

**PUBLIC SCHOOL RETIREMENT SYSTEM
OF THE CITY OF ST. LOUIS**
MINUTES OF THE BOARD OF TRUSTEES REGULAR MEETING
August 28, 2023

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 28, 2023. 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. Angela Banks, Christina Bennett, Louis Cross, Donna Jones, Martel Mann, Bobbie Richardson, and Dorris Walker were present. The Board of Trustees had a quorum at the meeting. Trustees Shanise Johnson and Yvette Levy were absent. Trustees Sheila Goodwin and Albert Sanders joined the meeting in progress.

Executive Director Susan Kane, PSRSSTL Accounting Specialist Terry Mayes, PSRSSTL Insurance Specialist Monica Brewer, Attorney Representative Matt Gierse, Insurance Consultant Representatives Diane Laflash and Mike Colacchio were also in attendance.

II. APPROVAL OF MINUTES FROM LAST MEETING

Bobbie Richardson made a motion, seconded by Dorris Walker, to approve the minutes of the Regular Board of Trustees Meeting from June 26, 2023. 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

Bobbie Richardson made a motion, seconded by Dorris Walker, to approve the Retirements and Benefits of July and August 2023. By voice vote, motion carried.

Bobbie Richardson made a motion, seconded by Dorris Walker, to approve the refunds and bills of June and July 2023. By voice vote, motion carried.

VI. REPORT OF THE CHAIRPERSON

The Chairman expressed his appreciation to the Trustees for their attendance at the meetings regarding the Custodian search. He also mentioned that he looked forward to the presentation later in the meeting regarding the System's insurance offered to retired members. The Chairman congratulated Monica on her appointment to the Insurance Specialist position. He also mentioned that he would like to have a meeting with the new Superintendent for the St. Louis Public Schools and

other key individuals to continue discussions about legislation that would improve the funding for the System.

VII. REPORT OF THE EXECUTIVE DIRECTOR

The Executive Director began her report by introducing Monica Brewer as the Insurance Specialist. She then introduced the System’s Insurance Consultants, Diane Laflash and Mike Colacchio from Gallagher to discuss the renewals on the various retiree insurance coverages offered by the System. In June 2023 Diane joined the team providing service to the System because of the retirement of Mark Von Vogt, the prior Insurance Consultant. Diane began the presentation by explaining the services that Gallagher provides to PSRSSTL. She also provided an overview of the two teams from Gallagher involved, with one focusing on Communications and the other on the insurance plans.

Mike Colacchio continued the presentation with a summary of the renewals on the various plans effective January 1, 2024. He also provided the number of PSRSSTL Retired Members enrolled in the various coverages as of July 1, 2023, as it compared to July 1, 2022. On the Medicare Advantage Plan, the monthly premiums of \$0 are set to continue for all three plans through December 31, 2025. However, Gallagher is recommending that the Gold Plan, which is very similar to the Low Plan, be discontinued so that the System is offering only two Medicare Advantage Plans as of January 1, 2024. The individuals enrolled in the Gold Plan would be migrated to the Low Plan without Retired Members needing to take any action. Those enrolled in the Gold Plan could also opt to move into the High Plan.

Diane Laflash then explained another recommendation from Gallagher to adopt a Premium Only Plan for PSRSSTL staff. This allows individuals to elect to pay for any out of pocket medical, dental, and vision premiums on a pre-tax basis. Individuals would save on taxes deducted, including Social Security. The System’s employer portion on Social Security taxes would also be reduced. A document would need to be created and adopted. Other than the preparation of the document, there is no additional cost for maintaining this plan.

After all discussion had been concluded on this matter, Sheila Goodwin made a motion, seconded by Bobbie Richardson, to adopt the insurance renewals for the two SLPS UnitedHealthcare PPO Plans with Express Scripts Rx as presented by the Insurance Consultant.

A roll call vote was taken.

Angela Banks	Yes	Christina Bennett	Yes	Louis Cross	Yes
Sheila Goodwin	Yes	Donna Jones	Yes	Martel Mann	Yes
Bobbie Richardson	Yes	Albert Sanders	Yes		

The motion was carried with eight yes votes.

Bobbie Richardson made a motion to eliminate the UHC Gold plan and renew the High and Low plans and move Gold plan members to the Low plan, unless they elect to move to the High plan during Open Enrollment. Sheila Goodwin seconded the motion.

A roll call vote was taken.

Angela Banks	Yes	Christina Bennett	Yes	Louis Cross	Yes
Sheila Goodwin	Yes	Donna Jones	Yes	Martel Mann	Yes
Bobbie Richardson	Yes	Albert Sanders	Yes		

The motion was carried with eight yes votes.

Sheila Goodwin made a motion, seconded by Bobbie Richardson to continue dental coverage with Delta Dental of MO for both the Dental High and Low Options at no change in premium or plan design and to renew vision coverage with EyeMed for the Vision plan at no change in premium or plan design as recommended by the Insurance Consultant

A roll call vote was taken.

Angela Banks	Yes	Christina Bennett	Yes	Louis Cross	Yes
Sheila Goodwin	Yes	Donna Jones	Yes	Martel Mann	Yes
Bobbie Richardson	Yes	Albert Sanders	Yes		

The motion was carried with eight yes votes.

Bobbie Richardson made a motion to renew voluntary benefit coverage with MetLife Prepaid Legal and Allstate Identity Theft Protection with all premiums paid by members/PSRSSTL staff electing coverage. The motion was seconded by Sheila Goodwin.

A roll call vote was taken.

Angela Banks	Yes	Christina Bennett	Yes	Louis Cross	Yes
Sheila Goodwin	Yes	Donna Jones	Yes	Martel Mann	Yes
Bobbie Richardson	Yes	Albert Sanders	Yes		

The motion was carried with eight yes votes.

Sheila Goodwin made a motion, seconded by Bobbie Richardson, to implement a Premium Only (POP) Plan for PSRSSTL Staff, with the final document subject to Trustees review and approval at a future Board meeting.

A roll call vote was taken.

Angela Banks	Yes	Christina Bennett	Yes	Louis Cross	Yes
Sheila Goodwin	Yes	Donna Jones	Yes	Martel Mann	Yes
Bobbie Richardson	Yes	Albert Sanders	Yes		

The motion was carried with eight yes votes.

