

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

MINUTES

DECEMBER 4, 2009

8:30 A.M.

SCHULZ ROOM  
41 MOUNT VERNON  
STREET, BOSTON,  
MA 02108

<b>ATTENDEES</b>	Trustees: Brent Wilkes, David Tedesco, Tim Brennan, Paul Bluestein (Chair), Mindy Scharlin, and Kathy Burek, Dan Brody; UUA Staff: Jim Sargent, Liz Oliver, Richard Nugent
<b>GUESTS</b>	From Caturano & Co: Eric Ratican, Greg Natalucci; From UUA: Kati MacDonald; Rob Molla

## Agenda topics

8:30 AM CHECK IN, INTRODUCTIONS AND AGENDA REVIEW

<b>CONCLUSIONS</b>	Agenda approved by all.
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9:00 AM – 9:35 AM UPDATE ON FY2009 AUDIT. ERIC RATICAN AND GREG NATALUCCI

<b>DISCUSSION</b>	Field work is nearly done; waiting on eBDS and contribution testing and last year's statements from KPMG. Sent out 60 confirmation and received all back from congregations. The next extension that could be filed is due on 04/15/2010 for the 5500.
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9:35 AM – 10:15 AM DRAFT OF NEW GUIDELINES FOR ALL CONGREGATIONS FOR DATA COLLECTION, FINANCIAL & INSURANCE RECORDS MAINTENANCE JIM SARGENT, RICHARD NUGENT

<b>DISCUSSION</b>	When conducting the Health Plan audits, some congregations have been missing necessary documentation. The congregations are inconsistent about data they deem important for business purposes. The Plan could make having adequate documentation a requirement for plan participation. We would like to provide guidelines (along with proper forms) for supplying required documentation. Currently, we are auditing dependents aged 19+ for student verification. We will be beginning an annual census of all congregations.
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<b>ACTION ITEM</b>	Next Meeting: Plan for Consequences of Non Compliance.
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<b>10:15 AM – 10:30 AM</b>	BREAK
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<b>10:30 AM – 10:45AM</b>	DIRECTOR'S REPORT, FINANCIAL REPORT	JIM SARGENT, TIM BRENNAN
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<b>DISCUSSION</b>	Through the end of Week 44 (end of October), claims have reverted to where they were prior to the first six month of FY2010. The plan is currently running about 100k ahead and may come close to 100k before the end of the year, depending on December's claims. No member is going to hit stop loss this year. The surplus is around 2.4 million right now. With next year's rate increase, will have a \$7 million health plan. If we were to calculate the IBNR right now, it would come down from where it was set in August.
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<b>10:45 AM – 11:00 AM</b>	UPDATE ON CBA ACTIVITIES – ANNUAL CONFERENCE REPORT	RICHARD NUGENT
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<b>DISCUSSION</b>	There is uncertainty about the continuation of "church plans" as defined in the law. The major question is regarding the premium subsidies to small employers, and currently it is not known if those subsidies will apply to churches. The UUA Health Plan might be in danger of crossing over to Cadillac plan status in certain geographic areas, for upper age bands. The CBA has an appointment soon with White House staffers to discuss this matter further.
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<b>11:00 AM – 11:45 AM</b>	<b>BENCHMARK REVIEW</b>	<b>JIM SARGENT</b>
<b>DISCUSSION</b>	<p>There is a 95% retention rate for employers; most left because their one employee left. There are still some competitive pricing issues from age 50 and up. Enrollments in most plans across the country are decreasing, while our membership is increasing. We are still waiting on Highmark's member satisfaction survey, but overall Highmark has had very good customer service. We have about 4.6 months of financial reserves. Our reserves will probably top off at 5 months. Our risk management profile is stable. Our premium is priced competitively; the 11.5% increase is well below market. We are satisfied with Highmark's progress on measuring member health.</p>	
<b>ACTION ITEM</b>	March meeting with Highmark: When have annual review, Jim will ask what Highmark does for members who have gaps in screening procedures but aren't having done.	
<b>11:45 AM – 12:00 AM</b>	<b>OTHER BUSINESS: APPROVE MINUTES OF OCTOBER 2, 2009. SET MEETING DATES FOR 2010.</b>	<b>PAUL BLUESTEIN</b>
<b>DISCUSSION</b>	<p>Kathy Burek moved to approve October 2, 2009 minutes. Seconded. Tim Brennan had question about the forms of minutes being different from the form of the UUA Board minutes. Discussed the level of detail to be included in the minutes. In the Conclusion line, amended to say 11% plus 0.5% increment for coverage of diagnostic testing. Approved unanimously.</p> <p>Next year's meetings will have 2 in person and 2 by phone. 2010 Meeting Schedule: Friday, April 9; Saturday, August 7; Friday, October 1; and Saturday, December 11.</p>	
<b>12:00 AM – 12:30 AM</b>	<b>LUNCH</b>	
<b>12:30 AM – 2:00 AM</b>	<b>ARAOMC REVIEW</b>	<b>KATHY BUREK, JIM SARGENT, RICHARD NUGENT</b>
<b>DISCUSSION</b>	<p>A member survey regarding race, ethnicity, language choice, etc. was discussed. It could be done as part of the enrollment process. To go along with our justice-centered approach, we could institute a floor for the percentage congregations have to contribute to participate in our plan. Could be a 3 -4 year process. We could invite guests to the board to get other points of view, to increase diversity. Discussed subsidizing premiums based on economic need. Discussed importance of continuing to look at our plan through the lens of race issues. There will be a workshop at General Assembly 2010 for our benefit plans.</p>	
<b>2:00 PM</b>	Election of Chair. Tim Brennan nominated Paul Bluestein as chair. Brent Wilkes seconded. Motion adopted unanimously.	
<b>2:10 PM</b>	<b>MEETING REVIEW AND ADJOURNMENT</b>	
<b>DISCUSSION</b>	David moved to adjourn. Seconded. Approved.	