

**PUBLIC SCHOOL RETIREMENT SYSTEM  
OF THE CITY OF ST. LOUIS**  
**MINUTES OF THE BOARD OF TRUSTEES REGULAR MEETING**  
**August 15, 2022**

---

**I. ROLL CALL AND ANNOUNCEMENT OF A QUORUM**

The August meeting of the Board of Trustees of the Public School Retirement System of the City of St. Louis (PSRSSTL) was called to order at around 4:35 p.m. on Monday, August 15, 2022. The meeting was conducted by video conference through Zoom and a Livestream on YouTube. Louis Cross, Chairman of the Board of Trustees, was the presiding officer.

Roll Call was taken and Angela Banks, Louis Cross, Yvette Levy, Bobbie Richardson, Albert Sanders, Justin Stein, and Dorris Walker were present. The Board of Trustees had a quorum at the meeting. Trustees Christina Bennett and Sheila Goodwin joined the meeting in progress. Trustees Donna Jones and Martel Mann were absent.

Executive Director Susan Kane, Attorney Representative Matt Gierse, Accounting Specialist Terry Mayes, Insurance Specialist Dawn Waters, and Gallagher Insurance Consultant Mark Von Vogt were also in attendance.

**II. APPROVAL OF MINUTES FROM LAST MEETING**

Bobbie Richardson made a motion, seconded by Yvette Levy, to approve the minutes of the Regular Board of Trustees Meeting from June 23, 2022. By voice vote, the motion carried.

**III. READING OF COMMUNICATIONS TO THE BOARD OF TRUSTEES**

None

**IV. PRESENTATIONS BY INTERESTED PARTIES**

None

**V. CONSENT AGENDA**

Yvette Levy made a motion, seconded by Bobbie Richardson, to approve the Retirements and Benefits of July and August 2022. By voice vote, motion carried.

Albert Sanders made a motion, seconded by Dorris Walker, to approve the refunds and bills of June and July 2022. By voice vote, motion carried.

**VI. UNFINISHED BUSINESS**

None

**VII. REPORT OF THE CHAIRPERSON**

Chairman Cross began by discussing his attendance at two conferences during the summer. He was pleased with the information obtained at both conferences, particularly the presentations on fraud detection and prevention. He requested that the Trustees who attended conferences present a report at the October meeting.

### **VIII. REPORT OF THE EXECUTIVE DIRECTOR**

The Executive Director reminded the Trustees of the NCTR Annual Conference coming up in Tucson, Arizona in October. She also asked those Trustees that have travelled to conferences to submit their receipts and request for reimbursement.

The Executive Director then introduced Dawn Waters, the System's Insurance Specialist and Insurance Consultant Mark Von Vogt from Gallagher Consulting to present on the result of the RFP's that were released during the summer. He began by reviewing the enrollment in all the plans, including the SLPS sponsored medical plan. Due to the RFP conducted in 2021, there are no changes in plan designs or premiums for the System dental and vision plans in the 2023 plan year.

The Insurance Consultant then provided an overview of the Medicare Advantage RFP. Finalist meetings were conducted with four bidders, including the incumbent United HealthCare. All bidders submitted best and final offers of zero premium for all three plans. Gallagher recommended remaining with United Healthcare since they offered a strong network and there would be no disruption for the members currently enrolled.

Request For Proposals were also sent out for Prepaid Legal and Identity Protection coverages. These would be two new voluntary benefits that the Insurance Consultant believed was a good fit for the System's retiree membership. The Insurance Consultant provided a brief explanation of the plans.

Finalist meetings were conducted with the three bidders who submitted proposals for the prepaid legal. Four bidders submitted proposals and finalist meetings were held with three of these bidders for the identity protection coverage. Gallagher recommended MetLife as the vendor for the Prepaid Legal due to their network strength and experience in this field and Allstate for the Identity Protection coverage because of their excellent customer service and generous dependent definition.

After discussion was concluded, Yvette Levy made a motion, seconded by Bobbie Richardson to adopt the insurance renewals for the medical plans offered by SLPS that PSRSSTL members are eligible for, subject to approval by the SLPS Board of Education.

A roll call vote was taken.

Angela Banks	Yes	Christina Bennett	Yes	Louis Cross	Yes
Sheila Goodwin	Yes	Bobbie Richardson	Yes	Albert Sanders	Yes
Justin Stein	Yes	Dorris Walker	Yes		

The motion carried with nine yes votes.

Yvette Levy made a motion, seconded by Albert Sanders, to retain United HealthCare as the provider for the Gold, Low, and High Medicare Advantage Plans as presented by the Insurance Consultant.

A roll call vote was taken.

Angela Banks	Yes	Christina Bennett	Yes	Louis Cross	Yes
Sheila Goodwin	Yes	Bobbie Richardson	Yes	Albert Sanders	Yes
Justin Stein	Yes	Dorris Walker	Yes		

The motion carried with nine yes votes.

Yvette Levy made a motion, seconded by Albert Sanders, to offer Prepaid Legal Plan coverage through MetLife to PSRSSTL Retired Members on a voluntary basis with the premium paid for 100% by retirees electing the coverage as presented by the Insurance Consultant.

A roll call vote was taken.

Angela Banks	Yes	Christina Bennett	Yes	Louis Cross	Yes
Sheila Goodwin	Yes	Bobbie Richardson	Yes	Albert Sanders	Yes
Justin Stein	Yes	Dorris Walker	Yes		

The motion carried with nine yes votes.

Yvette Levy made a motion, seconded by Bobbie Richardson, to offer Identity Theft Protection coverage through Allstate to PSRSSTL Retired Members on a voluntary basis with the premium paid for 100% by retirees electing the coverage as presented by the Insurance Consultant.

A roll call vote was taken.

Angela Banks	Yes	Christina Bennett	Yes	Louis Cross	Yes
Sheila Goodwin	Yes	Bobbie Richardson	Yes	Albert Sanders	Yes
Justin Stein	Yes	Dorris Walker	Yes		

The motion carried with nine yes votes.

## **IX. REPORT OF THE INVESTMENT CONSULTANT**

None

## **X. REPORT OF THE ACTUARY**

None

## **XI. REPORTS OF COMMITTEES OF THE BOARD OF TRUSTEES**

### **Benefits Committee**

Benefits Co-Chair Richardson expressed her appreciation to the Insurance Consultant and Insurance Specialist on the presentations provided.

### **Trustee Business Committee**

Trustee Business Committee Co-Chair Walker said that she learned new information at the two conferences that she attended during the summer. Topics of interest were on fraud prevention and detection and the MO Sunshine Law.

### **Investment Committee**

No report.

### **Legislative, Rules & Regulations Committee**

A discussion on the proposed Rules and Regulations changes would be discussed under New Business.

### **Personnel & Professional Contracts Committee**

Co-Chair Angie Banks mentioned that the deadline for response to the Audit RFP was August 24. The Property Management RFP would be posted on August 24 and the Insurance Consultant RFP on September 1.

## **XII. NEW BUSINESS**

The proposed changes to the Rules and Regulations were introduced. Before going through the changes, Attorney Representative Matthew Gierse explained that after this first reading, the proposed changes would be referred to the Legislative, Rules, and Regulations Committee for discussion at a future meeting. Legislative Rules and Regulations Co-Chair Sanders read through the proposed changes.

## **XIII. REPORT OF THE ATTORNEY**

The Attorney did have a report but suggested that it be conducted in closed session. Albert Sanders made the motion to close the meeting, and that all records and votes, to the extent permitted by law, pertaining to and/or resulting from this closed meeting be closed under R.S.Mo. §§ 610.021 (1) for the purpose of having a confidential or privileged communication with the Attorney. Bobbie Richardson seconded the motion.

Angela Banks	Yes	Christina Bennett	Yes	Louis Cross	Yes
Yvette Levy	Yes	Bobbie Richardson	Yes	Albert Sanders	Yes
Justin Stein	Yes	Dorris Walker	Yes		

The motion carried with eight yes votes and the meeting continued in closed session.

During closed session, the Trustees voted on two motions.

Albert Sanders made a motion, seconded by Dorris Walker, to accept a Settlement Proposal within the parameters as outlined by the Attorney relating to the payroll examination of Kairos Academies, and for the Executive Director to sign such a settlement agreement on behalf of the PSRSSTL with Kairos Academies.

Angela Banks	Yes	Christina Bennett	Yes	Louis Cross	Yes
Sheila Goodwin	Yes	Yvette Levy	Yes	Bobbie Richardson	Yes
Albert Sanders	Yes	Justin Stein	Yes	Dorris Walker	Yes

The motion carried with nine yes votes

Dorris Walker made a motion, seconded by Albert Sanders to retain the Audit Services firm to conduct 4-5 payroll audits annually on Charter School employers at a cost not to exceed \$12,000 in 2022 and as approved by the Board of Trustees in subsequent years.

