

HCCSC Employees Benefit Trust Meeting Minutes - Thursday, July 23, 2026

Voting members present: Matt Stephenson, Chuck Brimbury, Kenneth Hanson, Michelle Babcock, Beth Husband, Melissa Ross, Tonya Braden, Holly Harris, Ryne Wemhoff, and Ashley Buncich.

Non-voting members present: BreAnne Dyer, Rich Hertel, Tyler Haskough, and Julie Shearer

Others present: Ben Fuelberth, Brett Clark and Karissa Ellis from LHD and Alan Aguilar from PNC.

WELCOME/NEW MEMBER INTRODUCTIONS – Matt introduced and welcomed Michelle Babcock, Kenneth Hanson, and BreAnne Dyer to the Trust.

OLD BUSINESS

- I. PNC Update – Alan gave an update. We had a gain through 2Qtr26 of \$23,169. We deposited another \$300,000 into the account in May to continue to build back our reserve. The loss in the 1Qtr has been regained and our current balance as of today is \$1,223,544. They are anticipating the market to be up 9% for the year. The Trust is anticipating another deposit to the account later this year.
- II. Approval of Minutes from April 30, 2026 meeting. A motion was made and unanimously approved to approve the April 30, 2026 meeting minutes. Husband/Brimbury. Approved 10/0.
- III. Treasurer's Reports as of June 30, 2026. A motion was made and unanimously approved to accept the June 30, 2026 Treasurer's Reports. Brimbury/Husband. Approved 10/0.

NEW BUSINESS

IV. LHD

- a. Review Plan Performance – Brett and Ben presented. Our plan is doing very well this year. It is anticipated that we will have a 0 increase for 2027. Our medical ASO fee is up for renewal, as well as our stop loss reinsurance. We are at 56% loss ratio as of the end of June. This is significantly less than the prior year. We are showing a surplus of \$1,201,359 at this time. The formulary-driven renewal for 2027 is at -12.1%. We are where we need to be for our reserve. We are assuming an approximate 7% increase in administrative fees for Anthem next year. We are not planning any plan design changes for 2027. Brett gave details of an Anthem Smartshopper program and discussion was held. It is based on an app to find the best provider and facility. If that recommendation is used, the employee receives a monetary incentive. Voluntary Benefit Insurance discussion was held by the members. A motion was made and unanimously approved to move to Symmetra for voluntary benefits in 2027. Hanson/Ross. Approved 10/0.

- V. Date of next meeting: Thursday, October 1, 2026 Renewal Meeting at 4:15 pm at the HNHS Learning Center Conference Room. Open enrollment will be held Oct 23rd through Nov 6th. Our plan anniversary date is Jan 1, 2027.

- VI. Dismissal at 12:00 pm. A motion was made and unanimously approved to dismiss the meeting at 12:00 pm. Wemhoff/Ross. 10/0. Attendees headed to have lunch at Mecates, courtesy of LHD.