

City of Detroit Coalition of Unions 2014 Non-Safety Employee Trust

Scheduled Board Meeting

Thursday February 15, 2024, 9:00am

MINUTES

Attendance: Ed McNeil, Floyd Allen, Keith Flynn

Call to Order: Chairperson McNeil at 9:06am

Approval of previous minutes: February 1, 2024

- Moved to approve and supported

Financial Reports:

- Financial Report from BeneSys
 - Moved to approve and accepted
- DENCAP bill
(#03/01/2024- 03/31/2024 dated 02/08/2024 \$854.70)
 - Additional participant was included on an invoice from a different VEBA plan
 - A credit has been applied due to the mistake
- Miller Cohen PLC bill
(#12/31/2023 dated 02/08/2024 \$812.50)
 - Moved and accepted
- Heritage Vision bills
(Heritage LP#0014 dated 02/01/2024\$ 74.80 and Heritage SP#0015 dated 02/01/2024 \$118.15)
 - Moved and accepted
- Fifth Third — Ed McNeil will reach out to schedule presentation for the next meeting

- Written Meeting Invite to Triumph Church on March 21, 2024 at 9 am mailed to participants and also featured on the website

Website is now modified to support the hearing impaired

Trustees Report/Discussion: Chairman McNeil, trustee Floyd E. Allen

- Requests a short projection into the future re investments
- Appears that we are doing well, but important to get a sense of the number of participants in the future versus contribution and investments
- 2000 participants to-date

General Counsel Report: Keith D. Flynn, Miller Cohen

- Appeal: 2713531776
 - Participant has appealed a claim denial
 - Claim involves reimbursements from over 18 months ago
 - Recommendation: Denial because claims can only be paid going back 18 months
 - Floyd Allen: curious why a participant would not know
 - Keith Flynn: will follow up with BeneSys to request additional information regarding efforts taken to notify
 - Ed McNeil: Information sent out via mail, additional information from the City as well, also on the website
 - Disposition: Appeal denied given that the reimbursements were for medical expenses that were incurred more than 18 months ago

Old Business:

- Meeting took place with the Audit team and steps have been taken to begin the annual audit
- Website has been modified to accommodate individuals with disabilities

New Business:

Adjournment: Motion made and supported to adjourn at 9:31am

City of Detroit Coalition of Unions 2014 Non-Safety Employee Trust

Scheduled Board Meeting

Thursday, February 1, 2024, 9:00am

MINUTES

Attendance: Ed McNeil, Floyd Allen, Keith Flynn, Violet Gjorgjevski, Jennifer Crosby, Michael Pavlick

Call to Order: Chairperson McNeil at 9:01am

Suspended ordinary course of business for presentation from Fifth Third

Fifth/Third Bank Michael Pavlick, Brian Lee

- Third and Fourth Quarters were very strong
- Looking at three rate decreases in 2024
- Over \$38 million in total value
- Expectation is 5% return for the next four years from fixed income
- Fund is well positioned going forward

Approval of previous minutes: January 22, 2024

- Moved to approve and supported

Reading of Correspondence:

- DENCAP bill: \$882.40
- Miller Cohen PLC: \$750.00
- Moved to pay except the \$42 that was incorrect on the DENCAP bill (see Financial Report from BeneSys)

FINANCIAL REPORT

SERVICE PROVIDER	DATE	AMOUNT
• BeneSys Inc. #120013	01/31/2024	\$8,005.29
• Fifth Third Equity #8028202	01/04/2024	\$5,981.10
• Fifth Third Fixed #8028201	01/01/2024	\$14,508.94
• Humana #663792146	01/14/2024	\$10,183.30

Financial Reports:

BeneSys Inc. Violet Gjorgievski, Jennifer Crosby

- Letter for HRA rate
 - Ed McNeil spoke with the City of Detroit and 2% remains in effect
 - Negotiations taking place over the CBA and Ed McNeil will continue to provide updates
 - Rate will continue at 2% until June 2024 when the contract expires
- DENCAP
 - January invoice was short \$42 because a member was incorrectly included in the Non-Safety VEBA.
 - February invoice was short \$27 because a member was incorrectly attributed to the wrong VEBA
 - Correction was made and invoice will be presented at the next meeting

General Counsel Report: Keith D. Flynn Miller Cohen

- Implemented changes in procedures relating to the OMA amendments

Trustees Report/Discussion: Chairman McNeil, trustee Floyd E. Allen

Public Comment: Limited to 3 minutes

Old Business:

- TMR is putting together quotes to offer life insurance as an option

New Business:

- Ed McNeil is reaching out to Flint AFSCME local that had acted as sign language interpreters in the past for the Union regarding accommodations for the hearing impaired at Board meetings in the future

Adjournment: Motion made and supported to adjourn at 9:37am

City of Detroit Coalition of Unions 2014 Non-Safety Employee Trust

Scheduled Board Meeting

Thursday, January 18, 2024, 9:00am

AGENDA

Call to Order: Chairperson McNeil

Roll Call: Ed McNeil, Floyd Allen, Keith Flynn

- Discussion over the changes to the website

Past minutes for January 5, 2024 meeting for approval:

- Moved and supported

Reading of Correspondence:

FINANCIAL REPORT

SERVICE PROVIDER	DATE	AMOUNT
Heritage Vision LP #0014	01/01/2024	\$74.80
Heritage Vision SP #0015	01/01/2024	\$97.30

General Counsel Report: Keith D Flynn, Attorney

Miller/Cohen Law Firm

- Changes are being implemented to comply with OMA amendments

Financial Report:

- Fifth Third Bank report
 - \$38 million in the VEBA
 - Moved and approved
- 2024 Financial Review Outlook
- Ed McNeil emailed auditor to set up the initial meeting for the 2023 audit

Trustees Report: Floyd Allen

- None at this time

Open For Public Comment:

- 3 minutes in the future for open comment

Old Business:

- None at this time

New Business:

- Fifth Third will be at the next meeting to present

Adjournment:

- Motion made and supported
- Meeting adjourned at 9:32am

VEBA Trustee Meeting Minutes
January 4, 2024

Meeting called to order 9:15am

Attendance: Ed McNeil, Floyd Allen, Keith Flynn

Approved previous meeting minutes

CORRESPONDENCE

Letter from BeneSys re charges from Humana

Received financial report from Fifth Third from 12.7.23

- Over \$34 million balance

COBRA pay for those who retire

- BeneSys clarified that retirees do not receive notice of COBRA at the time of retirement from the pension system
- Floyd Allen instructed the City to provide COBRA notice at retirement

TMR indicated that five additional participants joined from open enrollment

Go-To Meeting services

- Automatic recording
- Can handle up to 3000 participants
- Invite will be shared on website along with agenda
- \$168/year
- Motion made by Floyd Allen to make annual payment and supported

FINANCIAL REPORT

SERVICE PROVIDER	DATE	AMOUNT
BeneSys Inc.#119214	12/31/2023	\$12,712.68
Dencap #0014	12/12/2023	\$ 866.68
Adrienne Bush #cdavro10524	12/04/2023	\$ 14.00

Motion made by Floyd Allen to pay and supported

Waiting on confirmation on the annual participant meeting in March

TMR should have quotes for other forms of insurance that participants could use their benefit to pay for

Ed McNeil also requested information from the City to ensure that the City is providing retirees with proper notice of the VEBA benefits

Ed McNeil reached out to auditors to begin the annual audit process

LEGAL

Policy Resolution re Open Meetings Act—Electronic Meeting Attendance Policy
Motion made by Floyd Allen and supported

Meetings held on the first and third of the month every month at 9am

Motion made to adjourn and supported at 9:38am

City of Detroit Coalition of Unions 2014 Non-Safety Employee Trust

Scheduled Board Meeting

Thursday March 7, 2024, 9:00 am

MINUTES

Attendance: Ed McNeil, Floyd Allen, Keith Flynn

Call to Order: Chairperson McNeil at 9:06am

Approval of previous minutes: February 15, 2024

- Moved to approve and supported

Financial Reports:

- \$24,000 for George Johnson—first invoice \$10,950.00 dated 2/08/24
- BeneSys Invoice #120802 Date 2/29/24 \$7,987.60
- Humana Invoice #663 792159 Date 2/14/24 \$9,730.30
- Triumph Church \$500 to rent the space for participant member
- Moved to pay supported

General Counsel Report: Keith D. Flynn, Miller Cohen

- Appeal: 2713531776
 - Ed McNeil to follow up with BeneSys as to what efforts were taken to notify participants and to make sure that other expenses incurred within the 18 months were paid
 - Disposition: Appeal denied given that the reimbursements were for medical expenses that were incurred more than 18 months ago

Old Business:

- Next Meeting is at Triumph Church

- Vendors will be there to advertise how they provide services
 - March 21, 2024 11am to 3pm
- CBA expires June 30 and the parties are currently in negotiations
 - Chair will report back with updates
- Floyd Allen: heard Monday that the State is pushing back that \$10 million in funding from the State will be distributed only to the Firefighters
 - KDF will send letter in opposition

New Business:

Adjournment: Motion made and supported to adjourn at 9:25am

City of Detroit Coalition of Unions 2014 Non-Safety Employee Trust

Scheduled Board Meeting

Thursday April 4, 2024, 9:00am

MINUTES

Attendance: Ed McNeil, Floyd Allen, Keith Flynn

Call to Order: Chairperson McNeil at 9:11am

Approval of previous minutes

- Moved to approve and supported

Financial Reports:

- BeneSys \$8,233.50
- Moved to pay supported

General Counsel Report: Keith D. Flynn, Miller Cohen

- George Johnson draft audit
 - Reviewing the draft audit
 - Keith Flynn will provide recommendation

Old Business:

- Life Insurance Proposal Provided
 - Current offer is \$1.10 for coverage
 - Two separate plans—one that is \$5,000 and the other \$10,000
 - Will be reviewed by the Trustees
 - Ed McNeil will continue to communicate over the proposal in the meanwhile
- Participant meeting was well attended and positive

New Business:

Adjournment: Motion made and supported to adjourn at 9:17am

City of Detroit Coalition of Unions 2014 Non-Safety Employee Trust

Scheduled Board Meeting

Thursday, April 18, 2024, 9:00am

MINUTES

Attendance: Ed McNeil, Floyd Allen, Keith Flynn

Call to Order: Chairperson McNeil at 9:03am

Approval of previous minutes: April 4, 2024

- Moved to approve and supported

Financial Reports:

- Miller Cohen PLC for February \$500
- Dencap #107715 \$629.16
- Heritage LP #0015 \$47.60
- Heritage SP #0016 \$76.45
- Moved to pay and supported

General Counsel Report: Keith D. Flynn, Miller Cohen

- Legal responded to the questions from George Johnson
- Draft audit was reviewed and no issues identified

Old Business:

- Trustees are reviewing the life insurance offerings
- Discussed other VEBAs being left out of State supplemental funds
 - Funds distributed quickly despite letters from other VEBAs

New Business:

Adjournment: Motion made and supported to adjourn at 9:17am

City of Detroit Coalition of Unions 2014 Non-Safety Employee Trust

Scheduled Board Meeting

Monday, May 20, 2024, 11:00am

MINUTES

Call to Order at 11:03am

Attendance: Ed McNeil, Floyd Allen, Keith Flynn

Financial Report

Moved and seconded to approve payment of invoices:

- Dencap #107906 Dated: 05/01/2024 \$755.78
- Heritage Vision #0016 Dated: 05/01/2024 \$ 68.00
- Heritage SP #0017 Dated: 05/01/2024 \$ 76.45

2086 Participants to Date

Over \$43 million in the Plan per the audit

Legal Report

- Reviewed proposal from Blue Cross Blue Shield of Michigan relating to life insurance offering
- Questions over the estimated monthly premium and better understanding the cost implications
- Decision put on hold while Ed McNeil follows up with BCBSM

Meeting Adjourned at 11:18am

City of Detroit Coalition of Unions 2014 Non-Safety Employee Trust

Scheduled Board Meeting

Thursday, June 6, 2024, 9:00am

MINUTES

Call to Order at 9:06am

Attendance: Ed McNeil, Floyd Allen, Keith Flynn

Financial Report

Invoices to be paid:

- Dencap #107906 Dated: 05/01/2024 \$755.78
- Heritage Vision #0016 Dated: 05/01/2024 \$ 68.00
- Heritage SP #0017 Dated: 05/01/2024 \$ 76.45

Motion to approve payment seconded

Received estimate from TMR regarding offering of life insurance

- Questions remain as to the scope of the offer
- Ed McNeil and Keith Flynn will discuss with TMR

Legal Report

Update on compliance regarding Open Meetings Act amendments

Motion to adjourn, seconded at 9:27am

City of Detroit Coalition of Unions 2014 Non-Safety Employee Trust

Scheduled Board Meeting

Thursday, June 20, 2024, 9:00am

MINUTES

Meeting called to order at 9:06am

Attendance: Ed McNeil, Floyd Allen, Keith Flynn, Mark Mueller

Presentation from Mark Mueller regarding life insurance

- Has to be based on 100% participation
- \$44,000 one time implementation bonus to help cover the cost of administration
- Floyd Allen: VEBA structured to provide benefit for health related expenses
 - Voluntary and must be paid for directly by the retiree
 - Mark Mueller: not possible unless under an individual underwriting and would have to be a different product