The Executive Director thanked the Gallagher team for their work on the System insurance coverage throughout the year. She continued her report by commenting on the 2023 Trustee election activity, which included an election for a Retired Teacher, which was ongoing, and two Active Member elections, which would begin in September.

She then asked Trustees to let her know as soon as possible if they were interested in attending the upcoming Annual Conference of the National Council on Teacher Retirement at La Jolla, CA in early October. The Executive Director then reminded the Trustees to submit any travel expenses for

reimbursement as soon as possible. The PSRSSTL Travel Policy was changed recently and now included a requirement that Trustees submit a short, written summary on any conferences attended. She also indicated that a list of the travel reimbursement expenses submitted would be provided to the Trustees for their review at each meeting.

Bobbie Richardson made a motion, seconded by Sheila Goodwin to accept the 2023 travel expenses received through August 28, 2023, as submitted by the Executive Director.

A roll call vote was taken.

Angela Banks	Yes	Christina Bennett	Yes	Louis Cross	Yes
Sheila Goodwin	Yes	Donna Jones	Yes	Martel Mann	Yes
Bobbie Richardson	Yes	Albert Sanders	Yes		

The motion was carried with eight yes votes.

The Executive Director commented that the project to review the Pension Administration System has begun. Segal, the Consultant selected, has been onsite shadowing staff and learning the System's current process. They will prepare a report on the Current State of the System, which will be shared with the Board when completed. Finally, she announced that Ann Connor had been selected to replace Monica Brewer as the Clerical Services Assistant.

VIII. REPORT OF THE INVESTMENT CONSULTANT

None

IX. REPORT OF THE ACTUARY

None

X. REPORTS OF COMMITTEES OF THE BOARD OF TRUSTEES

Benefits Committee

No additional report.

Trustee Business Committee

No report.

Investment Committee

No report.

Legislative, Rules & Regulations Committee

No report.

Personnel & Professional Contracts Committee

Co-Chair Richardson provided an update on the Request for Proposal for Attorney Services. The RFP Notice was sent out in late July to seventeen law firms. Eight firms responded that they would submit a proposal. The RFP was posted on the System's website on August 7 and responses are due by September 25, 2023.

XI. NEW BUSINESS

None

XII. REPORT OF THE ATTORNEY

The Attorney Representative recommended that his report be conducted in closed session. Sheila Goodwin made the motion, seconded by Bobbie Richardson, 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 legal counsel for the PSRSSTL on legal matters.

A roll call vote was taken.

Angela Banks	Yes	Christina Bennett	Yes	Louis Cross	Yes
Sheila Goodwin	Yes	Donna Jones	Yes	Martel Mann	Yes
Bobbie Richardson	Yes	Albert Sanders	Yes		

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

The Trustees approved two motions during the closed session.

Albert Sanders made a motion, seconded by Sheila Goodwin, to hire an out of state attorney to continue legal action against the family member of a deceased retiree regarding the overpayment of benefits, at an amount not to exceed \$10,000.

A roll call vote was taken.

Angela Banks	Yes	Christina Bennett	Yes	Louis Cross	Yes
Sheila Goodwin	Yes	Donna Jones	Yes	Martel Mann	Yes
Bobbie Richardson	Yes	Albert Sanders	Yes		

The motion was carried with eight yes votes.

Sheila Goodwin made the motion, seconded by Bobbie Richardson, to adopt a Missouri Sunshine Law Policy which included designation of the Executive Director as the Custodian of Records.

A roll call vote was taken.

Angela Banks	Yes	Christina Bennett	Yes	Louis Cross	Yes
Sheila Goodwin	Yes	Donna Jones	Yes	Martel Mann	Yes
Bobbie Richardson	Yes	Albert Sanders	Yes		

The motion was carried with eight yes votes.

At the conclusion of the discussion, Sheila Goodwin made a motion, seconded by Bobbie Richardson, to open the meeting, pursuant to Section 610.021, of the Missouri Revised Statutes.

A roll call vote was taken.

Angela Banks	Yes	Christina Bennett	Yes	Louis Cross	Yes
Sheila Goodwin	Yes	Donna Jones	Yes	Martel Mann	Yes
Bobbie Richardson	Yes	Albert Sanders	Yes		

The motion was carried with eight yes votes.

XIII. ADJOURNMENT

Since there was no further business, Sheila Goodwin made a motion, seconded by Bobbie Richardson, to adjourn the meeting. By voice vote, motion carried, and the meeting adjourned at around 6:08 p.m.

Attachments:
Retirement & Benefit: July and August 2023
Refunds and Bills—June and July 2023
Insurance Consultant Presentation