Angela Banks	Yes	Christina Bennett	Yes	Louis Cross	Yes
--------------	-----	-------------------	-----	-------------	-----

Sheila Goodwin	Yes	Yvette Levy	Yes	Bobbie Richardson	Yes
Albert Sanders	Yes	Justin Stein	Yes	Dorris Walker	Yes

The motion carried with nine yes votes

After the closed meeting discussion, Albert Sanders made a motion to open the meeting pursuant to R. S. Mo. §610.021. The motion was seconded by Bobbie Richardson.

A roll call vote was taken.

Angela Banks	Yes	Christina Bennett	Yes	Louis Cross	Yes
Sheila Goodwin	Yes	Yvette Levy	Yes	Bobbie Richardson	Yes
Albert Sanders	Yes	Justin Stein	Yes	Dorris Walker	Yes

The motion carried with nine yes votes

#### **XIV. ADJOURNMENT**

Justin Stein made a motion, seconded by Dorris Walker, to adjourn the meeting. By voice vote, motion carried, and the meeting adjourned at around 6:49 p.m.

Attachments:

- Retirement & Benefit: July and August 2022
- Refunds & Bills: June and July 2022
- Insurance Consultant Presentation

## Distributions - June 2022

CHECK NUMBER	CHECK DATE	LAST NAME	FIRST NAME/MI	GROSS (B+C)	FEDERAL TAXES W/H	NET PAY	A(ative) R(etired)	D(eath) S(eperation)	NOTES
078686	05/31/22	ACKERMAN	MARIE E	(3,095.98)		(3,095.98)	A	S	VOID AND REISSUE
078751	06/09/22	ACKERMAN	MARIE E	3,095.98		3,095.98	A	S	VOID AND REISSUE
078752	06/09/22	BARRY	KALEB	2,953.75		2,953.75	A	D	DEC-J BARRY
078623	04/22/22	MOSS	SAMELLA	(1,506.68)		(1,506.68)	A	S	VOID AND REISSUE
078753	06/09/22	MOSS	SAMELLA	1,506.68		1,506.68	A	S	VOID AND REISSUE
078639	04/22/22	SHARMA	SHWETA	(16,312.73)		(16,312.73)	A	S	GSA VOID AND REISSUE
078754	06/09/22	SHARMA	SHWETA	16,312.73	3,262.55	13,050.18	A	S	GSA VOID AND REISSUE
078778	06/29/22	ANDERSON	ASHLEY C	8,823.44	1,764.69	7,058.75	A	S	
078779	06/29/22	ANTHONY	FAHRASA	5,504.61	1,100.92	4,403.69	A	S	
078780	06/29/22	BROOKS	BRITTNEY	4,132.46	826.49	3,305.97	A	S	KIPP
078781	06/29/22	CAIN	ASHLEY	11,831.45	2,366.29	9,465.16	A	S	KIPP
078782	06/29/22	CARR-WINSTON	MELODIE	25,273.87		25,273.87	A	S	
078783	06/29/22	COTTON	BRITTANY N	27,688.18		27,688.18	A	S	
078784	06/29/22	DICKSON	SAMANTHA	1,157.66	231.53	926.13	A	S	KIPP
078785	06/29/22	DILLON	EMILY	20,058.71	4,011.74	16,046.97	A	S	EAGL SLPS LPA
078786	06/29/22	ESPOSITO	JEREMY R	100,024.47		100,024.47	A	S	KIPP
078787	06/29/22	FITZGERALD	MICHELLE	4,153.78	830.76	3,323.02	A	S	CA/KIPP
078788	06/29/22	FOREMAN	JAMES	451.73	90.35	361.38	A	S	KIPP
078789	06/29/22	GRIFFIN	NICOLE	6,145.44	1,229.09	4,916.35	A	S	
078790	06/29/22	HARPER	JOSHUA A	8,019.94	1,603.99	6,415.95	A	S	CA
078791	06/29/22	HARRIS	DAVID L	4,576.03	915.21	3,660.82	A	S	SLPS CA
078792	06/29/22	JACOBS	WILLIAM	4,550.17	910.03	3,640.14	A	S	
078793	06/29/22	IAMISON	JUDY	2,833.28	566.66	2,266.62	A	S	
078794	06/29/22	JOHNSON	CECILIA	8,314.61	1,662.92	6,651.69	A	S	
078795	06/29/22	JOHNSON	RISCHA	27,148.87	5,429.77	21,719.10	A	S	CCC CA
078796	06/29/22	KING	YVETTE M	18,873.28	3,774.66	15,098.62	A	S	CA
078797	06/29/22	KNAPP	HANNAH M	2,958.03		2,958.03	A	S	
078798	06/29/22	LACEY	LAMAR	4,669.66	933.93	3,735.73	A	S	
078799	06/29/22	LEROUGE	JENNIFER	4,000.00		4,000.00	A	S	
078800	06/29/22	LEROUGE	JENNIFER	6,524.33	1,304.87	5,219.46	A	S	
078801	06/29/22	LESNIEWSKI	ANDREA	791.50	158.30	633.20	A	S	
078802	06/29/22	LOTTIS	CARL	1,406.17	281.23	1,124.94	A	S	LFL
078803	06/29/22	LU	ANNAMARIA	12,402.70	2,480.54	9,922.16	A	S	
078804	06/29/22	MILLER	FELICIA N	2,109.16	421.83	1,687.33	A	S	
078805	06/29/22	MILLER	JEFFREY	27,867.15		27,867.15	A	S	KIPP
078806	06/29/22	MOODY	JANICE	1,822.49	364.50	1,457.99	A	S	
078807	06/29/22	NIEHAUS	PATRICK	1,676.95	335.39	1,341.56	A	S	
078808	06/29/22	PISAREK	DANIELLE	4,231.88	846.38	3,385.50	A	S	KIPP
078809	06/29/22	RANA	AAROGYA	907.19	181.44	725.75	A	S	KIPP
078810	06/29/22	RIES	AUSTEN	15,743.47	3,148.69	12,594.78	A	S	CA
078811	06/29/22	RIGMAIDEN	BRANDON	413.58	82.72	330.86	A	S	
078812	06/29/22	ROBERTS	JESSICA	22,190.76	4,438.15	17,752.61	A	S	
078813	06/29/22	ROSE	YONNIECE	20,644.01	4,128.80	16,515.21	A	S	
078814	06/29/22	RUCKER	LINNEE	23,190.96	4,638.19	18,552.77	A	S	LPA SLPS
078815	06/29/22	STITZEL	BENJAMIN	18,252.01		18,252.01	A	S	
078816	06/29/22	TIDWELL	KIRSTEN	25,023.88		25,023.88	A	S	LFL
078817	06/29/22	TORAN	BARBARA	11,286.59	2,257.32	9,029.27	A	S	
078818	06/29/22	WALKER	CHELSE	6,453.78	1,290.76	5,163.02	A	S	KIPP
078819	06/29/22	WASHINGTON	DEATRICE	1,569.74		1,569.74	A	S	KIPP
078820	06/29/22	WHITE	KATHRYN	40,960.05		40,960.05	A	S	SLPS SCPA KIPP
078821	06/29/22	WIDER-JONES	JUDY	2,789.62	557.92	2,231.70	A	S	
078822	06/29/22	WILSON	ALLEN P	14,221.61		14,221.61	A	S	
078823	06/29/22	WILSON	SHAUN	11,217.47	2,243.49	8,973.98	A	S	
078705	05/31/22	IORDAN	ARETHA	(1,702.48)		(1,702.48)	A	S	VOID AND REISSUE
078824	06/30/22	IORDAN	ARETHA	1,702.48	340.50	1,361.98	A	S	VOID AND REISSUE

