

# **NY44 Health Benefits Plan Trust Board Meeting**

Minutes: Number 122, February 17, 2022

---

## **Opening of Meeting 3:04 PM**

In attendance: Chair Jim Fregelette, Vice Chair Donna Walters, Trustees John Pope, Candace Reimer, Michelle Okal-Frink, Christa McHale, Bob Giannicchi, Deborah Piatek and David Scalzo. Also attending: Office Coordinator, Lora Schasel, Benefits Specialist Stacey Porter, Darcie Falsioni, Esq., Representatives from Oswald Companies, Steve Baltas, Janet Lukacs, John Kertis, Medhat Kaldas, and Jess Michel .

Not in Attendance: Trustee Elizabeth Freas

### **1. Public Comments and Questions**

None

### **A. Presentations/ Informational Items**

#### **1. Fiscal Update**

Lora Schasel reported that from June through January there was little fluctuation in the equity position as the population had no significant change. The final Rx rebate from PBD (the previous pharmacy manager) was received for the 2<sup>nd</sup> quarter of 2021 on 2/8/22 in the amount of \$1.7M, bringing the total rebates received for the 2021- 22 plan year to \$5.1M. The Trust will be requesting a payment from RDS for the 2021- 22 plan year by mid-August and steps have already begun to apply for the upcoming 2022-23 plan year. Enrollment grew by 151 from 7/1/21 to 3/1/22. Total cash and investments is currently \$60M. Revenue versus Expenses shows the Trust continues to be in a good financial position with revenues ahead of expenses.

Dental claims showed a normal upward trend during August and September due to summer break for school/college as well as during December and January for winter recess. This will probably be the case again during March/April due to spring break.

### **B. Administrative Report**

#### **1. Settled Subrogation Claims**

Stacey Porter reported that the Trust has begun a process to track any monies recouped through Workers Compensation, disability, no-fault, property insurance, etc. claims. Though the Trust is entitled to 100% reimbursement, a lower rate is usually negotiated. The Trust currently works with an outside vendor for this purpose. Recent subrogation claims were recouped at approximately 52% recovery and were approved by the Trust Chair and Vice Chair.

#### **2. SunLife Stop-Loss Premium Refund**

Janet Lukacs reported that the Trust increased its stop loss limits through SunLife to \$1.25M for the current plan year which resultantly increased the premium. At the end of each policy year,

# NY44 Health Benefits Plan Trust Board Meeting

Minutes: Number 122, February 17, 2022

---

Sunlife looks at the actual claims that come through and calculates any refund. The Trust ran favorably (43.5%) so it received a refund of \$64,810.18 (10% of the premium).

## C. Consultant Report

### 1. Subcommittee Updates

#### a. Financial Committee

Medhat Kaldas, Oswald Companies, reported on utilization. The PEPM for the month of December was \$1,701 which is about 8% higher than the fiscal year (\$1,573). There has been a 12.8% increase in calendar year 2021 compared to calendar year 2020 (\$1,618 PEPM vs. \$1,434 PEPM).

Annual claims utilization totaled \$106.8M and total costs including fees and rebates totaled \$110M. The 10 largest claimants in the fiscal year averaged \$334K each with the largest claimant having over \$200K in December.

In regard to prescription costs, the 12 month window before pharmacy manager implementation saw an average of \$484.97 PEPM. The average after pharmacy manager implementation was \$387.26, a 20% decrease in costs.

#### b. Communications Committee

John Kertis, Oswald Companies, reported on the website analytics. The most viewed pages will be getting relevant scrolling messaging in an effort to get information out to the greatest number of members. A postcard is to go out to the members impacted by the upcoming 7/1/22 drug changes. New Wellness Tips are included on the Enrollee page of the website and will come out on a monthly basis. Mindfulness resources such as Spark Unplug are included.

#### c. Population Health Committee

Jess Michel, Oswald Companies, reported that Monthly News Brief wellness topics include:

- February = American Heart Month
- Random Acts of Kindness Day – February 17th
- Forget the Vending Machine and Try These 5 Snacks Instead

The “On demand” wellness resources on the website will include upcoming health challenges. Under the participating schools tab on the website, there is information regarding implementing wellness programs at the schools along with tools to help.

Jess indicated that the Performance dashboard is a summary report of relevant district population health data such as demographics, top chronic conditions, top prescription

# NY44 Health Benefits Plan Trust Board Meeting

Minutes: Number 122, February 17, 2022

---

drug utilization, etc. If schools are interested in a report for their district, they can send an email to [NY44@oswaldcompanies.com](mailto:NY44@oswaldcompanies.com) to request one.

The subcommittee introduced a new point system whereby districts can earn incentive dollars based on attendance at Trust Board meetings, Subcommittee Open Forums, etc. These incentive dollars can then be used by the school for wellness-related activities such as wellness gift cards for staff, nutritious snacks for breakrooms, etc.

#### d. Innovation Committee

Janet Lukacs, Oswald Companies, reported on the Quality & Cost Transparency tools that the subcommittee has been working on. The Return on Investment analysis has been completed and was reviewed by the committee in December. The committee then requested specific examples of actual claims and providers used by the Trust's members and reviewed these during their January meeting. If this information is deemed sufficient, they will report their findings to the Trustees at the next Board meeting.

Next Open Forum meeting will be in April.

#### e. Benefits Committee

Steve Baltas, Oswald Companies, reported that the Subcommittee is reviewing the Summary Plan Description and is also looking into vision coverage options. The Trust's current benefit is a discount program rather than an actual insurance benefit.

The Subcommittees' next scheduled meeting is 3/15/22

## General Trust Business

### 1. Status of Districts

No change

## Approval of Minutes

### 2. Meeting Number 121, January 20, 2022

The motion to approve the minutes from Meeting Number 121, held on 1/20/22, was made by Michelle Okal-Frink, seconded by John Pope and carried unanimously. **CARRIED (by both Management and Labor Units)**

## D. Old Business

None

# **NY44 Health Benefits Plan Trust Board Meeting**

Minutes: Number 122, February 17, 2022

---

## **E. New Business**

None

## **Adjournment**

### **1. Next Board of Trustees' Meeting will be in March with the date to be determined.**

The motion to adjourn at 3:40 PM was made by Bob Giannicchi, seconded by Christa McHale and unanimously approved. **CARRIED (by both Management and Labor Units)**

Respectfully Submitted,

Lora L. Schasel  
Secretary to the Board of Trustees