LEGAL

- Closed session—legal advice

FINANCIAL STATEMENT

Financial report

- Moved and accepted

Expense Report including annual expenses

- Moved and accepted

Invoices

- | | | |
|---------------------|-------------------|----------|
| ○ Dencap #344807 | Dated: 06/01/2024 | \$728.08 |
| ○ Heritage LP #0009 | Dated: 06/01/2024 | \$ 88.40 |
| ○ Heritage SP #0010 | Dated: 06/01/2024 | \$ 76.45 |

- Moved and accepted to pay

NEW BUSINESS

- Request for a second annual meeting
 - Floyd Allen: reasonable and we should discuss ways to increase participation
 - Ed McNeil: idea to advertise VEBA through radio
 - Over 400 who are receiving a pension are not registered with the VEBA
 - Floyd Allen: startling statistic
 - should discuss bringing on a temp to reach out to those who are not using the benefit
 - Ed McNeil: spoke with TMR to do another mailer via postcard
 - Floyd Allen: the VEBA should send out the mailer
- Meeting minutes adopted from past meetings

Meeting adjourned at 9:44am

City of Detroit Coalition of Unions 2014 Non-Safety Employee Trust

Scheduled Board Meeting

Thursday, July 11, 2024

MINUTES

Meeting called to order at 3:22 pm on July 11, 2024

Attendance: Ed McNeil, Floyd Allen, Keith Flynn

CORRESPONDENCE

Audit and Draft Tax Form 990 for 2023

- Reviewed and approved
- Will be signed by Ed McNeil

Invoices Received

DenCap #346541	Dated: 07/01/2024	\$755.78
Inland Press #05966	Dated: 02/23/2024	\$2,095.03
BeneSys Inc #124283	Dated: 06/30/2024	\$7,939.12
Humana #663792167	Dated: 06/14/2024	\$9,265.30

- Moved to pay

CHAIR'S REPORT

- Sept. 19, 2024 for second participant meeting
- Issues with participants not using their benefits
 - Will be discussed with BeneSys

Meeting adjourned at 3:45 pm

City of Detroit Coalition of Unions 2014 Non-Safety Employee Trust

Scheduled Board Meeting

Thursday, July 18, 2024

MINUTES

Meeting called to order at 9:05 am

Attendance: Ed McNeil, Floyd Allen, Keith Flynn

Moved to approve agenda

Prior minutes moved and approved

CORRESPONDENCE

- Nichols has filed Form 990 and it will be published on the website
- Appeal was submitted and will be sent to legal

Invoices Received

Miller Cohen PLC	Dated: 08/08/2024	\$ 125.00
Fifth Third #7950036	Dated: 07/02/2024	\$ 6,455.66
Fifth Third #7875602	Dated: 04/03/2024	\$ 6,296.36
Fifth Third #7950035	Dated: 07/02/2024	\$15,513.66
Fifth Third #7875600	Dated: 04/03/2024	\$15,595.20
Humana #663792151	Dated: 07/15/2024	\$ 9,815.90

Moved to pay and approved

Financial Report received from Fifth Third

Moved to accept

2,011 members at this time

CHAIR REPORT

Sept 19th participant meeting and reaching out to schedule location

LEGAL

Memo submitted re life insurance

- Ed McNeil: life insurance can be used for end-of-life healthcare
 - Otherwise, agrees with the recommendation
- Floyd Allen: agrees with recommendation

Meeting adjourned at 9:20 am

City of Detroit Coalition of Unions 2014 Non-Safety Employee Trust

Scheduled Board Meeting

Thursday, August 1, 2024

MINUTES

Attendance: Ed McNeil, Floyd Allen, Keith Flynn, Violet Gjorgievski,

Jennifer Crosby, Tim Eberle

Meeting called to order at 9:05 am

Presentation from Tim Eberle from Humana introducing himself

Motion to approve previous minutes

- Approved

Correspondence

- None

Financial

- None
- Floyd Allen: while doing a much better job informing participants of the VEBA benefits, requested that BeneSys to follow up regarding retirees who have not heard about the VEBA
 - Also would like BeneSys to project the number of participants coming into the VEBA vs. the number that are leaving
- Notices were printed and sent out for the upcoming participant meeting