## Distributions - July, 2022

CHECK NUMBER	CHECK DATE	LAST NAME	FIRST NAME/MI	GROSS (B+C)	FEDERAL TAXES W/H	NET PAY	STATUS A(ctive) R(etired)	REASON D(eath) S(eparation)	NOTES
078841	07/12/22	IVY	SHERISE	14,843.87	1,484.39	13,359.48	A	D	DEC: H CAREY JR
078842	07/12/22	ELLINGTON	DONALD	95,310.91		95,310.91	R	D	DEC: D ELLINGTON
078846	07/12/22	TRUJILLO	STARVETTA	56,698.13	5,538.47	51,159.66	R	D	DEC: R LEWIS
078753	06/09/22	MOSS	SAMELLA	(1,506.68)		(1,506.68)	A	S	VOID AND REISSUE
078844	07/12/22	MOSS	SAMELLA	1,506.68	301.34	1,205.34	A	S	VOID AND REISSUE
078845	07/12/22	WHITE	SHARNITA	8,905.55	890.56	8,014.99	A	D	DEC:V SCOTT
078872	07/22/22	BAILEY	LINDSEY	19,405.13	3,881.03	15,524.10	A	S	
078873	07/22/22	BLOW	PETER	12,189.24	2,437.85	9,751.39	A	S	
078874	07/22/22	BRINDEL	RUTH	13,932.13	2,786.43	11,145.70	A	S	
078875	07/22/22	BROWN	KRISTIN	677.52	135.50	542.02	A	S	SLLS
078876	07/22/22	BRUNS	ROBERT	18,885.63	3,777.13	15,108.50	A	S	
078877	07/22/22	CAREY	JOHN	21,318.05	4,263.61	17,054.44	A	S	
078878	07/22/22	CARTER	KELLY	27,397.27		27,397.27	A	S	
078879	07/22/22	CHRISLER	PATIENCE	13,910.59		13,910.59	A	S	
078880	07/22/22	COUSINS	YOLANDA	9,495.34	1,899.07	7,596.27	A	S	
078881	07/22/22	DAMARO	REBECCA	2,907.82		2,907.82	A	S	CA
078882	07/22/22	DANIELS	JOE	31,535.12		31,535.12	A	S	
078883	07/22/22	EDGESTON	BRITTANY	18,578.49	3,715.70	14,862.79	A	S	KIPP
078884	07/22/22	FASSETT	MARIA	16,235.04		16,235.04	A	S	
078885	07/22/22	FEGER	MICHAEL	13,964.85		13,964.85	A	S	
078886	07/22/22	FLANNERY	HOLLIS J	8,323.07	1,664.61	6,658.46	A	S	
078887	07/22/22	GATHING	ASCHLEI	8,144.21	1,628.84	6,515.37	A	S	
078888	07/22/22	GLASPER	TISHA	2,343.80	468.76	1,875.04	A	S	LFL
078889	07/22/22	GORMAN	MARIA	6,972.28	1,394.46	5,577.82	A	S	PREMIER
078890	07/22/22	GRASS	HALEIGH	18,940.84	3,788.17	15,152.67	A	S	
078891	07/22/22	GRAVES	HAROLD	1,725.76	345.15	1,380.61	A	S	LFL
078892	07/22/22	GREEN	GREGORY	17,215.51	3,443.10	13,772.41	A	S	
078893	07/22/22	GUNN	WILLIAM	5,915.21	1,183.04	4,732.17	A	S	
078894	07/22/22	HOLLINS	JULIAN	2,224.63	444.93	1,779.70	A	S	
078895	07/22/22	HUGHES	VANESSA	2,605.32		2,605.32	A	S	
078896	07/22/22	HUMPHREYS	LISA	4,323.51		4,323.51	A	S	
078897	07/22/22	HUTCHINSON	BRANDON	9,038.64	1,807.73	7,230.91	A	S	
078898	07/22/22	ICENHOWER	JENNIFER	40,896.77	8,179.35	32,717.42	A	S	IACE SLPS
078899	07/22/22	JACKSON	TYLER	13,931.27	2,786.25	11,145.02	A	S	
078900	07/22/22	JOHNSON	KIERRA	8,931.31	1,786.26	7,145.05	A	S	PREMIER SLPS
078901	07/22/22	KING	AMBER	28,744.36	5,748.87	22,995.49	A	S	
078902	07/22/22	LIPHAM	JOSEPH	8,915.83	1,783.17	7,132.66	A	S	
078903	07/22/22	LOGAN	ERICKA	18,026.85		18,026.85	A	S	
078904	07/22/22	MAGEE	JOHN	11,668.89	2,333.78	9,335.11	A	S	

## Distributions - July, 2022

CHECK NUMBER	CHECK DATE	LAST NAME	FIRST NAME/MI	GROSS (B+C)	FEDERAL TAXES W/H	NET PAY	STATUS A(ctive) R(etired)	REASON D(eath) S(eparation)	NOTES
078905	07/22/22	MCDANIEL	ADAM	4,513.96	902.79	3,611.17	A	S	
078906	07/22/22	MCGEEHON	MOLLIE	6,631.30	1,326.26	5,305.04	A	S	
078907	07/22/22	MCWELL	JACQUELINE	660.63	132.13	528.50	A	S	CA
078908	07/22/22	MILLER	MICHAEL	1,418.85	283.77	1,135.08	A	S	LFL
078909	07/22/22	MILLER	SHARRONE	27,974.60	5,594.92	22,379.68	A	S	
078910	07/22/22	NGUYEN	CASSANDRA	4,525.84	905.17	3,620.67	A	S	
078911	07/22/22	PARRISH	KIMBERLY Y	23,934.28	4,786.86	19,147.42	A	S	
078912	07/22/22	POZZO	MARISSA	17,428.18	3,485.64	13,942.54	A	S	
078913	07/22/22	SCHIERHOLZ	CAROLYN	9,038.64		9,038.64	A	S	
078914	07/22/22	SCHWARTZ	ALLYCIA	9,920.57		9,920.57	A	S	CA
078915	07/22/22	SEALS	VICTOR L	1,701.44	340.29	1,361.15	A	S	LSMS
078916	07/22/22	SEMBLANTE	BETHANY	18,904.03	3,780.81	15,123.22	A	S	
078917	07/22/22	SMITH	ERWIN	5,131.05	1,026.21	4,104.84	A	S	
078918	07/22/22	SPRENKEL	LANCE	32,339.66	6,467.93	25,871.73	A	S	NSCS
078919	07/22/22	TESKA	JESSICA	9,813.46	1,962.69	7,850.77	A	S	
078920	07/22/22	THOMPSON	ALEXANDRIA	11,568.50	2,313.70	9,254.80	A	S	
078921	07/22/22	VACCARO	BRIAN A	14,421.96		14,421.96	A	S	CA
078922	07/22/22	WALKER	JOHNNI R	12,642.01	2,528.40	10,113.61	A	S	
078923	07/22/22	WARREN	NINA	27,570.23		27,570.23	A	S	
078924	07/22/22	WEAVER	SHEQITA	20,857.49	4,171.50	16,685.99	A	S	CLA SLPS
078925	07/22/22	WHITE	ANTONIO	15,035.48	3,007.10	12,028.38	A	S	
078926	07/22/22	WILLIAMS	CHARLES	2,005.83	401.17	1,604.66	A	S	
078927	07/22/22	WOJCIECHOWSKI	DANIEL	16,302.00		16,302.00	A	S	
078928	07/22/22	YALCIN	SERKAN	4,968.24	993.65	3,974.59	A	S	
TOTAL				\$ 914,386.97	\$ 114,308.54	\$ 800,078.43			



