

**Oklahoma Higher Education Employees Interlocal Group**  
a/k/a OKHEEI Group

**Agenda of Special Meeting held via Zoom**

**Thursday, May 7th, 2020**  
**10:45 a.m.**

**Video Zoom Site:**

<https://zoom.us/j/98555849631>

**1. Announcement of Filing Meeting Notice and Posting of the Agenda in Accordance with the Oklahoma Open Meeting Act as amended.**

The OKHEEI Group Board of Trustees met in special session at 10:45 a.m., May 7th, 2020, via Zoom teleconference. Notice of the meeting had been properly filed with the Secretary of State on April 14th, 2020, and a copy of the Agenda posted by 10:45 a.m. on May 6th, 2020, in compliance with the Oklahoma Open Meeting Act.

**A. Call meeting to order**

Dennis Westman (SEOSU) called the meeting to order at 10:51 a.m.

**B. Attendance**

**The following Trustees of the OKHEEI Board of Trustees were present:**

Jessica Kilby, East Central University  
Justin Cellum, Murray State College  
Christy Landsaw, Northeastern Oklahoma State University  
Anita Simpson, Northern Oklahoma College  
David Pecha, Northwestern State University  
Jena Marr, Redlands Community College  
Krista M. Norton, Rose State College  
Sheridan McCaffree, RUSO Administrative Office  
Designee Courtney Jones, Seminole State College  
Dennis Westman, Southeastern Oklahoma State University  
Brenda Burgess, Southwestern Oklahoma State University  
Melissa McMahon, Western Oklahoma State College

**The following Trustees were absent:** None

**The following guests were present:**

Carol Sides, Southwestern Oklahoma State University  
Jamie Collins, Southwestern Oklahoma State University  
April Nelson, Western Oklahoma State College  
David Spence, NFP  
Carrie Cox, NFP  
Marjorie Robertson, Southeastern Oklahoma State University  
Debbie Maness, Southeastern Oklahoma State University  
Jean Logue, Northeastern Oklahoma State University  
Kelley Larkin, Northern Oklahoma College  
Cheryl Ellis, Northwestern Oklahoma State University  
Shannon Cranford, Northern Oklahoma College

Ty Anderson, East Central University  
Kym Morella, BCBS  
Debra Lyon, RUSO Administrative Office  
Misty Treas, Murray State College  
Phyllis Chappelle, Northeastern Oklahoma State University

**C. Approval of minutes of 4.2.20 Special Meeting**

Anita Simpson (NOC) made a motion, seconded by Jessica Kilby (ECU), to approve minutes of the April 2<sup>nd</sup>, 2020, Special Meeting.

**Voting for Motion:**

Jessica Kilby, East Central University  
Justin Cellum, Murray State College  
Christy Landsaw, Northeastern Oklahoma State University  
Anita Simpson, Northern Oklahoma College  
David Pecha, Northwestern State University  
Jena Marr, Redlands Community College  
Krista M. Norton, Rose State College  
Sheridan McCaffree, RUSO Administrative Office  
Designee Courtney Jones, Seminole State College  
Dennis Westman, Southeastern Oklahoma State University  
Brenda Burgess, Southwestern Oklahoma State University  
Melissa McMahon, Western Oklahoma State College

**Voting against the motion:** None

**Abstaining:** None

**2. Discussion and Possible Action Regarding Telemedicine Benefit Addition – Crystal Chavez**

In response to the COVID-19 pandemic, the addition of a telehealth benefit was authorized by Dennis Westman, OKHEEI Chair, on March 20<sup>th</sup>, 2020, to be effective April 1<sup>st</sup>, 2020. Jena Marr (RCC) made a motion to ratify the action, seconded by Christy Landsaw (NSU).

