 1) register with Teladoc, 2) get an online health assessment through Premera, or 3) watch two short videos to learn about HealthAdvocate and GuidanceResources.

Mr. Barnett expressed the Union's concurrence with the proposed alternatives to part three of the wellness program.

Motion was made by Trustee Locke and seconded by Trustee Gillespie to add the part 3 alternatives to the 2020 CWPU wellness program as presented. Motion passed unanimously.

COVID-19 Relief and Guidance for Employee Benefit Plans

Ms. Hubbard shared that recent guidance released by the Department of Labor, Internal Revenue Service (IRS), and Health and Human Services extends deadlines for plan participants and group health plans. In compliance with the guidance, all group health plans, disability and other employee welfare benefit plans subject to ERISA and non-federal governmental plans must disregard the period from March 1, 2020 until 60 days after the end of the national emergency (the outbreak period). Deadlines affected include special enrollment periods, COBRA related deadlines, and claims and appeals deadlines.

Ms. Hubbard raised awareness that under the guidance any COBRA payments missed from March 1, 2020 until the end of the outbreak period would be considered timely as long as the payment for missed premiums is made within thirty days after the outbreak period. This could potentially impact the Trust as claims may continue to be incurred by the COBRA participant while COBRA payments are outstanding.

In addition, Ms. Hubbard shared that the IRS released notices which extend the grace period and increased the carryover amount for the health flexible spending account.

Outcome/Further Action

- Ms. Hubbard will continue to review the impacts of the guidance and work with the broker and third party administrators to mitigate potential financial impacts to the Trust and to amend plan documents as necessary.

Policy – Use of Electronic Signatures

To increase efficiencies, simplify transactions, and speed up transaction time when executing documents, Ms. Hubbard drafted a policy to enable the UIP to conduct business through the use of electronic signatures with the same force and effect as the use of a signature affixed by hand.

Outcome/Further Action

- Ms. Hubbard will collaborate with Benton PUD and will bring the policy to the Trustees for adoption at a future meeting.

Omada Mind

Following the UIP Trustee meeting held on April 22, 2020, a contract was executed between the UIP and Omada and implementation has been completed. Starting May 15, 2020, UIP employees and covered dependents will have access to Omada Mind, a behavioral health app, at no cost to the Trust or employees through September 30, 2020. Ms. Hubbard will provide the utilities with access codes and promotional materials to communicate the new benefit.

Paid Family and Medical Leave (PFML) – Voluntary medical plan application status

Ms. Hubbard shared that the voluntary medical plan applications are in final review.

Claims Verification Audit

The utilities completed their semi-annual claims verification audits. Two errors were identified which have been resolved without any financial impact to the Trust.

With no additional items to discuss, Chair Conover adjourned the meeting at 10:15 a.m.

Approved by Trustees on June 11, 2020.

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Melina Conover, CWPU UIP Chair