Public School Retirement System of the City of St. Louis Checks Written During the Month of June, 2022			
<u>Payee</u>	<u>Ck. Number</u>	<u>Description</u>	<u>Amount</u>
<b>Date Paid June 3, 2022</b>			
Office Payroll	ACH	Office Payroll	11,598.38
AXA Equitable	ACH	457 Contributions	1,800.00
Integrated Payroll Services (IPS)	ACH	Payroll Processing Fee	59.95
<b>Date Paid June 6, 2022</b>			
Ameren Missouri	78732	Electric Service	1,407.74
ACC Business	78733	Telephone Fiberoptics	520.94
Charter Communications	78734	Charter Internet and Voice	219.96
Republic Services #346	78735	Trash Pick-Up	306.29
Clayton Parking	78736	June 2022 Parking - 2 Employees	146.00
Anders CPAs & Advisors	78737	December 31, 2021 GASB 68 Audit	2,000.00
Anders CPAs & Advisors	78738	Kairos School Payroll Audit	3,600.00
MAPERS	78739	Conference Registration For Sheila Goodwin	75.00
Gallagher Benefit Services, Inc.	78740	Group Ins. Consulting Services Monthly Fee	3,320.25
HITS Scanning Solutions	78741	Imaging Hosting - May 2022, Doc. Conversion	679.24
Office Essentials	78742	Office Supplies	195.65
Minuteman Press	78743	New Retiree Insurance Packet	935.28
Crossroads Courier	78744	Delivery Service	9.39
Blue Chip Pest Services	78745	Pest Control	46.00
Grainger	78746	Supplies	26.68
Full Care	78747	Snow and Ice Management	450.00
Board of Education St. Louis Benefits Trust	78748	Office Employees Insurance - Dental	189.56
Board of Education St. Louis Benefits Trust	78749	Office Employees Insurance - Vision	12.78
Board of Education St. Louis Benefits Trust	78750	Office Employees Insurance - Life	173.60
<b>Date Paid June 10, 2022</b>			
Minuteman Press	78755	Regular #10 Envelopes	615.64
NASP	78756	Registration-Louis Cross III, Annual Conference	175.00
NASP	78757	Registration-Bobbie Richardson, Annual Conference	175.00
<b>Date Paid June 17, 2022</b>			
Office Payroll	ACH	Office Payroll	11,598.35
AXA Equitable	ACH	457 Contributions	1,800.00
Integrated Payroll Services (IPS)	ACH	Payroll Processing Fee	66.95
<b>Date Paid June 20, 2022</b>			
Absopure Water Company	78758	Water Cooler Service	37.85
Blade Technologies, Inc.	78759	Professional Services	3,789.64
Gallagher Benefit Services, Inc.	78760	Group Ins. Consulting Services Monthly Fee	3,320.25
Konika Minolta Business Solutions USA Inc.	78761	Service for Copier C360I, C364E	232.85
Purchase Power	78762	Postage	500.00
Buck Global, LLC	78763	Actuarial & Consulting Services - May 2022	5,616.00
Hartnett Reyes-Jones. L.L.C.	78764	Legal Fees	13,369.15
MSD	78765	Sewer Service	57.71
Mitel	78766	Telephone Service	286.96
Tech Electronics Inc.	78767	Replace Relay In Elevator	957.70
BuildingStars STL Operations, Inc.	78768	Janitorial Services	2,772.00
BuildingStars STL Operations, Inc.	78769	Janitorial Supplies	1,176.01
Office Essentials	78770	Office Supplies	840.18
Gregory F.X. Daly, Collector of Revenue	78771	Water - City	106.16
Pitney Bowes Global Financial Services LLC	78772	Lease Charges	1,256.22
CBRE - 608844	78773	Building Management, May & June 2020	2,456.58
CBRE - 608844	78774	Engineer Services	334.75
Blue Chip Pest Services	78775	Pest Control	46.00
St. Louis Mat & Linen Company	78776	Floor Mats	208.00
AndCo	78777	2nd Quarter 2022 Consulting Fee	47,500.00
		TOTAL	<b>\$127,067.64</b>

Public School Retirement System of the City of St. Louis Checks Written During the Month of July, 2022			
Payee	Ck. Number	Description	Amount
<b>Date Paid July 1, 2022</b>			
Office Payroll	ACH	Office Payroll	11,598.38
AXA Equitable	ACH	457 Contributions	1,800.00
Integrated Payroll Services (IPS)	ACH	Payroll Processing Fee	65.65
<b>Date Paid July 5, 2022</b>			
Ameren Missouri	78825	Electric Service	2,690.25
ACC Business	78826	Telephone Fiberoptics	573.27
Charter Communications	78827	Charter Internet and Voice	219.96
Republic Services #346	78828	Trash Pick-Up	306.29
Clayton Parking	78829	July 2022 Parking - 2 Employees	146.00
Office Essentials	78830	Office Supplies	30.15
Minuteman Press	78831	Business Cards - Sheila Goodwin	30.00
Specailty Mailing	78832	Daily Pick-Up	210.00
Specailty Mailing	78833	Postage - Retiree Newsletters	1,163.53
Specailty Mailing	78834	Postage - Active Member Newsletters	1,263.83
Government Finance Officers Association	78835	2021 Annual Report Certificate of Achievment	910.00
H. Becker	78836	Check Writer Warranty - 2 Years	589.50
Dorris J. Walker	78837	Advance - MAPERS Conference	700.00
Board of Education St. Louis Benefits Trust	78838	Office Employees Insurance - Dental	189.56
Board of Education St. Louis Benefits Trust	78839	Office Employees Insurance - Vision	12.78
Board of Education St. Louis Benefits Trust	78840	Office Employees Insurance - Life	173.60
<b>Date Paid July 15, 2022</b>			
Office Payroll	ACH	Office Payroll	11,598.35
AXA Equitable	ACH	457 Contributions	1,800.00
Integrated Payroll Services (IPS)	ACH	Payroll Processing Fee	40.25
<b>Date Paid July 20, 2022</b>			
Absopure Water Company	78847	Water Cooler Service	12.00
Blade Technologies, Inc.	78848	Professional Services	3,369.39
Gallagher Benefit Services, Inc.	78849	Group Ins. Consulting Services Monthly Fee	3,320.25
Konika Minolta Business Solutions USA Inc.	78850	Service for Copier C360I, C364E	232.85
Purchase Power	78851	Postage	550.00
Buck Global, LLC	78852	Actuarial & Consulting Services - June 2022	22,741.00
MSD	78853	Sewer Service	52.54
Mitel	78854	Telephone Service	286.96
Office Essentials	78855	Office Supplies	333.33
Anders CPAs & Advisors	78856	Consultation and Proofread FY 2021 ACRF	2,200.00
Specialty Mailing	78857	Service - Retiree Newsletters	828.27
Specialty Mailing	78858	Service - Active Member Newsletters	1,043.55
HITS Scanning Solutions	78859	Imaging Hosting For June 2022	430.80
NetCom, Inc.	78860	Install TV In PSRSSTL Lobby	1,999.52
Midwest Elevator Co., Inc.	78861	Monthly Maintenance	352.00
Randy Elam	78862	LastPass License and LastPass Renewal	386.24
Terry Mayes	78863	Reimbursement - MAPERS Conference	494.01
CBRE - 608844	78864	Engineer Services	401.70
Blue Chip Pest Services	78865	Pest Control	46.00
St. Louis Mat & Linen Company	78866	Floor Mats	208.00
Mellon Investments Corporation	78867	2nd Quarter 2022 Management Fee	694.44
Mellon Investments Corporation	78868	2nd Quarter 2022 Management Fee	1,951.68
Systematic Financial Management, LP	78869	2nd Quarter 2022 Management Fee	69,639.02
US Bank	78870	2nd Quarter 2022 Custodial Fee	32,244.46
Causeway Capital Management LLC	78871	2nd Quarter 2022 Management Fee	66,290.10
<b>Date Paid July 29, 2022</b>			
Office Payroll	ACH	Office Payroll	11,598.35
AXA Equitable	ACH	457 Contributions	1,800.00
Integrated Payroll Services	ACH	Payroll Processing Fee	59.95
Arthur J. Gallagher Risk Mgmt. Services, Inc	78929	Fiduciary Liability Renewal Premium	78,189.00
NCTR	78930	Annual Trustee Workshop Registration-3 Board M	7,890.00
		<b>TOTAL</b>	<b>\$345,756.76</b>

# 2023 Renewals and RFP for Medicare Advantage, Prepaid Legal and ID Protection.

*August, 2022*



Insurance | Risk Management | Consulting

©2021 ARTHUR J. GALLAGHER & CO.



# Table of Contents

- I. Current Enrollments**
- II. 2023 Renewal Summary**
  - A. SLPS-Sponsored Plans (Base & Buy-Up)**
  - B. PSRSSTL Dental**
  - C. PSRSSTL Vision**
- III. Executive Summary - RFPs**
  - A. Medicare Advantage Marketing and Recommendation**
  - B. Prepaid Legal and Identity Theft Marketing and Recommendation**
- IV. Open Enrollment Schedule**
- V. Gallagher Disclaimers**

## Current Enrollments – July 2022

### SLPS-Sponsored UnitedHealthcare Commercial Plans (without Medicare)

Base Plan	47	(59 in 2021)
Buy-Up Plan	<u>30</u>	<u>(37 in 2021)</u>
Total	77	(96 in 2021)

### SLPS-Sponsored UnitedHealthcare Commercial Plans (WITH Medicare)

Base Plan	289	(332 in 2021)
Buy-Up Plan	<u>217</u>	<u>(233 in 2021)</u>
Total	506	(565 in 2021)

Eligible to enroll in the Medicare Advantage Plans

## Current Enrollments – July 2022

### UnitedHealthcare Group Medicare Advantage PPO Plans

High Option	503	(500 in 2021)
Low Option	364	(381 in 2021)
Gold Option	<u>610</u>	<u>(557 in 2021)</u>
Total	1,477	(1,438 in 2021)

### Delta Dental of Missouri Plans

High Option	1,420	(1,515 in 2021)
Low Option	<u>1,191</u>	<u>(1,170 in 2021)</u>
Total	2,611	(2,685 in 2021)

### EyeMed Vision Plan

Total	2,839	(2,513 in 2021)
-------	-------	-----------------

## 2023 Renewal Summary

### SLPS-Sponsored Medical Plans (Base & Buy-Up)

SLPS will be renewing the Base and Buy Up Plans with UnitedHealthcare and Express Scripts with no plan design changes and a medical rate increase of 4.9%, subject to approval by Board of Education on August 9, 2022.