**Voting for Motion:**

Jessica Kilby, East Central University  
Justin Cellum, Murray State College  
Christy Landsaw, Northeastern Oklahoma State University  
Anita Simpson, Northern Oklahoma College  
David Pecha, Northwestern State University  
Jena Marr, Redlands Community College  
Krista M. Norton, Rose State College  
Sheridan McCaffree, RUSO Administrative Office  
Designee Courtney Jones, Seminole State College  
Dennis Westman, Southeastern Oklahoma State University  
Brenda Burgess, Southwestern Oklahoma State University  
Melissa McMahon, Western Oklahoma State College

**Voting against the motion:** None

**Abstaining:** None

**3. Discussion and Possible Action Regarding Retiree Administration and HSA/FSA Benefit RFP Presentations – Crystal Chavez and NFP**

Based on feedback received at the April 2<sup>nd</sup>, 2020 board meeting, presentations were held with each of the three RFP finalists; FBA, Infinisource, and American Fidelity. Schools included in the presentations per their request were ECU, SWOSU, NSU, and NOC. Chard Snyder was not included in the presentations since changes to the plan as it is currently managed were not proposed, based on the renewal documents sent by Chard for the 2021 plan year.

NFP recommended remaining with Chard Snyder for HSA/FSA servicing for the 2021 plan year. The recommendation was based on the ability of responders to interface electronically with TBX, the benefit administration system utilized by OKHEEI. Additional considerations taken into account in the recommendation were the investment limit for HSA accounts, funding parameters for FSA accounts during the first three months of the plan year, and the ability to serve the group given its complexity.

After additional questions, answers, and feedback from presentation attendees, NFP and Crystal Chavez regarding retiree billing and HSA/FSA servicing, Anita Simpson (NOC) made a motion to accept the FBA proposal for retiree billing and continue with Chard Snyder for HSA and FSA servicing. The motion was seconded by Melissa McMahon (WOSC).

**Voting for Motion:**

Jessica Kilby, East Central University  
Justin Cellum, Murray State College  
Christy Landsaw, Northeastern Oklahoma State University  
Anita Simpson, Northern Oklahoma College  
David Pecha, Northwestern State University  
Jena Marr, Redlands Community College  
Krista M. Norton, Rose State College  
Sheridan McCaffree, RUSO Administrative Office  
Designee Courtney Jones, Seminole State College  
Dennis Westman, Southeastern Oklahoma State University  
Brenda Burgess, Southwestern Oklahoma State University  
Melissa McMahon, Western Oklahoma State College

**Voting against the motion:** None

**Abstaining:** None

**4. Discussion and Possible Action Regarding 2021 Rate Renewal – NFP**

The executive committee met with NFP to proactively pose questions ahead of the Board meeting. In response to the proposed 9.34% renewal increase presented at the last meeting, NFP was asked to present several additional options to minimize the rate increase for the 2021 plan year. Specifically, NFP was asked to confirm the cost of the plans without any structural changes to reflect actual figures rather than estimates, estimate the premiums and benefits of combining Plans C1, C2, and B, and to review Plan F performance for a potential reduction in premiums.

The stop loss renewal increase was initially estimated to be 15%. The actual increase was 5%. This decrease combined with additional months of claims data resulted in a renewal decrease from 9.34% to 7.90% without any structural plan changes across all plans.

Combining the Plan C enrollment of 800 enrollees with the 1700 Plan B enrollees resulted in resetting tier premium equivalents to reflect the demographics of the group as is the standard process when combining plans. Leaving Plans A and F at a 7.9% increase for 2021 resulted in an increase in the Plan B deductible and out of pocket expenses while leaving rates relatively unchanged. By combining Plans B and C, current Plan C enrollees would see a significant increase in rates with deductible and out of pocket limits remaining unchanged.

Actuaries were asked to review Plan F rates, and given the number of large claimants compared to the relatively small number of plan enrollees, a decrease in rates was not recommended at this time.

Further discussion will occur between NOC, NSU, BCBS, and NFP regarding Plan C2 offering for the 2021 plan year. Any changes to this plan will not significantly affect rates.

Melissa McMahon (WOSC) made a motion to accept the 7.9% rate increase without any plan structure changes. The motion was seconded by Justin Cellum (MSC).