Distributions - June, 2023

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	Dec Mem SSN
079913	06/14/23	LONG	KURN L	535.41		535.41	A	D	DEC: DAVID J BARTON	
079914	06/14/23	CONNOR	JESSICA	959.53	95.95	863.58	A	D	DEC: SANDRA L CALL	
079475	01/31/23	CHISM	HENNESSEY	(8,454.07)		(8,454.07)	A	S	NSCS KIPP VOID & REISSUE	
079915	06/14/23	CHISM	HENNESSEY	8,454.07		8,454.07	A	S	NSCS KIPP VOID & REISSUE	
079916	06/14/23	LEVINSON	JANET	590.75	59.08	531.67	A	D	DEC: ANDREA CUEVAS	
079917	06/14/23	PEET	MICHAEL E	15,567.13		15,567.13	A	S	DEC: AUDREY PEET	
079918	06/14/23	RAMSEY	RITA	1,560.91		1,560.91	A	S	DEC: YOLAND R PETTY	
079043	08/26/22	TRIESCHMANN	LAURA	(38,506.47)		(38,506.47)	A	S	VOID AND REISSUE	
079919	06/14/23	TRIESCHMANN	LAURA	38,506.47		38,506.47	A	S	VOID AND REISSUE	
				0.00						
079949	06/29/23	AUGUSTINE	TAMMIE	5,571.25	1,114.25	4,457.00	A	S	NSCS MOME CA	
079950	06/29/23	BELCHER	MARCHE	3,821.83	764.37	3,057.46	A	S		
079951	06/29/23	BINFORD	TERRELL	1,871.14	374.23	1,496.91	A	S		
079952	06/29/23	BLAKE	JAMIE	3,969.62	793.92	3,175.70	A	S		
079953	06/29/23	BRADLEY	CHERYL	11,119.28	2,223.86	8,895.42	A	S	MOME	
079954	06/29/23	BROWN	CELESTE	1,651.42	330.28	1,321.14	A	S		
079955	06/29/23	BUEHLMANN	MORGAN L	7,144.91	1,428.98	5,715.93	A	S	CA	
079956	06/29/23	BURGESS	STEVE A	1,549.36	309.87	1,239.49	A	S	CA	
079957	06/29/23	CRAIG	DOROTHY	19,410.54	3,882.11	15,528.43	A	S		
079958	06/29/23	CULE	RUSSELL	1,607.06	321.41	1,285.65	A	S		
079959	06/29/23	DAVIS	DARNELL	7,187.85		7,187.85	A	S	SLPS LFL	
079960	06/29/23	DAVIS	DERIC	9,761.05	1,952.21	7,808.84	A	S		
079961	06/29/23	EBER	NICOLE	6,591.76		6,591.76	A	S	MOME	
079962	06/29/23	EDWARDS	EMILY L	14,952.65		14,952.65	A	S		
079963	06/29/23	FRANK	KAREN	23,942.94		23,942.94	A	S	GSA SLPS	
079964	06/29/23	GAY	SANDRA	2,933.30	586.66	2,346.64	A	S		
079965	06/29/23	GLASS	JEAN M	15,575.09	3,115.02	12,460.07	A	S	CA	
079966	06/29/23	HADLEY	TAMECA	1,723.31	344.66	1,378.65	A	S	KIPP	
079967	06/29/23	HALL	SARA	24,832.33	4,966.47	19,865.86	A	S	CA	
079968	06/29/23	HARRIS	NOVA	23,499.35	4,699.87	18,799.48	A	S		
079969	06/29/23	HODGE	MICHAEL T	16,495.33	3,299.07	13,196.26	A	S		
079970	06/29/23	JENKINSON	TAYLOR	12,739.30	2,547.86	10,191.44	A	S	MOME	
079971	06/29/23	JONES	COLIN	4,394.15	878.83	3,515.32	A	S	CA LFL	
079972	06/29/23	KEMP	SARAH	21,178.14	4,235.63	16,942.51	A	S		
079973	06/29/23	KOHOUTEK	CYNTHIA G	11,672.03		11,672.03	A	S		
079974	06/29/23	MAJORS	ALEXIA	5,495.38	1,099.08	4,396.30	A	S		
079975	06/29/23	MAXWELL	RACHEL	16,185.78	3,237.16	12,948.62	A	S		
079976	06/29/23	MIRKA	TAYLOR	17,147.13	3,429.43	13,717.70	A	S		
079977	06/29/23	NOMBRE	CHEICK M	16,203.06	3,240.61	12,962.45	A	S	SLIS	
079978	06/29/23	NORISE	VICKIE J	15,821.44	3,164.29	12,657.15	A	S		
079979	06/29/23	NUSSBAUM	KAREN	9,643.39	1,928.68	7,714.71	A	S	NSCS	
079980	06/29/23	PATTIN	LOIS	2,654.11	530.82	2,123.29	A	S		
079981	06/29/23	PAYNE	JAYLA	713.09	142.62	570.47	A	S		

Distributions - June, 2023

[illegible]

Distributions -July ,2023

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	DEC MEM SSN
080037	07/18/23	CLAUDE	HENRY A	417.75	83.55	334.20	A	D	DEC: TRACY ANDREOTTI	
080038	07/18/23	CARL	DYLAND	1,216.49	121.65	1,094.84	A	D	DEC: MICHAEL CARL	
080039	07/18/23	SHERL	SETH	8,385.13	1,677.03	6,708.10	A	D	DEC: JOSHUA HOLMGREN	
080040	07/18/23	MCDONALD GUEST	MARGARET	28,609.38	2,510.40	26,098.98	A	D	DEC: KATHLEEN MCDONALD	
080041	07/18/23	MITCHELL	JOSEPH B	12,823.08	2,564.62	10,258.46	A	D	DEC: MAZINA MITCHELL	
080042	07/18/23	MORRIS	DARNELL	11,797.05		11,797.05	A	D	DEC: LORNA MORRIS	
080043	07/18/23	SWANAGAN	EDDIE B	10,209.44	1,020.94	9,188.50	A	D	DEC: ERICA PATTON	
080069	07/28/23	ALLEN	JAMES	2,768.93	553.79	2,215.14	A	S		
080070	07/28/23	ANDERSON	GABRIELLE	23,568.99		23,568.99	A	S	KIPP SLPS	
080071	07/28/23	BAMBARGER	SHEMAINE	21,794.97	4,358.99	17,435.98	A	S		
080072	07/28/23	BIRCH	ALYSSA	14,116.43	2,823.29	11,293.14	A	S		
080073	07/28/23	CLARK	OLIVIA	1,892.49	378.50	1,513.99	A	S		
080074	07/28/23	COLE	DAWN M	8,612.70	1,722.54	6,890.16	A	S		
080075	07/28/23	CONWAY-SIMS	CHRYSTA	953.37	190.67	762.70	A	S		
080076	07/28/23	CORTEVILLE	TIM	3,889.58		3,889.58	A	S		
080125	07/28/23	CROSS	AMY L	8,435.77	1,687.15	6,748.62	A	S	SOULARD	
080078	07/28/23	DARRIS	TEYUNA	5,299.90	1,059.98	4,239.92	A	S		
080079	07/28/23	DIORENZO	SAMUEAL	12,571.20		12,571.20	A	S		
080080	07/28/23	EDISON	LAUREN	1,545.28		1,545.28	A	S	MOMENTUM	
080126	07/28/23	FIELDS	LAWANDA	876.45	175.29	701.16	A	S	MOMENTUM	
080082	07/28/23	FIGUEROA	CARMEN	888.75	177.75	711.00	A	S	LFL	
080083	07/28/23	GAUSE	RYAN	37,415.20	7,483.04	29,932.16	A	S		
080084	07/28/23	GOINS	CLIFTON	2,269.06	453.81	1,815.25	A	S		
080085	07/28/23	GOOD	MAHLIK	591.77		591.77	A	S	MOMENTUM	
080087	07/28/23	HAYWOOD	JANA R	54,000.00		54,000.00	A	S		
080086	07/28/23	HAYWOOD	JANA R	45,014.55	9,002.91	36,011.64	A	S		
080088	07/28/23	HEMANN	JASON	1,807.08	361.42	1,445.66	A	S		
080089	07/28/23	HERNANDEZ	MORGAN	17,989.04	3,597.81	14,391.23	A	S		
080090	07/28/23	HEWITT	SERBREMPSTER E	15,232.76	3,046.55	12,186.21	A	S		
080091	07/28/23	HILL	LASHONDA	915.46	183.09	732.37	A	S	KAIROS	
080092	07/28/23	HUDSON	MALAUNA	6,257.94	1,251.59	5,006.35	A	S	KIPP	
080093	07/28/23	KING	CHANDRA L	32,752.60	6,550.52	26,202.08	A	S		
080094	07/28/23	KING	EMILIE	8,744.71	1,748.94	6,995.77	A	S		
080095	07/28/23	LEVINS	KATHERINE S	21,887.16	4,377.43	17,509.73	A	S		
080096	07/28/23	LOTT	CELINA	2,794.73	558.95	2,235.78	A	S		
080097	07/28/23	MCFERRON	KAITLIN	12,046.23	2,409.25	9,636.98	A	S		
080098	07/28/23	NELSON	MAGRETTA N	10,230.91	2,046.18	8,184.73	A	S		
080099	07/28/23	NICKLESS	PAULA	5,069.97	1,013.99	4,055.98	A	S		
080100	07/28/23	NIEWEGLOWSKI	HANNAH	16,580.47		16,580.47	A	S		
080101	07/28/23	PAES	SARAH	11,472.85	2,294.57	9,178.28	A	S		
080102	07/28/23	PARACHA	SARA	19,127.63		19,127.63	A	S	NCS	
080103	07/28/23	POWELL	MARQUETTA	8,354.86	1,670.97	6,683.89	A	S		