### Delta Dental of MO

No plan design or rate changes for 2023

### EyeMed Vision

No plan design or rate changes for 2023

# Executive Summary - RFPs

## Medicare Advantage Plans

- The Medicare Advantage Plans are currently provided by UnitedHealthcare.
- The plans were marketed in an RFP format to alternate carriers including UHC. Their initial offering was some reduction in premium.
- Marketing requests were sent to Aetna, Cigna, Anthem and Humana as well as UHC.
  - Cigna provided the most competitive financial proposal with zero premium for all plans and a credit to the Medicare premium for 2 of the 3 plans.
  - Aetna and Humana provided zero premiums for all 3 plans.
  - Anthem was not competitive and was excluded from consideration.
  - Competitive data was shared with UHC and they provided revised rates
  - Final rates from UHC are zero for all plans.
  - Rates will be guaranteed for 3 years.
- Finalists were selected based on financial and network results, and meetings were held on July 22<sup>nd</sup>.
  - Finalists selected were Aetna, Cigna, Humana and UHC.
  - Finalist best and final offers are contained in this presentation



# Executive Summary - RFPs

## Prepaid Legal and ID Theft Services

- These would be new offerings to the retirees.
- Prepaid Legal provides legal services for a set monthly premium. Items covered without additional cost include Wills, Trusts, Traffic tickets, and ElderLaw issues.
- Identity Theft protection includes monitoring for bank accounts, credit cards, name, and Social Security number as well as assistance if identity is stolen.
- Requests were sent to MetLife, Legal Shield, LegalEase, Allstate ID protection and LifeLock.
  - MetLife and Legal Shield provided proposals for both prepaid legal and ID theft while LegalEase provided legal only.
  - Allstate and LifeLock provided ID theft only proposals.
- Finalists were selected based on financial and product design. Finalist meetings took place during the last 2 weeks of July.
  - Finalists selected were all vendors except LifeLock
  - Finalist best and final offers are contained in this presentation

# Medicare Advantage Plan Marketing Results

# Medicare Advantage Plan – High Option - Best & Final Offers



<b>Medical</b>	<b>UHC High Option</b>	<b>UHC High Option Renewal</b>	<b>Aetna High Option</b>	<b>Anthem High Option</b>	<b>CIGNA High Option</b>	<b>Humana High Option</b>
<i>Rates</i>	\$219.54	\$0.00	\$0.00	\$170.45	\$0.00	\$0.00
<i>Rate Cap</i>		3 Year Rate Guarantee	3 Year Rate Guarantee	Year 2 Max Increase - \$8 PMPM	3 Year Rate Guarantee	Year 2 - \$74.30 / Year 3 - \$76.86
<i>Product</i>	Advantage PPO	Advantage PPO	Advantage PPO	Advantage PPO	Advantage PPO	Advantage PPO
<i>Deductible</i>	\$0	\$0	\$0	\$0	\$0	\$0
<i>Out of Pocket Max</i>	\$1,500	\$1,500	\$1,500 Network/Non-Network Combined	\$1,500	\$1,500 Network/Non-Network Combined	\$1,500 Network/Non-Network Combined
<i>Out of Network Benefit</i>	Yes	Yes	Yes	Yes	Yes	Yes
<i>Inpatient Hospital</i>	\$300/Day (Days 1-5)	\$300/Day (Days 1-5)	\$300/Day (Days 1-5)	\$300/Day (Days 1-5)	\$300/Day (Days 1-5)	\$300/Day (Days 1-5)
<i>Skilled Nursing Facility</i>	\$0 Per Day, Days 1-5/ \$20 Per Day, Days 6-35/ \$0 Per Day, Days 36-100	\$0 Per Day, Days 1-5/ \$20 Per Day, Days 6-35/ \$0 Per Day, Days 36-100	\$0 Copay/Day, Days 1-5 / \$20 Copay/Day, Days 6-35 / \$0 Copay/Day, Days 36-100	\$0 Per Day, Days 1-5/ \$20 Per Day, Days 6-35/ \$0 Per Day, Days 36-100	\$0 Per Day, Days 1-5/ \$20 Per Day, Days 6-35/ \$0 Per Day, Days 36-100	\$0 Per Day, Days 1-5/ \$20 Per Day, Days 6-35/ \$0 Per Day, Days 36-100
<i>Outpatient Services/Surgery</i>	\$250/Visit	\$250/Visit	\$250/Visit	\$200/Visit	Colorectal Screenings - 100% All Other - \$250	\$250/Visit
<i>PCP/Specialist Visits</i>	\$10/\$20 Copay	\$10/\$20 Copay	\$10/\$20 Copay	\$10/\$20 Copay	\$10/\$20 Copay	\$10/\$20 Copay
<i>Diagnostic Tests, X-ray &amp; Lab</i>	\$0 Labs, \$15 X-Ray Copay, 20% Coinsurance for Radiology and Diagnostics	\$0 Labs, \$15 X-Ray Copay, 20% Coinsurance for Radiology and Diagnostics	\$0 Lab; \$15 X-Ray Copay, 20% Coinsurance for Radiology and Diagnostics	\$0 Lab; \$10 X-Ray Copay, 15% Coinsurance for Radiology and Diagnostics	EKG/Colorectal Screenings-100%/All Other Tests-20% Coins/Labs-100%/X-Rays-\$10/\$20/\$15 Copay	\$0 Lab Copay; Diagnostic Procedures/Tests - \$10/\$20 Copay
<i>Fitness Benefit/Nurseline</i>	Included	Included	Included Nurseline Included	Included Nurseline Included	\$0 Copay for Fitness Memberships Nurseline Included	Included Nurseline Not Included
<i>Hearing/Vision</i>	Included	Included	Included	Included	Included	Included

## Prescription Drug

	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>
<i>Deductible</i>	\$10/\$20/\$50/25%	\$10/\$20/\$50/25%	\$9 or \$10/\$20/\$50/25%	\$10/\$20/\$50/25%	\$10/\$20/\$50/25%	\$10/\$20/\$50/25%
<i>Tier Structure</i>	2x Copay	\$20/\$40/\$100/25%; Tier 4 30 days only	\$18 or \$20/\$40/\$100; Tier 4 Not Available	\$20/\$40/\$100/25%; Tier 4 30 days only	\$20/\$40/\$100; Tier 4 Not Available	\$20/\$40/\$100; Tier 4 Not Available
<i>Retail 90-Day Supply</i>	\$10/\$20/\$50/25%	\$10/\$20/\$50/25%	Same	Full Gap	\$10/\$20/\$50/25%	\$10/\$20/\$50/25%
<i>Gap Coverage</i>						
<i>Catastrophic Coverage</i>	Greater of: \$3.35 Generic or Multi-Source Pfd Brand; \$8.35 Other	Greater of: \$4.15 or 0% Generic \$10.35 or 0% All Other	Greater of: \$4.15 Generic \$10.35 Brand	\$10 Copay - Generic \$20 Copay - Brand	Greater of: \$4.15 or 5% Generic \$10.35 or 5% Brand	Greater of: \$4.15 or 5% Generic \$10.35 or 5% Brand
<i>Mail Order 90-Day Supply</i>	2x Copay ; Tier 4 Drugs Not Available	\$20/\$40/\$100/25%; Tier 4 30 days only	\$18 or \$20/\$40/\$100; Tier 4 Not Available	\$20/\$40/\$100/25%; Tier 4 30 days only	\$20/\$40/\$100; Tier 4 Not Available	\$20/\$40/\$100; Tier 4 Not Available