**Voting for Motion:**

Jessica Kilby, East Central University  
Justin Cellum, Murray State College  
Christy Landsaw, Northeastern Oklahoma State University  
Anita Simpson, Northern Oklahoma College  
David Pecha, Northwestern State University  
Jena Marr, Redlands Community College  
Sheridan McCaffree, RUSO Administrative Office  
Designee Courtney Jones, Seminole State College  
Dennis Westman, Southeastern Oklahoma State University  
Brenda Burgess, Southwestern Oklahoma State University  
Melissa McMahon, Western Oklahoma State College

**Voting against the motion:**

Krista M. Norton, Rose State College

**Abstaining:** None

The 2021 stop loss renewal presented by David Spence reflected a small increase of \$2.73 pepm with an overall decrease of \$91,316 annually when factoring in a decrease in fixed costs.

Anita Simpson (NOC) made a motion to authorize the binding of the renewal of the administrative and stop loss terms as presented by NFP. The motion was seconded by Dennis Westman (SEOSU).

**Voting for Motion:**

Jessica Kilby, East Central University  
Justin Cellum, Murray State College  
Christy Landsaw, Northeastern Oklahoma State University  
Anita Simpson, Northern Oklahoma College  
David Pecha, Northwestern State University  
Jena Marr, Redlands Community College  
Sheridan McCaffree, RUSO Administrative Office  
Designee Courtney Jones, Seminole State College  
Dennis Westman, Southeastern Oklahoma State University

Brenda Burgess, Southwestern Oklahoma State University  
Melissa McMahon, Western Oklahoma State College

**Voting against the motion:**

Krista M. Norton, Rose State College

**Abstaining:** None

**5. Discussion and Possible Action Regarding Nomination and Election of OKHEEI Vice Chair**  
– Dennis Westman

Anita Simpson (NOC) made a motion to accept Krista Norton (RSC) as OKHEEI Board Vice Chair. The motion was seconded by Courtney Jones (SSC)

**Voting for Motion:**

Jessica Kilby, East Central University  
Justin Cellum, Murray State College  
Christy Landsaw, Northeastern Oklahoma State University  
Anita Simpson, Northern Oklahoma College  
David Pecha, Northwestern State University  
Jena Marr, Redlands Community College  
Sheridan McCaffree, RUSO Administrative Office  
Designee Courtney Jones, Seminole State College  
Dennis Westman, Southeastern Oklahoma State University  
Brenda Burgess, Southwestern Oklahoma State University  
Melissa McMahon, Western Oklahoma State College

**Voting against the motion:** None

**Abstaining:**

Krista M. Norton, Rose State College

**6. Discussion and Possible Action Regarding Engaging Attorney to Advise OKHEEI** – Dennis Westman

Currently, the OKHEEI Group relies heavily on the resources of the RUSO Administrative office to advise on regularly occurring legal matters such as contract engagement. Dennis Westman (SEOSU) brought up for discussion to the Board the option of engaging outside counsel to avoid overtaxing RUSO resources. Sheridan McCaffrey (RUSO) reminded everyone of Matt Stengle with the Oklahoma Attorney General's office as an additional legal resource available to OKHEEI. Debra Lyon suggested researching the option of negotiating an hourly rate with an outside attorney or firm to engage as needs arise. The Board determined the best option going forward will be to bring to the Board needs as they arise on a project by project basis while continuing to rely on RUSO resources for primary needs.

**7. Chair's Report** – Dennis Westman

No report presented.

**8. Coordinator's Report** – Crystal Chavez

No report presented.

## 9. OKHEEI Board Member's Comments and Announcements

None to report.

## 10. Adjournment

Jena Marr (RCC) made a motion to adjourn the meeting at 12:59 p.m. The motion was seconded by Melissa McMahon (WOSC).

### **Voting for Motion:**

Jessica Kilby, East Central University  
Justin Cellum, Murray State College  
Christy Landsaw, Northeastern Oklahoma State University  
Anita Simpson, Northern Oklahoma College  
David Pecha, Northwestern State University  
Jena Marr, Redlands Community College  
Krista M. Norton, Rose State College  
Sheridan McCaffree, RUSO Administrative Office  
Designee Courtney Jones, Seminole State College  
Dennis Westman, Southeastern Oklahoma State University  
Brenda Burgess, Southwestern Oklahoma State University  
Melissa McMahon, Western Oklahoma State College

**Voting against the motion:** None

**Abstaining:** None