Distributions -July ,2023

[illegible]

Public School Retirement System of the City of St. Louis Checks Written During the Month of June, 2023			
Payee	Ck. Number	Description	Amount
Date Paid June 2, 2023			
Office Payroll	ACH	Office Payroll	10,969.97
AXA Equitable	ACH	457 Contributions	1,500.00
Integrated Payroll Services (IPS)	ACH	Payroll Processing Fee	57.10
Date Paid June 5, 2023			
Ameren Missouri	79895	Electric Service	1,470.61
ACC Business	79896	Telephone Fiberoptics	608.66
Charter Communications	79897	Charter Internet and Voice	169.96
Republic Services #346	79898	Trash Pick-Up	332.26
St. Louis Mat & Linen Company	79899	Floor Mats	104.00
Scottish Rite Preservation	79900	June 2023 Parking - 2 Employees	146.00
Stericycle, Inc.	79901	Document Shredding	135.06
St. Louis Post Dispatch	79902	Classified Ad-Receptionist/Admin. Assistant	190.00
Pitney Bowes Global Financial Services, LLC	79903	Lease Charges	1,256.22
BuildingStars STL Operations, Inc.	79904	Janitorial Services	1,386.00
Government Finance Officers Association	79905	Membership Dues 07/01/2023-06/30/2024	420.00
St. Louis Select Landscaping	79906	Monthly Property Landscaping	228.52
Intelica Commercial Real Estate	79907	Engineer Services	658.30
Murphy Company	79908	Maintenance	295.00
Board of Education St. Louis Benefits Trust	79909	Office Employees Insurance - Dental	141.30
Board of Education St. Louis Benefits Trust	79910	Office Employees Insurance - Vision	12.88
Board of Education St. Louis Benefits Trust	79911	Office Employees Insurance - Life	191.22
Date Paid June 16, 2023			
Office Payroll	ACH	Office Payroll	10,969.97
AXA Equitable	ACH	457 Contributions	1,500.00
Integrated Payroll Services (IPS)	ACH	Payroll Processing Fee	64.51
Date Paid June 16, 2023			
NASP	79920	Registration-Louis Cross- Annual Conference	200.00
NASP	79921	Registration-Bobbie Richardson- Annual Conference	200.00
NASP	79922	Registration-Sheila Goodwin-Annual Conference	200.00
NASP	79923	Registration-Albert Sanders-Annual Conference	200.00
MAPERS	79924	Conference Registration - Four People	600.00
HITS Scanning Solutions	79925	Imaging Hosting, Scanned Images	561.00
Steady Rain	79926	Platform Implementation Evaluation	1,120.00
Preshred St. Louis	79927	Document Shredding	232.50
Date Paid June 20, 2023			
Absopure Water Company	79928	Water Cooler Service	12.00
Blade Technologies, Inc.	79929	Professional Services	3,325.89
Gallagher Benefit Services, Inc.	79930	Group Ins. Consulting Services Monthly Fee	3,320.25
Konika Minolta Business Solutions USA Inc.	79931	Service for Copier C360I, C364E	232.85
Purchase Power	79932	Postage	500.00
Buck Global, LLC	79933	Actuarial & Consulting Services - May 2023	7,102.50
Buck Global, LLC	79934	Compensation Evaluation Project - May 2023	10,000.00
Mitel	79935	Telephone Service	291.96
Midwest Elevator Co., Inc.	79936	Monthly Maintenance	364.32
Hartnett Reyes-Jones L.L.C.	79937	Legal Fees	10,164.42
MSD	79938	Sewer Service	54.37
Blue Chip Pest Services	79939	Pest Control	50.00
Office Essentials	79940	Office Supplies	622.63
Susan Kane	79941	Office Supplies	220.63
MAPERS	79942	Conference Registration - Albert Sanders	150.00
National Council On Teacher Retirement	79943	NCTR Annual Trustee Workshop Reg. 4 Trustees	10,520.00
Above All Personnel	79944	Employee Robyn A. Hill Easley	943.50
CBRE-608844	79945	Engineer Services	1,138.16
Murphy Company	79946	Check and Repair Thermostat Issues	727.68
Intelica Commercial Real Estate	79947	Building Management Fee - June 2023	1,000.00
Intelica Commercial Real Estate	79948	Maintenance	316.74
Date Paid June 30, 2023			
Office Payroll	ACH	Office Payroll	10,969.97
AXA Equitable	ACH	457 Contributions	1,500.00
Integrated Payroll Services (IPS)	ACH	Payroll Processing Fee	134.42
Specialty Mailing	80004	Postage - Retiree Newsletter	1,251.67
Specialty Mailing	80005	Postage - Active Newsletter	1,484.36
Government Finance Officers Association	80006	2022 Annual Report Certificate of Achievement	910.00
Dorris Walker	80007	Advance - MAPERS Conference	647.00
Above All Personnel	80008	Employee Robyn A. Hill Easley	956.25
Above All Personnel	80009	Employee Robyn A. Hill Easley	726.75
		TOTAL	\$105,759.36

