

HCCSC Employees Benefit Trust Meeting Minutes-Thursday, Oct. 1, 2026

Voting members present: Matt Stephenson, Chuck Brimbury, Michelle Babcock, Beth Husband, Tonya Braden, Ryne Wemhoff, Melissa Ross, and Ashley Buncich via telephone.

Non-voting members present: BreAnne Dyer and Julie Shearer

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

OLD BUSINESS

- I. PNC Update – Alan gave an update. \$1,507,105.33 is our account balance as of September 30, 2026. Our portfolio is allocated at 31.1% equities and 68% fixed income, with 1% cash. Our performance is down 30 basis points during this quarter. We are in line with the policy benchmark. The benchmark return is listed at 3.77%.
- II. Approval of Minutes from July 23, 2026 meeting. A motion was made and unanimously approved to accept the July 23, 2026 minutes as presented. Brimbury/Husband. Approved 7/0.
- III. Treasurer's Reports as of August 31, 2026. A motion was made and unanimously approved to accept the Treasurer's report as of August 31, 2026 as presented. Brimbury/Braden. Approved 7/0.

NEW BUSINESS

- IV. LHD
 - a. Review Plan Performance – Brett and Ben presented renewals. The plan is doing really well for 2026. They are proposing a rate hold for

2027. 2026 shows a 72.3% loss ratio. They are planning to include the Anthem Smartshopper, along with the Anthem health insurance carrier renewal. Stoploss is up for renewal. Our stoploss deductible is currently \$175,000 per member. SunLife is proposing a 9.9% decrease for stoploss. Anthem is proposing a 6% increase. A motion was made and unanimously approved to move to SunLife for our stoploss carrier for 2027. Babcock/Husband. 8/0. Open enrollment will begin at the end of October. There will be information at enrollment on the move to Symetra for optional additional insurance for employees. A motion was made and unanimously approved to continue with Anthem as our health insurance carrier for 2027, adding Anthem Smartshopper with a rate hold for 2027. Ross/Babcock. 8/0.

V. Date of next meeting: Tuesday, February 9, 2027 at 4:30 pm.

VI. Dismissal at 5:00 pm. Wemhoff/Ross. 8/0.