# Medicare Advantage Plan – Low Option - Best & Final Offers



<b>Medical</b>	<b>UHC Low Option</b>	<b>UHC Low Option Renewal</b>	<b>Aetna Low Option</b>	<b>Anthem Low Option</b>	<b>CIGNA Low Option</b>	<b>Humana Low Option</b>
<b>Rates</b>	\$105.42	\$0.00	\$0.00	\$82.22	0.00 with \$35 SS buydown	\$0.00
<b>Rate Cap</b>		3 Year Rate Guarantee	3 Year Rate Guarantee	Year 2 max Increase - \$8 PMPM	3 Year Rate Guarantee	Year 2 - \$54.06 / Year 3 - \$55.71
<b>Product</b>	Advantage PPO	Advantage PPO	Advantage PPO	Advantage PPO	Advantage PPO	Advantage PPO
<b>Deductible</b>	\$0	\$0	\$0	\$0	\$0	\$0
<b>Out of Pocket Max</b>	\$3,000	\$3,000	\$3,000 Network/Non-Network Combined	\$3,000	\$3,000 Network/Non-Network Combined	\$3,000 Network/Non-Network Combined
<b>Out of Network Benefit</b>	yes	yes	Yes	Yes	Yes	Yes
<b>Inpatient Hospital</b>	\$200/Day (Days 1-11)	\$200/Day (Days 1-11)	\$200 Copay/Day (Days 1-11)	\$200 Copay/Day (Days 1-11)	\$200 Copay/Day (Days 1-11)	\$200 Copay/Day (Days 1-11)
<b>Skilled Nursing Facility</b>	\$20/Day (Days 1-20); \$95/Day (Days 21-100)	\$20/Day (Days 1-20); \$95/Day (Days 21-100)	\$0 Copay/Day, Days 1-20 / \$95 Copay/Day, Days 21-100	\$20/Day (Days 1-20); \$95/Day (Days 21-100)	\$20 Copay/Day, Days 1-20 / \$95 Copay/Day, Days 21-100	\$20 Copay/Day, Days 1-20 / \$95 Copay/Day, Days 21-100
<b>Outpatient Services/Surgery</b>	15% coinsurance	15% coinsurance	15% Coinsurance	15% Coinsurance	Colorectal Screenings - 100% All Other - 15% Coinsurance	15% Coinsurance
<b>PCP/Specialist Visits</b>	\$5/\$10 Copay	\$5/\$10 Copay	\$5/\$10 Copay	\$5/\$10 Copay	\$5/\$10 Copay	\$5/\$10 Copay
<b>Diagnostic Tests, Xray &amp; Lab</b>	\$0 Lab Copay, \$0 X-Ray Copay, 15% Coinsurance for Radiology and Diagnostics	\$0 Lab Copay, \$0 X-Ray Copay, 15% Coinsurance for Radiology and Diagnostics	\$0 Lab; \$0 X-Ray Copay, 15% Coinsurance for Radiology and Diagnostics	\$0 Lab; \$0 X-Ray Copay, 15% Coinsurance for Radiology and Diagnostics	EKG/Colorectal Screenings-100%/All Other Tests-15% Coins/Labs-100%/X-Rays-\$5/\$10 Copay	\$0 Lab Copay; Diagnostic Procedures/Tests-\$5/\$10 Copay
<b>Fitness Benefit/Nurseline</b>	Included	Included	Included Nurseline Included	Included Nurseline Included	Included Nurseline Included	Included Nurseline Not Included
<b>Hearing/Vision</b>	Included	Included	Included	Included	Included	Included

## Prescription Drug

	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>
<b>Deductible</b>	\$4/\$28/\$55/\$55	\$4/\$28/\$55/\$55	\$3 or \$4/\$28/\$55/\$55	\$4/\$28/\$55/\$55	\$4/\$28/\$55/\$55	\$5/\$35/\$70/\$70
<b>Tier Structure</b>	2x Copay ; Tier 4 30 days only	\$8/\$74/\$165/\$55; Tier 4 30 days only	\$6/\$74/\$165; Tier 4 Not Available	\$8/\$74/\$165/\$55; Tier 4 30 days only	\$8/\$74/\$165; Tier 4 Not Available	\$10/\$70/\$210; Tier 4 Not Available
<b>Retail 90-Day Supply</b>	Tier 1 Only	Tier 1 Only	\$3 or \$4/25%/25%/25%	Generic Gap	\$4/25%/25%/25%	25% - Generic & Brand
<b>Gap Coverage</b>						
<b>Catastrophic Coverage</b>	Greater of: \$3.35 Generic or Multi-Source Pfd Brand; \$8.35 Other	Greater of: \$4.15 or 5% Generic \$10.35 or 5% Brand	Greater of: \$4.15 or 5% Generic \$10.35 or 5% Brand	Greater of: \$4.15 or 5% Generic \$10.35 or 5% Brand	Greater of: \$4.15 or 5% Generic \$10.35 or 5% Brand	Greater of: \$4.15 or 5% Generic \$10.35 or 5% Brand
<b>Mail Order 90-Day Supply</b>	2x Copay ; Tier 4 30 days only	\$8/\$74/\$165/\$55; Tier 4 30 days only	\$6/\$74/\$165; Tier 4 Not Available	\$8/\$74/\$165/\$55; Tier 4 30 days only	\$8/25%/25%; Tier 4 Not Available	\$10/\$70/\$210; Tier 4 Not Available

# Medicare Advantage Plan – Gold Option - Best & Final Offers



<b>Medical</b>	<b>UHC Gold Option</b>	<b>UHC Gold Option - Renewal</b>	<b>Aetna Gold Option</b>	<b>Anthem Gold Option</b>	<b>CIGNA Gold Option</b>	<b>Humana Gold Option</b>
<b>Rates</b>	\$68.51	\$0.00	\$0.00	\$51.35	0.00 with \$35 SS buy down	\$0.00
<b>Rate Cap</b>		3 Year Rate Guarantee	3 Year Rate Guarantee	Year 2 Max Increase - \$8 PMPM	3 Year Rate Guarantee	Year 2 - \$41.30 / Year 3 - \$42.27
<b>Product</b>	Advantage PPO	Advantage PPO	Advantage PPO	Advantage PPO	Advantage PPO	Advantage PPO
<b>Deductible</b>	\$0	\$0	\$0	\$0	\$0	\$0
<b>Out of Pocket Max</b>	\$3,000	\$3,000	\$3,000 Network/Non-Network Combined	\$3,000	\$3,000 Network/Non-Network Combined	\$3,000 Network/Non-Network Combined
<b>Out of Network Benefit</b>	yes	Yes	Yes	Yes	Yes	Yes
<b>Inpatient Hospital</b>	\$200/Day (Days 1-11)	\$200/Day (Days 1-11)	\$200 Copay/Day (Days 1-11)	\$200 Copay/Day (Days 1-11)	\$200 Copay/Day (Days 1-11)	\$200 Copay/Day (Days 1-11)
<b>Skilled Nursing Facility</b>	\$20/Day (Days 1-20); \$95/Day (Days 21-100)	\$20/Day (Days 1-20); \$95/Day (Days 21-100)	\$0 Copay/Day, Days 1-20 / \$95 Copay/Day, Days 21-100	\$20/Day (Days 1-20); \$95/Day (Days 21-100)	\$20 Copay/Day, Days 1-20 / \$95 Copay/Day, Days 21-100	\$20 Copay/Day, Days 1-20 / \$95 Copay/Day, Days 21-100
<b>Outpatient Services/Surgery</b>	15% Coinsurance	15% Coinsurance	15% Coinsurance	15% Coinsurance	Colorectal Screenings - 100% All Other - 15% Coinsurance	15% Coinsurance
<b>PCP/Specialist Visits</b>	\$5/\$10 Copay	\$5/\$10 Copay	\$5/\$10 Copay	\$5/\$10 Copay	\$5/\$10 Copay	\$5/\$10 Copay
<b>Diagnostic Tests, Xray &amp; Lab</b>	\$0 Lab; \$10 X-Ray Copay, 15% Coinsurance for Radiology and Diagnostics	\$0 Lab; \$10 X-Ray Copay, 15% Coinsurance for Radiology and Diagnostics	\$0 Lab; \$10 X-Ray Copay, 15% Coinsurance for Radiology and Diagnostics	\$0 Lab; \$10 X-Ray Copay, 15% Coinsurance for Radiology and Diagnostics	EKG/Colorectal Screenings-100%/All Other Tests- 15% Coins/Labs-100%/X-Rays-\$5/\$10 Copay	\$0 Lab Copay; Diagnostic Procedures/Tests - \$5/\$10 Copay
<b>Fitness Benefit/Nurseline</b>	Included	Included	Included Nurseline Included	Included Nurseline Included	\$0 Copay for Fitness Memberships Nurseline Included	Included Nurseline Not Included
<b>Hearing/Vision</b>	Included	Included	Included	Included	Included	Included