Public School Retirement System of the City of St. Louis Checks Written During the Month of July, 2023			
<u>Payee</u>	<u>Ck. Number</u>	<u>Description</u>	<u>Amount</u>
Date Paid July 5, 2023			
Ameren Missouri	80010	Electric Service	2,861.56
ACC Business	80011	Telephone Fiberoptics	608.66
Charter Communications	80012	Charter Internet and Voice	169.96
Republic Services #346	80013	Trash Pick-Up	330.96
St. Louis Mat & Linen Company	80014	Floor Mats	104.00
Scottish Rite Preservation	80015	July 2023 Parking - 2 Employees	146.00
Stericycle, Inc.	80016	Document Shredding	135.27
Office Essentials	80017	Office Supplies	827.04
HITS Scanning Solutions	80018	Imaging Hosting, Scanned Images	449.82
Anders CPAs & Advisors	80019	2022 Annual Comprehensive Financial Report	2,500.00
Gregory F.X. Daly, Collector of Revenue	80020	Water-City	110.58
Minuteman Press	80021	Business Cards	90.00
Blade Technologies, Inc.	80022	Professional Services	95.00
Tech Electronics, Inc.	80023	Repairs	222.00
Arthur J. Gallagher Risk Mgmt. Services, LLC	80024	Administration Fee	15,000.00
Gallagher Benefit Services, Inc.	80025	Design & Creation - New Retiree Digital Guide	10,500.00
Segal	80026	Consulting	3,562.50
Susan Kane	80027	Background Check, Office Supplies	80.83
Intelica Commercial Real Estate	80028	May Milage, M. Hobson	20.44
Murphy Company	80029	A/C Repair	1,379.00
AndCo	80030	2nd Quarter 2023 Consulting Fee	47,500.00
Board of Education St. Louis Benefits Trust	80031	Office Employees Insurance - Dental	141.30
Board of Education St. Louis Benefits Trust	80032	Office Employees Insurance - Vision	12.88
Board of Education St. Louis Benefits Trust	80033	Office Employees Insurance - Life	191.22
Date Paid July 14, 2023			
Office Payroll	ACH	Office Payroll	12,046.46
AXA Equitable	ACH	457 Contributions	1,500.00
Integrated Payroll Services (IPS)	ACH	Payroll Processing Fee	28.49
Specialty Mailing	80034	Postage - Election Notice	2,237.83
Above All Personnel	80035	Employee Robyn A. Hill Easley	765.00
Intelica Commercial Real Estate	80036	Supplies	13.10
Date Paid July 20, 2023			
Absopure Water Company	80044	Water Cooler Service	12.00
Blade Technologies, Inc.	80045	Professional Services	3,133.39
Gallagher Benefit Services, Inc.	80046	Group Ins. Consulting Services Monthly Fee	3,320.25
Gallagher Benefit Services, Inc.	80047	Design & Creation - 2023 Annual Report	15,000.00
Konika Minolta Business Solutions USA Inc.	80048	Service for Copier C360I, C364E	232.85
Purchase Power	80049	Postage	520.00
Buck Global, LLC	80050	Actuarial & Consulting Services - June 2023	20,353.00
Mitel	80051	Telephone Service	291.99
Midwest Elevator Co., Inc.	80052	Monthly Maintenance	364.62
Hartnett Reyes-Jones L.L.C.	80053	Legal Fees	16,497.00
MSD	80054	Sewer Service	65.07
Blue Chip Pest Services	80055	Pest Control	50.00
Office Essentials	80056	Office Supplies	2.19
Specialty Mailing	80057	Service - Retiree Newsletter	1,366.27
Specialty Mailing	80058	Service - Active Newsletter	1,700.48
Randy Elam	80059	LastPass Annual Subscription	384.00
Terry Mayes	80060	Reimbursement - MAPERS Conference	720.96
Jarrell Mechanical Contractors	80061	Compressor Repairs	2,047.52
St. Louis Select Landscaping	80062	Monthly Property Landscaping	228.52
Intelica Commercial Real Estate	80063	Building Management Fee - July 2023	1,000.00

Public School Retirement System of the City of St. Louis Checks Written During the Month of July, 2023			
<u>Payee</u>	<u>Ck. Number</u>	<u>Description</u>	<u>Amount</u>
Intelica Commercial Real Estate	80064	Maintenance	1,790.52
EARNEST Partners, LLC	80065	2nd Quarter 2023 Management Fee	13,175.83
Fidelity Institutional Asset Mgmt. Trust Company	80066	2nd Quarter 2023 Management Fee	64,248.45
Systematic Financial Management, LP	80067	2nd Quarter 2023 Management Fee	77,976.96
Xponance, Inc.	80068	2nd Quarter 2023 Management Fee	68,409.91
Date Paid July 28, 2023			
Office Payroll	ACH	Office Payroll	12,046.45
AXA Equitable	ACH	457 Contributions	1,500.00
Integrated Payroll Services (IPS)	ACH	Payroll Processing Fee	32.46
Arthur J. Gallagher Risk Mgmt. Services, LLC	80127	Fiduciary Liability - Primary and Excess	86,858.00
Specialty Mailing	80128	Service - Election Notice	729.03
Specialty Mailing	80129	Postage - Post Card Mailing	121.13
Minuteman Press	80130	2022 Annual Report - Full	1,289.74
		TOTAL	\$499,098.49