Legal

- Appeal 2713381738
 - Additional information from the City of Detroit needed
 - BeneSys will provide information on who to reach out to with the City of Detroit

Old Business

- In preliminary discussions over organizing a joint health fair with Health Alliance
 - Ed McNeil should have additional information for next Board meeting
- Invoices
 - BeneSys Inc #125060 Dated: 07/31/2024 \$7,850.00

New Business

- None

Motion made and approved to adjourn at 9:33am

City of Detroit Coalition of Unions 2014 Non-Safety Employee Trust

Scheduled Board Meeting

Thursday, August 15, 2024

MINUTES

Attendance: Ed McNeil, Floyd Allen, Keith Flynn, Violet Gjorgjevski,

Jennifer Crosby, Brian Lee

Meeting called to order at 9:07 am

Agenda

- Moved to accept approved

Suspended the ordinary order of business

- Presentation from Fifth Third – Brian Lee
 - Brian Lee is retiring in May 2025; new investment manager will be introduced at the next meeting
 - Solid results—economy is moving along very well and is expected to continue to do so
 - Unemployment still remains low and the economy is recovering to normal
 - Rates in housing are down
 - Equities have been performing very well
 - Challenging environment given concentration of equity in growth in tech
 - Fixed income (bonds) has been challenging, but has begun to pick up with interest returning to normalized levels
 - Investments at 70 to 30% fixed vs. equities
 - Over \$42 million in investments
 - Floyd Allen: what is being done to adjust investment strategy when issues like Rite Aid comes up?
 - Brian Lee: would advise the Board and provide a recommendation quickly through email

- Floyd Allen: would like to audit our security measures regarding cyber hacking to add one more additional level of authentication
 - Brian Lee: careful process in place to address cyber hacking concerns
 - Floyd Allen: perhaps placing limitation on the amount that can be transferred between accounts

Financials—Violet Gjorgjevski from BeneSys

- Report
 - Total income thru June 30th \$608,000
 - Benefit payments about \$105,000
 - Net fund increase of over \$490,000
 - Motion made to accept and approved
- Expenses

○ Heritage Vision LP #0016	Dated: 07/01/2024	\$74.90
○ Heritage Vision LP #0016	Dated: 08/01/2024	\$61.20
○ Heritage Vision NP #0017	Dated: 07/01/2024	\$76.45
○ Heritage Vision NP #0017	Dated:08/01/2024	\$76.45
○ Den Cap# 348334	Dated:08/01/2024	\$755.78
○ Adrienne Bush #DAVR0724	Dated:07/31/2024	\$2,400.00
○ Triumph Church E-1001	Dated: 08/14/2024	\$1,000.00
○ Miller Cohen #17-1738	Dated: 06/30/2024	\$250.00

Moved and accepted for payment

Legal—Keith Flynn, General Counsel

- Appeals
 - 2713381738
 - Recommendation to deny
 - Moved and approved
 - 2718253045
 - Recommendation to deny
 - Moved and approved

Old Business

Reminder that VEBA's participant meeting will be held on September 19, 2024 at Triumph Church.

Motion made and approved to adjourn at 10:40 am

City of Detroit Coalition of Unions 2014 Non-Safety Employee Trust

Scheduled Board Meeting

Thursday, September 19, 2024

MINUTES

Attendance: Ed McNeil, Floyd Allen, Keith Flynn

Meeting called to order at 9:05 am

LEGAL

DENCAP Renewal

- Renewal letter looks good re the costs, but there was no schedule of benefits
- Sent email to Dawn from DENCAP who provided a preliminary schedule
- Board will not confirm renewal until they receive a final schedule

CORRESPONDENCE

- Invoices

Humana #663792166	Dated: 09/01/2024	\$755.78
DENCAP #108339	Dated: 09/14/2024	\$9,730.30

- Moved to pay

Meeting adjourned at 9:13am

City of Detroit Coalition of Unions 2014 Non-Safety Employee Trust

Scheduled Board Meeting

Thursday, November 7, 2024

MINUTES

Attendance: Ed McNeil, Floyd Allen, Keith Flynn, Violet Gjorgjevski, Jennifer Crosby, Brian Downs

Meeting called to order at 9 am

PRESENTATION FROM FIFTH THIRD (BRIAN DOWNS)

