

City of Meridian Employee Benefits Plan Trust

Board of Trustees Meeting Agenda Wednesday May 20, 2026 11:00 A.M. City Attorney's office or through Microsoft Teams hyperlink (attached)

[Click here to join the meeting](#)

Roll-Call Attendance

Trustees

| | | | |
|----------------------------------|--------------|----------------------------------|------------------|
| <input type="radio"/> | Bill Nary | <input checked="" type="radio"/> | Christena Barney |
| <input checked="" type="radio"/> | Alex Freitag | <input checked="" type="radio"/> | Shawn Harper |
| | | <input checked="" type="radio"/> | Eli Daniel |

Regular Attendees

| | | | |
|----------------------------------|-----------------|----------------------------------|-----------------|
| <input type="radio"/> | Allan Bosch | | |
| <input checked="" type="radio"/> | Scott Howell | <input type="radio"/> | Destiny Bradley |
| <input type="radio"/> | Laurie Churella | <input checked="" type="radio"/> | Dan Malloy |
| | | <input type="radio"/> | Reba White |

1. Approval of Minutes – March 2026, April 2026, May 2026 Special Meeting – Attached
Motioned by ED, seconded by CB, all ayes.
2. Blue Cross update – Attached
Presentation provided that included Demographic Review, New Retail Pharmacy Solution, Core Program Review, Targeted Program Review.

New Retail Pharmacy Solution will be able to provide labs and certain testing at the pharmacy. Idaho based pharmacies only. Albertsons and Safeway are providing services right now but will be expanding. COM urgent care visits are far above benchmark. This solution can work to reduce this type of utilization. Would also recommend promoting PCP rather than urgent care.

Membership overview:

- 99.8% of claims paid in network, 98-99.12% is benchmark.
- 34% above book of business for spouses on plan. More risk on the spouses (higher cost) current rate is 1.46.
- Dependent risk score is very low.
- Over 5 years, 50% of membership has remained constant.

- Outpatient claims 12.2% higher than prior period, largely driven by cancer treatments.
- Leading conditions are:
 - Cancer 148.7% above the prior period driven by 2 members, still active on the plan but no longer receiving cancer treatments.
 - Musculoskeletal up 13.9% above prior period
 - Preventative care is 8.8% above prior period and 31.4% above benchmark

Program Overview - Core (Estimated Annual Savings based on BCI book of business):

- Concurrent Review – \$3,606
- Pharmacy UM – Medical Benefit – \$12,838
- Prior Authorizations - \$28,982
- RX Mail Order - \$2,527
- Network Savings - \$10,288,000
 - Total estimated annual savings \$10,335,953

Targeted Program Overview (COM Net Annual Savings):

- Payment Integrity – \$220,204
- Diabetes Prevention Program - \$19,800
- Subrogation - \$22,678
- Bright Beginnings - TBD
- Smart Shopper - \$3,711
- Condition Support - \$7,107
- Behavioral Health Management - \$1,948
- MSK+ - \$23,867
- Cost Relief - \$141,677
 - Total COM Annual Savings \$440,992

3. Reports (Action may be taken if Necessary)

➤ Monthly Experience Reports
Reporting through March.

Medical – Net loss ratio 89.8%, prior plan year 145.1%. Rolling plan year data showing current loss ratio down 10.8%.

4 high cost claimants, 0 exceeded Stop Loss so far in 2026. Prior plan year 4 over stop loss.

Dental – Loss ratio 109.1%, prior plan year 133.4%. Rolling plan year data showing current loss ratio down 9.5%.

Vision – Loss ratio 158.6%, prior plan year 92.0%. Rolling plan year data showing current loss ratio up 35.4%.

Claims Category Data (CR12 vs Norm % Variance):

Outpatient: 2.2%

Pharmacy: -8.0%

Professional: 30.8%

Inpatient: -34.3%

➤ Monthly Financial Reports

Board reviewed:

Profit and Loss statement as of March 2026: Net Income \$34,854.86

Bank Account as of May 18, 2026: \$2,351,789.66, contributions lagging and will be deposited soon putting the balance above surplus. Delay do to billing the City after payroll runs, takes 2-3 weeks to reconcile and process payment. Working to shore up the timing so they delays are no longer an issue in the future.

➤ Quarterly Financial Reports

Report due to DOI by May 30, 2026 (2026 Quarter 1), will be sent to Board as soon as it is available.

4. Discussion and Action Items

- Additional Follow up from DOI letter – Nothing further.
- Council Presentation May 26th Cancelled. Will be rescheduled for mid-late June to include the final audit findings report, employee benefits survey results and market check information.
- Payments of bills, if any Gravis Law \$390, paid on 5/18/26.
- Gallagher Updates, if any In the middle of the market check. Results due back early next week after the holiday weekend.

5. Next Meeting Topics None

6. Adjournment 11:50am