2024 Insurance Benefit Renewals

Diane Laflash, Gallagher
Benefit Services

August 28, 2023



Insurance | Risk Management | Consulting

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Agenda

- I. Insurance Consultant Overview
- II. Gallagher Team
- III. 2023 Renewal Review
- IV. Current Enrollments
- V. 2024 Renewal Summary
 - I. Medical Plans (SLPS and PSRSSTL)
 - II. Dental
 - III. Vision
- VI. Open Enrollment Schedule
- VII. Premium Only Plan
- VIII. Motions for Approval
- IX. Gallagher Disclaimers

New England Communications and Consulting Team



Erica DeGeorge

Vice President,
Communications,
North Atlantic



Tina Teper

Senior Communications
Consultant



Diane Laflash

Assistant Vice President,
Consultant



Mike Colacchio

Client Manager

Insurance Consultant Overview

- Monitor benefit plan performance
- Review health insurance market and trends with the Board
- Request renewals and issue Request for Proposals (RFPs) for alternative vendors
- Negotiate with insurers/evaluate alternatives
- Coordinate with SLPS and their broker/consultant
- Make recommendations to the Board
- Assist with communication to members – Open Enrollment Guide, Newsletters
- Assist and update PSRSSTL staff throughout the year

2023 Renewal Review



SLPS

- Base and Buy-Up plans renewed with UnitedHealthcare and Express Scripts with no plan design changes but increase in premium

PSRSSTL - Medical

- A RFP was conducted for the Medicare Advantage plans.
- Decision was made to remain with UHC at \$0 rates guaranteed through 12/31/25

PSRSSTL - Dental

- A RFP was conducted for the dental plan in 2021
- Coverage moved to Delta Dental of MO effective 1/1/2022 with rates guaranteed through 12/31/24

PSRSSTL - Vision

- A RFP was conducted for the vision plan in 2021
- Coverage moved to EyeMed effective 1/1/2022 with rates guaranteed through 12/31/25

Additional Coverages

- MetLife Prepaid Legal and AllState Identity Theft Protection coverages were added effective 1/1/2023

Current Enrollments – July 2023

SLPS-Sponsored UnitedHealthcare Commercial Plans (without Medicare)

• Base Plan	34	(47 in 2022)
• Buy-Up Plan	<u>32</u>	(30 in 2022)
• Total	66	(77 in 2022)

SLPS-Sponsored UnitedHealthcare Commercial Plans (with Medicare)

• Base Plan	204	(289 in 2022)
• Buy-Up Plan	<u>174</u>	(217 in 2022)
• Total	378	(506 in 2022) Eligible to enroll in the Medicare Advantage Plans

UHC Medicare Advantage Plans

• High Option	561	(503 in 2022)
• Low Option	322	(364 in 2022)
• Gold Option	<u>534</u>	(610 in 2022)
• Total	1,417	(1,477 in 2022)

Current Enrollments – July 2023

Delta Dental of MO Plans

• High Option	1,347	(1,420 in 2022)
• Low Option	<u>1,206</u>	(1,191 in 2022)
• Total	2,553	(2,611 in 2022)

EyeMed Vision Plan

• Total	2,746	(2,839 in 2022)
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AllState Identity Theft Plan

• Total	85
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MetLife Prepaid Legal Plan

• Total	103
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2024 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 5.8%. This renewal was approved by the SLPS Board of Education

PSRSSTL - Medical

- The premium rates for the UHC Medicare Advantage plans are under rate guarantee through 12/31/25
- 2024 Benefit Change - \$0 copay for Catastrophic Coverage
- Recommend eliminating the Gold plan and migrating these enrollees to the Low plan, unless they make a different election during open enrollment