- Attempts at fraud to debit the account
- Only had one check positive pay outs on the account
- Will set up a block on all debits
 - Cost
- Discussed other mechanisms that could be put into place for additional fraud protection
- Discussed possibility of implementing ACH
 - Concern raised by Floyd Allen re administrative costs barring an issue of hardship
 - Brian indicated that a block would not impact the ability to implement ACH if the Board decided to go forward
- Motion made to implement changes regarding the block
 - If over \$50 for both accounts, then Violet will let the Board know
 - Motion carried

APPROVAL OF THE MEETING MINUTES

- Motion made and seconded

CORRESPONDENCE

- DENCAP will honor original contract with Golden Dental
 - Motion made to approve and passed
 - KDF will send a letter to DENCAP to address whether any of the members had been denied coverage or been forced to pay for services that should have been covered

EXPENSES

- Invoices

BeneSys #127748	Dated: 10/31/2024	\$7,935.71
Humana #663792172	Dated: 10/14/2024	\$9,420.30
Miller Cohen 17-17138	Dated: 08/30/2024	\$1,000.00

- Motion made to pay seconded

- From the October 17 Expense Authorization Form

- Den Cap #351703 Dated: 10/03/2024 \$672.68
- Heritage Vision LP #0016 Dated: 10/01/2024 \$40.80
- Heritage Vision NP #0015 Dated: 10/01/2024 \$76.45

OLD BUSINESS

NEW BUSINESS

- Humana increased by 4% after negotiating that rate increase down from 14%
 - Only agreed to a one-year contract expiring in 2026 to allow Board to review the market for better deals at that time
 - Letter is going out to members to explain the changes
 - Effective 1/1/2025

- The HRA is increasing to \$165 effective 1/1/2025
- Henry Ford has started a Medicare Advantage program that Ed McNeil has asked for additional information

Motion made to adjourn the meeting

Adjourned at 9:31 am

City of Detroit Coalition of Unions 2014 Non-Safety Employee Trust

Scheduled Board Meeting

Thursday, November 21, 2024

MINUTES

Attendance: Ed McNeil, Floyd Allen

Meeting began at 9:04am

Motion made to approve the meeting minutes and seconded

CORRESPONDENCE

Email sent by Keith Flynn to DENCAP re maintaining the contractual requirements and ensuring that participants are made whole

Humana— new contract for a one year period after negotiating down to 5.16% at \$163 (currently at \$159) for the rate beginning January 1, 2025

- Letter will be sent to the members letting them know about an increase of \$4
- All other benefits will remain the same
- Motion made to approve and seconded

Ed McNeil called City Labor Relations Director to find out where they are at in negotiations

- Also spoke to local presidents, but they have only met five times
- Concern would be over the new contribution on behalf of the City for all participants
- Ed McNeil will reach out to the Mayor

EXPENSES

- Invoices

DenCap #353363	Dated: 11/01/2024	\$700.00
Heritage Vision LP #0015	Dated: 10/31/2024	\$61.20
Heritage Vision SP #0016	Dated: 10/31/2024	\$97.30

- Motion made to pay seconded

OLD BUSINESS

Waiting on the cost estimate from BeneSys for further security measures

- Fifth Third will be invited back to the next meeting to discuss and for an analysis of what to expect with a new administration coming in

NEW BUSINESS

Ed McNeil will reach out to George Johnson to begin preparation for next year's audit

Motion made and seconded to adjourn at 9:20am

City of Detroit Coalition of Unions 2014 Non-Safety Employee Trust

Scheduled Board Meeting

Thursday, December 5, 2024

MINUTES

Attendance: Ed McNeil, Floyd Allen, Keith Flynn

Meeting called to order at 9:09am

APPROVAL OF THE MINUTES

Motion made to approve and seconded

CORRESPONDENCE

Invoices

BeneSys #3128255	Dated: 11/30/2024	\$9,961.28
Humana #663792170	Dated: 11/14/2024	\$9,882.30
Miller Cohen PLC17-17138	Dated: 09/30/2024	\$187.50
Heritage Vision NP #0015	Dated: 11/30/2024	\$83.40
Heritage Vision LP #0016	Dated: 11/30/2024	\$61.20

Motion made to pay and seconded

LEGAL

DENCAP correspondence went out to address any issues with participants not receiving appropriate level of benefits

Letter went out to the participants from DENCAP

Motion made to adjourn at 9:12 am and seconded