## Prescription Drug

	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>
<b>Deductible</b>	\$5/\$35/\$70/\$70	\$5/\$35/\$70/\$70	\$4 or \$5/\$35/\$70/\$70	\$5/\$35/\$70/\$70	\$5/\$35/\$70/\$70	\$4/\$28/\$55/\$55
<b>Tier Structure</b>	2x Copay ; Tier 4 30 days only	\$10/\$70/\$210/\$70; Tier 4 30 days only	\$8/\$70/\$210; Tier 4 not available	\$10/\$70/\$210/\$70; Tier 4 30 days only	\$10/\$70/\$210; Tier 4 Not Available	\$8/\$74/\$165; Tier 4 Not Available
<b>Retail 90-Day Supply</b>	CMS Minimum	CMS Minimum	25%	Generic Gap	25%	\$4 Tier 1 / 25% All Others
<b>Gap Coverage</b>						
<b>(&gt; \$2,960 Total Drug Spend)</b>						
<b>Catastrophic Coverage</b>	Greater of: \$3.30 Generic or Multi-Source Pfd Brand; \$8.25 Other	Greater of: \$4.15 or 5% Generic \$10.35 or 5% Brand	Greater of: \$4.15 or 5% Generic \$10.35 or 5% Brand	Greater of: \$4.15 or 5% Generic \$10.35 or 5% Brand	Greater of: \$4.15 or 5% Generic \$10.35 or 5% Brand	Greater of: \$4.15 or 5% Generic \$10.35 or 5% Brand
<b>Mail Order 90-Day Supply</b>	2x Copay ; Tier 4 30 days only	\$10/\$70/\$210/\$70; Tier 4 30 days only	\$8 or \$10/\$70/\$210; Tier 4 not available	\$10/\$70/\$210/\$70; Tier 4 30 days only	\$10/\$70/\$210; Tier 4 Not Available	\$8/\$74/\$165; Tier 4 Not Available

### UnitedHealthcare:

- **Competitive rates**
  - Annual Savings of over \$1,000,000 for PSRSSTL
  - Monthly Savings for Retirees enrolled in Low Plan of \$25 and High Plan of \$139.54
  - During Open Enrollment, will work to migrate Medicare Retirees from SLPS Base and Buy up to MA Plans
- **Strong network**
  - More access points for retirees to providers
- **Enhancements to the MA Plans**
  - Vision benefit enhanced to every 12 months (vs. every 24 months)
- **Incumbent—No Disruption**

# Prepaid Legal and ID Theft Marketing Results

# Legal Insurance – Best & Final Offers

## Carrier Information



1. AM Best / Financial Rating	A+ (Better Business Bureau)	A+ (Superior) XV (\$2 Billion or Greater)	A+ (Superior) XV (\$2 Billion or Greater)
2. Products Quoted	Legal Insurance	Legal Insurance	Legal Insurance
3. Rate Guarantees	4 Years	3 Years	3 Years
4. Employee Eligibility	Client Determination	Client Determination	Client Determination
5. Billing Process / Method	Self-Bill or List-Bill	Self-Bill	Self-Bill or List-Bill
6. Group or Individual Level Premium Accounting	Individual	Individual	Individual
7. Claims Turnaround Time	0 - 4 Business Days	10 Business Days	3 - 10 Business Days
8. Miscellaneous	N/A	N/A	\$2,500 Tech Credit



# Legal Insurance – Best & Final Offers

Legal Insurance



	LegalShield National Plan Situs State: MO	Legal Plan Situs State: MO	FamilyADVISOR with LegalGUARD Plus Situs State: MO
1. Participation Requirement	None	None	None
2. Coverage of Pre-existing Matters	Yes (If There is No Existing Attorney)	Yes (If There is No Existing Attorney)	Yes (If There is No Existing Attorney)
3. Phone/Office Consultations with Attorney	Unlimited	Unlimited	Phone: Unlimited Office: Up to 1 Hour Per Quarter
4. Discount for Non-Covered Items	25%	4 Hours of Network Attorney Time & Services Per Plan Year (Non-Covered Matters That Are Not Otherwise Excluded)	Up to 25%
5. Wills & Codicils	Covered	Covered	Covered
6. Living Trusts	Covered (Revocable and Irrevocable)	Covered (Revocable and Irrevocable)	Covered (Revocable and Irrevocable)
7. Power of Attorney	Covered	Covered	Covered
8. Sale/Purchase of Real Estate	Covered (Primary and Secondary Residence)	Covered (Primary and Secondary Residence)	Covered
9. Adoption	Covered (Contested & Uncontested)	Covered (Contested & Uncontested)	Covered (Contested & Uncontested)
10. Divorce	Uncontested: Covered Contested: Covered Up to 20 Hours Per Insured Event; 25% Reduced Fee Benefit For Any Additional Hours	Advice & Consultation, Document Review For Additional Hours	Uncontested: Fully Covered Contested: Covered Up to 28.5 Hours; 25% Reduced Fee Benefit For Any Additional Cost
11. Post Decree Child Custody/Support	Uncontested: Covered Contested: Covered Up to 8 Hours Per Insured Event; 25% Reduced Fee Benefit For Any Additional Hours	Advice & Consultation, Document Review	Covered Up to 28.5 Hours; 25% Reduced Fee Benefit For Any Additional Cost
12. Personal Bankruptcy	Covered	Covered	Covered
13. Tax Audits	Covered (Federal, State & Local)	Covered (Federal, State & Local)	Covered
14. ID Theft	Advice, Consultation, Document Review Regarding Potential Creditor Actions Against the Participant and/or Participant's Spouse Resulting From ID Theft; Includes Provider Law Firm's Legal Services as Needed to Contacts Creditors, Credit Bureaus and Financial Institutions; Provides Defense Services For Any Action That Arises Out of ID Theft; Full ID Theft Coverage, Including Monitoring and Restoration, Included via IDShield (Additional Cost Required)	Identity Theft Defense (Including Consultation, Defense Services and Online Services), LifeStages Identity Management Services (Including Theft Support, Fraud Support, Recovery & Replacement Services)	Advice & Consultation, Personal Recovery Kit, Doc Prep & Review
15. Defense of Tickets (Excl DUI)	Covered	Covered	Covered
16. Probate	Advice, Consultation, Document Review; 25% Reduced Benefit Fee For Document Preparation & Court Representation	10% Network Discount	Covered Up to 2 Hours Per Insured Event; 25% Reduced Fee Benefit For Any Additional Hours
17. Portability	Active Employees Can Port Coverage Until Group Master Policy Terminates, Not Portable If Group Master Policy is Replaced; Ported Policies Remain Active Until Policyholder Terminates Coverage or No Longer Pays Premiums	Portable At Same Voluntary Rates For Up to 12 Months; Cost of Plan Paid Up Front at Time of Port; Not Portable If Master Contract is Terminated	Active Employees Can Port Coverage Until Group Master Policy Terminates, Not Portable If Group Master Policy is Replaced; Ported Policies Remain Active Until Policyholder Terminates Coverage or No Longer Pays Premiums
18. Miscellaneous	Enforcement & Modification of a Support Order (Up to 8 Hours), Post Nuptial / Domestic Partnership Agreements, Bullying Protection, Gender Identifier Change, Elder Law Matter Coverage, Civil & Social Discrimination, Consumer Credit Services	Provides Unlimited Access to Fraud Specialists; Participant Can Receive Expense Reimbursement Up to \$1 Million	Financial Helpline, Mediation Counseling Assistance, Elder Law, Immigration Coverage, International Adoption, Additional Real Estate Coverage
Rates	Monthly Premium \$20.95	Monthly Premium \$17.25	Monthly Premium \$18.68

# ID Theft Insurance – Best & Final Offers

## Carrier Information



Carrier Information	Allstate IDENTITY PROTECTION	MetLife	THE IDENTITY GUARD	IDShield™	LifeLock WITH Norton BY NORTON
1. AM Best / Financial Rating	A+ (Better Business Bureau)	A+ (Better Business Bureau)	A+ (Better Business Bureau)	A+ (Better Business Bureau)	A+ (Better Business Bureau)
2. Products Quoted	Identity Theft Insurance	Identity Theft Insurance	Identity Theft Insurance	Identity Theft Insurance	Identity Theft Insurance
3. Rate Guarantees	3 Years	3 Years	3 Years	4 Years	3 Years
4. Employee Eligibility	Client Determination	Client Determination	Client Determination	Client Determination	Client Determination
5. Billing Process / Method	Self-Bill or List-Bill	Self-Bill or List-Bill	Self-Bill or List-Bill	Self-Bill or List-Bill	Self-Bill or List-Bill
6. Group or Individual Level Premium Accounting	Individual	Individual	Individual	Individual	Individual
7. Claims Turnaround Time	Varies	Varies	Varies	Varies	Varies
8. Miscellaneous	\$4,200 Tech Credit	N/A	N/A	N/A	\$4,000 Implementation Credit