Delta Dental of MO

- No plan design or rate changes for 2024

EyeMed Vision

- No plan design or rate changes for 2024

SLPS Current/Renewal Rates

Retiree Medical and Drug

	2023 Counts	2023 Rates (UHC with ESI)					Proposed 2024 Rates (UHC with ESI)					
		Medical	Drug	Total Premium	Subsidy	Retiree Cost	Medical	Drug	Total Premium	Subsidy	Retiree Cost	Retiree % Increase
Buy-up Plan 1												
Non-Medicare Retiree	33	\$647.65	\$223.35	\$871.00	\$80.00	\$791.00	\$698.81	\$223.36	\$922.17	\$80.00	\$842.17	6.5%
Non-Medicare Retiree + Spouse	0	\$1,198.15	\$413.20	\$1,611.35	\$80.00	\$1,531.35	\$1,292.80	\$413.21	\$1,706.01	\$80.00	\$1,626.01	6.2%
Non-Medicare Retiree + Child(ren)	0	\$965.01	\$332.79	\$1,297.80	\$80.00	\$1,217.80	\$1,041.24	\$332.80	\$1,374.04	\$80.00	\$1,294.04	6.3%
Non-Medicare Retiree + Family	0	\$1,379.48	\$480.21	\$1,859.69	\$80.00	\$1,779.69	\$1,488.45	\$480.22	\$1,968.67	\$80.00	\$1,888.67	6.1%
Retiree w/ Medicare	204	\$334.00	\$223.35	\$557.35	\$80.00	\$477.35	\$360.39	\$223.36	\$583.74	\$80.00	\$503.74	5.5%
Ret + Sp w/Medicare	7	\$738.15	\$413.20	\$1,151.35	\$80.00	\$1,071.35	\$796.47	\$413.21	\$1,209.68	\$80.00	\$1,129.68	5.4%
Ret + CH w/Medicare	1	\$744.83	\$332.79	\$1,077.62	\$80.00	\$997.62	\$803.68	\$332.80	\$1,136.48	\$80.00	\$1,056.48	5.9%
Family w/Medicare	0	\$1,179.01	\$480.21	\$1,659.22	\$80.00	\$1,579.22	\$1,272.16	\$480.22	\$1,752.38	\$80.00	\$1,672.38	5.9%
Ret + Sp w/ Medicare, Ch(ren) w/o	0	\$1,179.01	\$480.21	\$1,659.22	\$80.00	\$1,579.22	\$1,272.16	\$480.22	\$1,752.38	\$80.00	\$1,672.38	5.9%
Ret w/ Medicare, Sp w/o Med	3	\$865.83	\$413.20	\$1,279.03	\$80.00	\$1,199.03	\$934.24	\$413.21	\$1,347.45	\$80.00	\$1,267.45	5.7%
SP w/Medicare, Ret w/o Medicare	0	\$865.83	\$413.20	\$1,279.03	\$80.00	\$1,199.03	\$934.24	\$413.21	\$1,347.45	\$80.00	\$1,267.45	5.7%
Ret & Ch (w/ Med), Sp (w/o Med)	1	\$1,052.31	\$480.21	\$1,532.52	\$80.00	\$1,452.52	\$1,135.45	\$480.22	\$1,615.67	\$80.00	\$1,535.67	5.7%
Ret w/o Med, Sp & Ch(ren) w/ Med	0	\$1,052.31	\$480.21	\$1,532.52	\$80.00	\$1,452.52	\$1,135.45	\$480.22	\$1,615.67	\$80.00	\$1,535.67	5.7%
Ret & Sp w/o Med + Child w/Medicare	0	\$1,398.93	\$480.21	\$1,879.14	\$80.00	\$1,799.14	\$1,509.45	\$480.22	\$1,989.67	\$80.00	\$1,909.67	6.1%
Ret w/ Medicare; CH w/o	1	\$744.83	\$332.79	\$1,077.62	\$80.00	\$997.62	\$803.68	\$332.80	\$1,136.48	\$80.00	\$1,056.48	5.9%
Ret w/o Med + Child w/Med	0	\$978.61	\$332.79	\$1,311.40	\$80.00	\$1,231.40	\$1,055.93	\$332.80	\$1,388.73	\$80.00	\$1,308.73	6.3%
Surv w Medicare	9	\$334.00	\$223.35	\$557.35	\$0.00	\$557.35	\$360.39	\$223.36	\$583.74	\$0.00	\$583.74	4.7%
Surv w Medicare + Ch w/o	0	\$744.83	\$332.79	\$1,077.62	\$0.00	\$1,077.62	\$803.68	\$332.80	\$1,136.48	\$0.00	\$1,136.48	5.5%
Surv w/o Medicare, CH w/Med	0	\$744.83	\$332.79	\$1,077.62	\$0.00	\$1,077.62	\$803.68	\$332.80	\$1,136.48	\$0.00	\$1,136.48	5.5%
Surv + CH w/Medicare	0	\$744.83	\$332.79	\$1,077.62	\$0.00	\$1,077.62	\$803.68	\$332.80	\$1,136.48	\$0.00	\$1,136.48	5.5%
Buy-up Total	259			\$163,043	\$20,000	\$143,043			\$171,167	\$20,000	\$151,167	
Buy-up Plan 2												
Non-Medicare Retiree	30	\$758.40	\$223.35	\$981.75	\$80.00	\$901.75	\$818.31	\$223.36	\$1,041.67	\$80.00	\$961.67	6.6%
Non-Medicare Retiree + Spouse	1	\$1,403.05	\$413.20	\$1,816.25	\$80.00	\$1,736.25	\$1,513.88	\$413.21	\$1,927.09	\$80.00	\$1,847.09	6.4%
Non-Medicare Retiree + Child(ren)	2	\$1,130.01	\$332.79	\$1,462.80	\$80.00	\$1,382.80	\$1,219.28	\$332.80	\$1,552.08	\$80.00	\$1,472.08	6.5%
Non-Medicare Retiree + Family	0	\$1,615.40	\$480.21	\$2,095.61	\$80.00	\$2,015.61	\$1,743.01	\$480.22	\$2,223.23	\$80.00	\$2,143.23	6.3%
Retiree w/ Medicare	162	\$374.31	\$223.35	\$597.66	\$80.00	\$517.66	\$403.89	\$223.36	\$627.25	\$80.00	\$547.25	5.7%
Ret + Sp w/Medicare	9	\$811.40	\$413.20	\$1,224.60	\$80.00	\$1,144.60	\$875.51	\$413.21	\$1,288.72	\$80.00	\$1,208.72	5.6%
Ret + CH w/Medicare	0	\$818.72	\$332.79	\$1,151.51	\$80.00	\$1,071.51	\$883.40	\$332.80	\$1,216.20	\$80.00	\$1,136.20	6.0%
Family w/Medicare	0	\$1,296.02	\$480.21	\$1,776.23	\$80.00	\$1,696.23	\$1,398.41	\$480.22	\$1,878.63	\$80.00	\$1,798.63	6.0%
Ret + Sp w/ Medicare, Ch(ren) w/o	2	\$1,296.02	\$480.21	\$1,776.23	\$80.00	\$1,696.23	\$1,398.41	\$480.22	\$1,878.63	\$80.00	\$1,798.63	6.0%
Ret w/ Medicare, Sp w/o Med	0	\$951.75	\$413.20	\$1,364.95	\$80.00	\$1,284.95	\$1,026.94	\$413.21	\$1,440.15	\$80.00	\$1,360.15	5.9%
SP w/Medicare, Ret w/o Medicare	1	\$951.75	\$413.20	\$1,364.95	\$80.00	\$1,284.95	\$1,026.94	\$413.21	\$1,440.15	\$80.00	\$1,360.15	5.9%
Ret & Ch (w/ Med), Sp (w/o Med)	0	\$1,156.23	\$480.21	\$1,636.44	\$80.00	\$1,556.44	\$1,247.58	\$480.22	\$1,727.80	\$80.00	\$1,647.80	5.9%
Ret w/o Med, Sp & Ch(ren) w/ Med	0	\$1,156.23	\$480.21	\$1,636.44	\$80.00	\$1,556.44	\$1,247.58	\$480.22	\$1,727.80	\$80.00	\$1,647.80	5.9%
Ret & Sp w/o Med + Child w/Medicare	0	\$1,638.15	\$480.21	\$2,118.36	\$80.00	\$2,038.36	\$1,767.57	\$480.22	\$2,247.79	\$80.00	\$2,167.79	6.3%
Ret w/ Medicare; CH w/o	1	\$818.72	\$332.79	\$1,151.51	\$80.00	\$1,071.51	\$883.40	\$332.80	\$1,216.20	\$80.00	\$1,136.20	6.0%
Ret w/o Med + Child w/Med	1	\$1,145.93	\$332.79	\$1,478.72	\$80.00	\$1,398.72	\$1,236.46	\$332.80	\$1,569.26	\$80.00	\$1,489.26	6.5%
Surv w Medicare	5	\$374.31	\$223.35	\$597.66	\$0.00	\$597.66	\$403.89	\$223.36	\$627.25	\$0.00	\$627.25	4.9%
Surv w Medicare + Ch w/o	1	\$818.72	\$332.79	\$1,151.51	\$0.00	\$1,151.51	\$883.40	\$332.80	\$1,216.20	\$0.00	\$1,216.20	5.6%
Surv w/o Medicare, CH w/Med	1	\$818.72	\$332.79	\$1,151.51	\$0.00	\$1,151.51	\$883.40	\$332.80	\$1,216.20	\$0.00	\$1,216.20	5.6%
Surv + CH w/Medicare	0	\$818.72	\$332.79	\$1,151.51	\$0.00	\$1,151.51	\$883.40	\$332.80	\$1,216.20	\$0.00	\$1,216.20	5.6%
Buy-up Total	216			\$154,876	\$16,720	\$138,156			\$163,045	\$16,720	\$146,325	
TOTAL MONTHLY RETIREES	475			\$317,919	\$36,720	\$281,199			\$334,212	\$36,720	\$297,492	5.8%
TOTAL ANNUAL RETIREES				\$3,815,032	\$440,640	\$3,374,392			\$4,010,547	\$440,640	\$3,569,907	5.8%

