

NY44 Health Benefits Plan Trust Board Meeting

Minutes: Number 132, June 22, 2023

Opening of Meeting 3:01 PM

In attendance: Chair Jim Fregelette, Vice Chair Donna Walters, Trustees John Pope, Elizabeth Freas, Christa McHale, Deborah Piatek, Candace Reimer, Robert Giannicchi, Michelle Okal-Fink, Kleo Girandola, Daniel Ratel, David Scalzo, and Barbara Smith. Also attending: Benefits Specialist, Stacey Porter, Darcie Falsioni, Esq., Representatives from Oswald Companies, Steve Baltas, Janet Lukacs, John Kertis, Medhat Kaldas and Molly Mausar.

Not in Attendance: Trustee Debra Brennan

1. Public Comments and Questions

None

A. Presentations/ Informational Items

1. Fiscal Update

Chair, James Fregelette, reported that through May there was little change in the equity position and the population had no significant change. The Balance Sheet indicates that the Trust has a continued favorable equity position through the end of May 2023 with total equity of \$59.8M.

An Rx rebate was received from PBD on May 2nd for the 3rd Quarter of 2022 in the sum of \$70K

Since the beginning of the previous plan year (7/1/22), we have gained 124 enrollees. Enrollment for the new plan year beginning on 7/1/23 shows that we have lost 612 Family enrollments and gained 487 Two Adult enrollments, some of which may be attributed to dependent age offs.

Total cash and investments is currently \$72.6M. Revenue versus Expenses shows the Trust continues to be in good financial health with revenues ahead of expenses.

Jim advised that dental claims were high February, March and April. As a result, the Trust is currently at a \$11.2K deficit through the end of May. Jim gave a reminder that claims for May were \$101,000, but we received a credit from Guardian in the amount of \$18,718 as a result of a dental audit towards the May invoice bringing claims down to approximately \$81K. If June's claims are closer to the historical monthly average, we should finish the year at a deficit which is under \$5K

Administrative Report

1. Subrogation Report

Stacey Porter reported that the trust is working on recovering \$849,131.

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2. Trust Annual Meeting

Stacey reported that there were 8 more people than last year which included representatives from Cheektowaga Sloan, Cheektowaga Central and St. Mary's.

3. Offsite Trustee Orientation

The offsite At-Large Trustee orientation is scheduled for August 24, 2023. The tentative schedule is the regular Board Meeting at noon followed by lunch and the Orientation from 1:30 – 4 p.m.

B. Consultant Report

1. Subcommittee Updates

a. Financial Committee

Medhat Kaldas, Oswald Companies, reported on utilization. The April PEPM was \$1,442, which was 7.9% lower than the annual average of \$1,564. The medical and Rx total claim utilization is up slightly by 4.3%. The drop in net costs is driven by the Rx rebates. The value of this quarter's rebates impacted the fund by 5.4%.

From July 2022 through April 2023, the 10 largest claimants made up 4.4% of all claims. The largest claim for medical was \$644,280.

b. Communications Committee

John Kertis, Oswald Companies, reported on the website analytics. Users by device have remained steady with the desktop being the most used device. HealthCare Bluebook continues to get page views as people are looking to learn more about the program.

A search function has been added to the website. A link to the HCBB page was added to the *How to Pay Less* webpage. A promotion of the NY44 Enrollee Newsletter was added to the homepage.

The June postcard (Soak up the Sun and Savings theme) is on track to mail by end of the month. Brook+ Diabetes Prevention Program communications started with an article in the May Newsletter.

c. Population Health Committee

Molly Mausar reported that monthly wellness topics include:

- Men's Health Month
- 8 Ways to Hydrate
- National Safety Month

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Molly gave a review of the Engagement Incentive Program which provides districts with an opportunity to earn participation points towards cash incentives for wellness related activities for their school.

A reminder was given that the Performance dashboard is a summary report of relevant district population health data such as demographics, top chronic conditions, top prescription drug utilization, etc. If schools are interested in a report for their district, they can send an email to NY44@oswaldcompanies.com to request one.

There are “On demand” wellness resources on the website under the participating schools tab which includes:

- Monthly Wellness Tips & Information
- On-demand Health/Wellness Articles & Videos
- Mindfulness Accessibility
- Tracking: Nutrition & Exercise

d. Innovation Committee

Janet Lukacs, Oswald Companies, reported that for the month of May, there were 78 new users accessing the HealthCare Bluebook site, 54 of those were mobile users. The monthly utilization rate for April was 25%. For June 1 – 20, there were 21 new users, and 8 of those were mobile users, with a monthly utilization rate of 5.6% with stats for only a partial month. From 4/1 to 6/20 the utilization rate was 15% which is higher than HealthCare Bluebook’s standard target of 7 - 10%.

To access HCBB, you can upload the app, call member support or use the link on the NY44 website.

e. Benefits Committee

Steve Baltas, Oswald Companies, reported that the subcommittee is working on:

- Continued support of Trustee review and analysis of ER copay structure and utilization.
- Explored options for pharmacy audit vendors.
- Discussed upcoming SPD updates to be incorporated.
- Briefly discussed the new At-Large Trustee orientation planned for later this year.

The Subcommittee will meet again in July 2023.

General Trust Business

None

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Approval of Minutes

1. Meeting Number 131, May 18, 2023

The motion to approve the minutes from Meeting Number 131 held on 5/18/23, was made by Christa McHale, seconded by Elizabeth Freas and carried unanimously. **CARRIED (by both Management and Labor Units)**

C. Old Business

None

D. New Business

1. Vote on Board Resolutions

a. Approval of 2023/24 Office Lease Renewal

The motion to approve the 2023/24 lease renewal was made by Michelle Okal-Fink, seconded by Candace Reimer and carried unanimously. **CARRIED (by both Management and Labor Units)**

b. Approval of Guardian Service Agreement Renewal

The motion to approve the Guardian Service Agreement Renewal was made by Deborah Piatek, seconded by Christa McHale and carried unanimously. **CARRIED (by both Management and Labor Units)**

c. Establishment of NY44 Trust Employee 401k Savings Plan

The motion to approve the creation of NY44 Trust Employee 401k Savings Plan was made by Elizabeth Freas, seconded by Michelle Okal-Fink and carried unanimously. **CARRIED (by both Management and Labor Units)**

d. Approval of C. Cline as Secretary of the Trust

The motion to approve C. Cline as Secretary of the Trust was made by Deborah Piatek, seconded by David Scalzo and carried unanimously. **CARRIED (by both Management and Labor Units)**

2. Report on Board of Trustee Approval in Lieu of a Meeting:

a. Via email – Approval of IH Service Agreement Renewal

Adjournment

1. Next Board of Trustees' Meeting will be on August 24, 2023 at 12:00 PM

The motion to adjourn at 3:40 PM was made by Michelle Okal-Fink, seconded by Elizabeth Freas, and unanimously approved. **CARRIED (by both Management and Labor Units)**

Respectfully Submitted,

Lora Schasel
Secretary to the Board of Trustees