# ID Theft Insurance – Best & Final Offers



ID Theft	Allstate IDENTITY PROTECTION	MetLife	IDShield	LifeLock with Norton
	Allstate Identity Protection Pro+ Cyber Situs State: MO	Protection Plus Situs State: MO	National ID Shield Plan Situs State: MO	LifeLock Benefit Premier Situs State: MO
1. Participation Requirement	None	None	None	2 Members
2. Participant Secure Portal	Yes	Yes	Yes	Yes
3. Credit Score & Report	Tri-Bureau: Annual Score & Report	Tri-Bureau: Annual Score & Report	Covered (Tri-Bureau: Annual)	Covered (Tri-Bureau: Annual)
4. Lost Wallet / Card Support	Covered	Covered	Covered	Covered
5. Buy, Sell, Trade of Personal Information on Black Market	Covered	Covered	Covered	Covered
6. Credit Monitoring and Alerts	Covered (Tri-Bureau)	Covered (Tri-Bureau)	Covered (Tri-Bureau)	Covered (Tri-Bureau)
7. Social Networks (Facebook, Twitter, Instagram, etc.)	Covered	Covered	Covered	Covered
8. Large Scale Data Breach Notification (Public Reporting)	Covered	Covered	Covered	Covered
9. Bank Account Changes	Transaction, Opening & Takeover Monitoring	Transaction, Opening & Takeover Monitoring	Covered	Transaction, Opening & Takeover Monitoring
10. Real Time Alerts	Covered	Covered	Covered	Covered
11. Methods of Alerts	Email, Text Message, Online Portal	SMS Text Message, Email and Mobile App	Email, Mobile App	Phone, Text, App, Email
12. Coverage for Victim of ID Theft While in Program	Expense & Stolen Fund Reimbursement: Each Covered Up to \$1,000,000; Unwritten by Assurant, Provides Reimbursement for Out of Pocket Cost	Provided Through a \$1,000,000 Identity Theft Insurance Policy That Provides Reimbursement For Out of Pocket Cost	Provided Through a \$1,000,000 Identity Fraud Protection Plan That Provides Reimbursement For Expenses and Legal Costs Incurred by the Participant or Participant's Spouse/Eligible Dependents; Full Service Restoration by Licensed Private Investigators	Provided Through a \$1,000,000 Protection Package For Each of the Following: Stolen Funds Reimbursement, Personal Expense Compensation & Coverage For Lawyers & Experts
13. Reimbursement of Participant or Provider Hired	Participant	Participant	Participant	Both
14. Portability	Portable At Same Group Rates, Employees Are Billed Directly	Portable at Retail Pricing, Employees Are Billed Directly	Active Employees Can Port Coverage Until Group Master Policy Terminates, Not Portable if Group Master Policy is Replaced; Ported Policies Remain Active Until Policyholder Terminates Coverage or No Longer Pays Premiums	Portable At Discounted Consumer Rates
15. Miscellaneous	Allstate Digital Footprint, Enhanced Social Media Monitoring For Account Takeover, IP Address Monitoring, Credit Freeze Assistance, Credit Lock (Adults & Minors), Credit Report Disputes, Tax Fraud Refund Advance, Specialized Unemployment Fraud Support, \$1M 401K & HSA Reimbursement; *Under Roof, Under Wallet* Coverage: As Long As Dependent Lives Within the Employee's Household, or the Employee Supports the Individual Financially, They Are Eligible to Enroll (This Includes College-Aged Children, Elderly Parents, Deceased Family Member); New Features For 2022: Enhanced Digital Footprint & Identity Health Status, Stolen Wallet Emergency Cash, Security Pro, Senior Family Coverage Pro+ Cyber Includes Coverage For Mobile Device And Application Security Scan, Mobile Device Locator And Theft Alerts, Mobile Safe Browsing And Phishing Protection, Wi-Fi Network Scan and Alerts, Family Mobile Device Protection (Up to 10 Devices), Cyber And Ransomware Expense Reimbursement	401K Investment Account Monitoring, Student Loan Activity Alerts, High Risk Transaction Monitoring, Address Monitoring, Human-Sourced Intelligence, Compromised Credentials, Stolen Fund Reimbursement, 401K & HSA Reimbursement, Sex Offender Monitoring, Home Title Monitoring, Criminal Record Monitoring, Fictitious Identity Monitoring, Wifi / VPN Security (Up to 10 Devices)	Adult Dependent Parent Restoration, VPN, Cybersecurity / Malware Protection, Password Manager/Auto-Monitoring, Consultation Services, Direct Access to Licensed Private Investigators, Financial Account Monitoring & Alerts, Minor Identity Protection, Cyberbullying Protection, Privacy & Reputation Management Consultation & Restoration	Home Title Monitoring, Social Media Monitoring, LifeLock Skill For Amazon Alexa, Credit, Bank & Utility Account Freezes, Identity Verification Monitoring, Dark Web Monitoring (Game Tags, Password Combo List), Recurring Charge Alert, Identity Lock, Secure VPN; Norton Device Security (Up to 5 Devices, Family Gets 10 Devices; 50 GB Cloud Backup); Online Privacy (Secure VPN, Privacy Monitor & SafeCam)
Rates	Monthly Premium	Monthly Premium	Monthly Premium	Monthly Premium
16. Employee Only	\$9.50	\$11.95	\$7.15	\$9.99
17. Family	\$18.50	\$20.95	\$13.85	\$18.98

## **Recommendation**

### **Prepaid Legal and Identify Theft**

#### **MetLife Prepaid Legal:**

- Competitive rates
- Strong network—in and out of network coverage

#### **Allstate ID Theft Protection:**

- Excellent Customer Service
- Full service ID protection
- Generous family definition

## 2023 Open Enrollment Schedule

Open Enrollment Reminder Postcard with Virtual Meeting Schedule will be mailed to Retirees with Medical or Dental Coverages. Open Enrollment Materials will be sent out in early October.

Open Enrollment meetings will be held virtually via live webinars on the following dates/times:

Wednesday, November 2	10:00 am
Thursday, November 3	2:00 pm
Wednesday, November 9	2:00 pm
Thursday, November 10	10:00 am
Tuesday, November 15	10:00 am
Wednesday, November 16	2:00 pm

Account Managers representing the Medical, Dental, and Vision Plans will attend to provide an overview of the benefits

# Disclaimers



- Coverage** This proposal [analysis, report, etc.] is an outline of the coverages proposed by the carrier(s), based on information provided by your company. It does not include all of the terms, coverages, exclusions, limitations, and conditions of the actual contract language. This proposal (analyses, report, etc.) is not a contract and offers no contractual obligation on behalf of Gallagher.
- Renewal / Financial** This analysis is for illustrative purposes only, and is not a guarantee of future expenses, claims costs, managed care savings, etc. There are many variables that can affect future health care costs including utilization patterns, catastrophic claims, changes in plan design, health care trend increases, etc. This analysis does not amend, extend, or alter the coverage provided by the actual insurance policies and contracts. Please see your policy or contact us for specific information or further details in this regard.
- Legal** The intent of this analysis [report, letter, etc.] is to provide you with general information regarding the status of, and/or potential concerns related to, your current employee benefits environment. It should not be construed as, nor is it intended to provide, legal advice. Laws may be complex and subject to change. This information is based on current interpretation of the law and is not guaranteed. Questions regarding specific issues should be addressed by legal counsel who specializes in this practice area.

Consulting and insurance brokerage services to be provided by Gallagher Benefit Services, Inc. and/or its affiliate Gallagher Benefit Services (Canada) Group Inc. Gallagher Benefit Services, Inc., a non-investment firm and subsidiary of Arthur J. Gallagher & Co., is a licensed insurance agency that does business in California as "Gallagher Benefit Services of California Insurance Services" and in Massachusetts as "Gallagher Benefit Insurance Services." Investment advisory services and corresponding named fiduciary services may be offered through Gallagher Fiduciary Advisors, LLC, a Registered Investment Adviser. Gallagher Fiduciary Advisors, LLC is a single-member, limited-liability company, with Gallagher Benefit Services, Inc. as its single member. Certain appropriately licensed individuals of Arthur J. Gallagher & Co. subsidiaries or affiliates, excluding Gallagher Fiduciary Advisors, LLC, offer securities through Kestra Investment Services (Kestra IS), member FINRA/SIPC and or investment advisory services through Kestra Advisory Services (Kestra AS), an affiliate of Kestra IS. Neither Kestra IS nor Kestra AS is affiliated with Arthur J. Gallagher & Co., Gallagher Benefit Services, Inc. or Gallagher Fiduciary Advisors, LLC. Neither Kestra AS, Kestra IS, Arthur J. Gallagher & Co., nor their affiliates provide accounting, legal, or tax advice.



# Gallagher

Insurance | Risk Management | Consulting

©2021 ARTHUR J. GALLAGHER & CO.