2024 Renewal Recommendation

PROPOSED MIGRATION - 534 SUBS

561 Subscribers

322 Subscribers

Medical	UHC High Option Renewal	UHC Low Option Renewal
Rates	\$0.00	\$0.00
Rate Cap	3 Year Rate Guarantee (2023- 2025)	
Product	Advantage PPO	Advantage PPO
Deductible	\$0	\$0
Out of Pocket Max	\$1,500	\$3,000
Out of Network Benefit	Yes	yes
Inpatient Hospital	\$300/Day (Days 1-5)	\$200/Day (Days 1-11)
Skilled Nursing Facility	\$0 Per Day, Days 1-5/ \$20 Per Day, Days 6-35/	\$20/Day (Days 1-20); \$95/Day (Days 21-100)
Outpatient Services/Surgery	\$250/Visit	15% coinsurance
PCP/Specialist Visits	\$10/\$20 Copay	\$5/\$10 Copay
Diagnostic Tests, Xray & Lab	\$0 Labs, \$15 X-Ray Copay, 20% Coinsurance for Radiology and Diagnostics	\$0 Lab Copay, \$0 X-Ray Copay, 15% Coinsurance for Radiology and Diagnostics
Fitness Benefit/Nurse line	Included	Included
Hearing/Vision	Included	Included

Prescription Drug

Deductible	\$0	\$0
Tier Structure	\$10/\$20/\$50/25%	\$4/\$28/\$55/\$55
Retail 90-Day Supply	\$20/\$40/\$100/25%; Tier 4 30 days only	\$8/\$74/\$165/\$55; Tier 4 30 days only
Gap Coverage	Full Coverage - Member continue to pay copay only	Tier 1 Only - Member pays copay Other Tiers: 70% brand drug manufacturer discount PLUS 5% plan coverage
Catastrophic Coverage	New 2024: \$0 copay 2023 - Greater of: \$4.15 or 0% Generic \$10.35 or 0% All Other	New 2024: \$0 copay 2023 - Greater of: \$4.15 or 5% Generic \$10.35 or 5% Brand
Mail Order 90-Day Supply	\$20/\$40/\$100/25%; Tier 4 30 days only	\$8/\$74/\$165/\$55; Tier 4 30 days only

TERMINATING

534 Subscribers

UHC Gold Option - Renewal
\$0.00
3 Year Rate Guarantee (2023-2025)
Advantage PPO
\$0
\$3,000
Yes
\$200/Day (Days 1-11)
\$20/Day (Days 1-20); \$95/Day (Days 21-100)
15% Coinsurance
\$5/\$10 Copay
\$0 Lab; \$10 X-Ray Copay, 15% Coinsurance for Radiology and Diagnostics
Included
Included

\$0
\$5/\$35/\$70/\$70
\$10/\$70/\$210/\$70; Tier 4 30 days only
CMS Minimum - 70% brand drug manufacturer discount PLUS 5% plan coverage
Greater of: \$4.15 or 5% Generic \$10.35 or 5% Brand
\$10/\$70/\$210/\$70; Tier 4 30 days only

2022 Open Enrollment Agenda



- Open Enrollment meetings will be held virtually via live webinars on the following dates/times:
 - Wednesday, November 8th: 2:00pm
 - Thursday November 9th: 10:00am
 - Friday November 17th: 10:00am
- Account Managers for the medical, dental, and vision plans, as well as MetLife Prepaid Legal and AllState Identity Theft Protection will be in attendance and present during these meetings.

Premium Only Plan

- Premium Only Plan, a.k.a. POP plans, involves pre-tax payment of an employee's contributions toward the cost of coverage.
- Allows employees to elect health, dental and vision benefits on a pre-tax basis
- Currently PSRSSTL staff pay for any out of pocket medical, dental, and vision coverage on an after tax basis.
- Pre-tax elections are not subject to federal, state, or Social Security taxes
 - Employees save money by reducing their taxable income, maximize purchasing power for benefits
 - Employers save on share of FICA, FUTA, and possibly other state and local taxes
- Minimal cost for PSRSSTL to adopt the plan and no ongoing cost once the plan is in place.
- Written document is required to be formally adopted by the employer governing body.
- Recommend adopting POP plan for PSRSSTL staff.

Questions?



Gallagher

Insurance | Risk Management | Consulting

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Motions for Approval

- To adopt the insurance renewals for the two SLPS UnitedHealthcare PPO Plans with Express Scripts Rx as presented by the Insurance Consultant
- Eliminate the UHC Gold plan and renew the High and Low plans. Move Gold plan members to the Low plan, unless they elect to move to the High plan during Open Enrollment
- To continue dental coverage with Delta Dental of MO for both the Dental High and Low Options at no change in premium or plan design and to renew vision coverage with EyeMed for the Vision plan at no change in premium or plan design as recommended by the Insurance Consultant
- To renew voluntary benefit coverage with MetLife Prepaid Legal and Allstate Identity Theft Protection with all premiums paid by members/PSRSSTL staff electing coverage.
- To implement a Premium Only (POP) Plan for PSRSSTL Staff, with the final document subject to Trustees review and approval at a future Board meeting.

Disclaimers

- I. **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.
- II. **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.
- III. **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