

# ***UUA Employee Benefits Trust Trustees Meeting***

MINUTES

AUGUST 9, 2008

8:00 A.M.

RICE ROOM P&E  
64 MT VERNON CT, BOSTON, MA 02108

<b>ATTENDEES</b>	Trustees: Brent Wilkes, Mindy Scharlin, David Tedesco, Dan Brody, Tim Brennan, Paul Bluestein, and Kathy Burek (Chair); UUA Staff: Jim Sargent, Kati MacDonald
<b>GUESTS</b>	Rob Molla, UUA HR Director; Javier Caban, UUA Controller; Richard Nugent, incoming OCSF Director (by phone); Beth Miller, Director of MPL; Bill Thompson, Milliman; Andrea Burrell; Milliman.

## Agenda topics

8:55 – 9:00 CHECK IN AND AGENDA TOPICS

<b>CONCLUSIONS</b>	Agenda approved by all.
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9:00 – 9:15 FINANCIAL REPORTS JIM SARGENT, TIM BRENNAN,  
JAVIER CABAN

<b>DISCUSSION</b>	Review of financial reports; Balance Sheet comparing FY 2007 and 2008, Income Statement, and budget figures and projections and year to date cash performance. Discussed member utilization trends, such as high in-network utilization and healthy population. Review of claims analysis of medical and drug utilization of UUA Health Plan membership versus national normative data.
<b>CONCLUSIONS</b>	

9:15 – 11:15 PRESENTATION BY MILLIMAN BILL THOMPSON AND ANDREA BURRELL

<b>DISCUSSION</b>	Discussion of recommendation to adjust incurred but not reported (IBNR) claim reserves. In addition to continued favorable claims experience and more plan history, claims are being submitted and paid more quickly. Current experience and 2009 projection; conversation regarding per member per month claim costs running slightly below expectations. Reviewed Stop Loss Analysis; 2007 actual experience (including the distribution of membership by claim amount) and 2009 preliminary estimate.
	Review of plan design changes under consideration for 2009 and analysis of impact. Discussion of changing rate structure from 5 –year age bands to 1-year age bands to eliminate substantial premium jumps for members entering into a new band.
	Discussion of Jim Sargent’s analysis of the impact of a one-time 18 month renewal to align Health Plan FY with UUA FY resulted in the decision not to make a change this year.
<b>CONCLUSIONS</b>	All agreed on the execution of a communication plan of a non-binding estimate of rate changes for second half of the church year for budgeting planning. All agreed on the importance of effectively communicating rate structure, especially for budgeting purposes. Agreement on the scope of benefit enhancements to be incorporated in 2009 rating analysis.
<b>ACTION ITEMS</b>	
	Motion to set IBNR at \$374,000 for June 30, 2008 <span style="float: right;">Carried</span>

11:30 – 12:30 OTHER BUSNIESS

<b>DISCUSSION</b>	Review of minutes from March, 2008 UUAEBT Meeting.
	Discussion of status of attorney Chip Kerby with review of engagement letter. Discussion of engagement of Milliman for 2009 renewal work. Trustees went into Executive Session to receive 2007 audit updates.
	Discuss first half of FY10 budget including the Health Promotion piece with the goal of encouraging members to complete Health risk Assessments and participate in wellness programs. Conversation about creating a task force to look at role of trustees surrounding governance and compensation issues and make clear the expectations of the board.

ACTION ITEMS		
<ul style="list-style-type: none"> <li>• Motion to approve March, 2008 UUAEBT Meeting minutes</li> <li>• Motion to approve contract with Chip Kerby</li> <li>• Motion to approve engagement of Milliman for 2009 renewal review</li> <li>• Motion to accept first half of FY2010 budget, to create full expense line for CY2009 ratemaking</li> <li>• Motion to create governance task force to explore EBT role and clarify Board's role with respect to UUA. Appoint Richard Nugent, David Tedesco, Dan Brody, and Kathy Burek to serve.</li> </ul>	<ul style="list-style-type: none"> <li>• Carried</li> <li>• Carried</li> <li>• Carried</li> <li>• Carried</li> <li>• Carried</li> </ul>	

12:30 – 4:00

AR/AO/MC DISCUSSION

PAULA COLE JONES, TRACEY ROBINSON  
HARRIS, TAQUIENA BOSTON

<b>DISCUSSION</b>	The trustees went into Executive Session to participate in a discussion focused around the Board's opportunity to ensure equal access and care to everyone in a non-discriminatory manner.
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<b>HOUSEKEEPING</b>	Process review: Trustees will make UUA Health Plan staff aware if materials are needed earlier than a week before board meetings.
	Next meeting: Friday, October 3, 2008, 10 am EST via conference call.
	Moved out of Executive Session and adjourned at 4:00 PM