Opening of Meeting: 3:04 PM

In attendance: Chair Jim Fregelette, Vice Chair Donna Walters, Trustees Eileen Fleming, Christa McHale, John Pope, David Scalzo, Robert Giannicchi, Michelle Okal-Frink, Kleo Girandola and Candace Reimer

Not in Attendance: Fran DiFrancesco, Barb Smith, Zachary Izard and Debra Brennan.

Also attending: Fiscal Agent, Lora Schasel; Benefits Specialist, Stacey Porter; Office Coordinator, Carrie Classer and Darcie Falsioni, Esq., Incoming Labor Trustee, Melanie Kitchen.

Representatives from Oswald Companies, Steve Baltas, Gretchen Heil, John Kertis, Jessica Ihrig, Molly Berry and Medhat Kaldas

1. **Public Comments and Questions:**
   None

A. Presentations/ Informational Items

1. **Fiscal Update**

Lora Schasel reported on the financial period beginning July 1, 2025, to April 30, 2026. Lora advised that the Trust total assets for February were $67.3M and total equity was $51.8M. Received rebate revenue was $5.7M from Rightway and $56K rebate revenue from Capital Rx in March. We received an RDS subsidy in April for the 2024-2025 plan year in the amount of $563K. Enrollment from July 1, 2025, to June 1, 2026, increased by 105 enrollees, mostly in the single coverage tier. The Revenue and Disbursements for the month of April indicate net assets as of April 30, 2026, were $50.8M. The bank and investments accounts currently total $70.1M. Statement of Cashflow for Contribution Revenue is currently running at a $1.2M deficit through the end of April 2026. Our next Rx rebates are expected in June 2026. The Dental report for July 1, 2025, to June 30, 2026, shows a surplus of $105K.

Jim Fregelette asked why the RDS subsidy received for 2024 – 25 was so much less than the previous subsidy Lora Schasel explained that it is tied to the rebates that the Trust received.

B. Administrative Report

1. **Update on Valenz Bluebook, Weight Watchers (WW) and Brook+**

Stacey Porter reported the following Weight Watchers metrics: January 1, 2026 – February 28, 2026, there were 1,132 total enrollments, 1,048 unique members and 2,678 net pounds lost.

Weight Watchers app has new tools. The app can track weight loss, muscle gain with 3D modeling, nutrition, activity and sleep.

Valenz Bluebook has issued 550 rewards for a total of $31,265 for the months of November 1, 2025 – March 31, 2026. Utilization of the program has increased, and Districts have been asking additional questions.

Brook+ continues to help enrollees lose weight. Independent Health had a total of 1,156 enrolled for a total weight loss of 7,292 lbs. with an average weight loss of 5.2%. UMR had a total of 375 enrollees for a total weight loss of 1,898 lbs. with an average weight loss of 7%.

2. Subrogation Report

Stacey Porter reported that we accepted one subrogation/reimbursement claim. The Trust received $12,008.59 in full satisfaction of the $18,011.98 owed.

Jim Fregelette inquired why the Trust received a subrogation reimbursement. Darcie Falsioni advised these are typically medical liens for medical expenses incurred due to injuries from a car accident that are reimbursed to the trust prior to the enrollee receiving their settlement.

3. Housekeeping Items

a. May 2026 is open enrollment for the 2026-2027 year.
   1. E1B- Trust participated in meetings during the weeks of 5/11/26 & 5/19/26.
   2. South Buffalo participated in an OE meeting during the week of 5/12/26.
   3. St. Mary's and Maryvale OE meeting dates are TBD.

b. District Audits are expected to be conducted this summer. Stacey Porter to start scheduling with the Benefit Administrators in the near future.

c. The 5th Annual NY44 Health Trust Dinner Meeting was held at The Foundry May 7, 2026. There was a total of 38 attendees, which was slightly lower than last year. We received positive feedback on the presentations, however, there were several complaints regarding the food.

d. Email project will resume in August 2026. Candace and Bob will work on increasing the number of emails we have in Bswift to include not only work, but personal as well. The trust currently has 3800 personal emails in Bswift.

C. Consultant Report

1. Service Updates

Jessica Ihrig from Oswald Companies advised WEX will manage COBRA for Medical/Rx, Guardian Dental (Western NY) and Davis Vision (North Rockland). WEX, the Trust and Oswald are currently working to load all current COBRA members into the WEX portal in time for the July 1, 2026, launch. We are ahead of schedule, and testing has already begun with some members.

Enrollees who want to search for medications and/or access prescription drug benefit details specific to their plan now have access via the customized Rx Formulary link that is located on the NY44 Health Benefits Trust Plan website. Additionally, the website has been updated to include a reminder regarding Prior Authorizations for both Independent Health and UMR.

Gretchen Heil, from Oswald Companies, advised as of July 1, 2026, Sun Life, Independent Health and Guardian all have renewed their contracts as indicated below:

- Sun Life Stop Loss Renewal effective July 1, 2026 – June 30,2027
  - Increase ISL to $2M.
  - Annual renewal
- Independent Health Medical TPA (Western NY) effective July 1, 2026 – June 30, 2029
  - Negotiated a 3-Yr arrangement with Independent Health
- Guardian Dental (Western NY) effective July 1, 2026 – June 30, 2027
  - Dental ASO Fee in rate guarantee
  - *To be voted on at the June 2026 Board Meeting

2. Subcommittee Updates

a. Financial Committee

Medhat Kaldas, Oswald Companies, reported on utilization. The previous 12 months, April 1, 2025, to March 31, 2026, average was $1,808 PEPM or 31.1% lower compared to the year. The month of March 2026, the PEPM was $1,246, which is 31.1% lower than the annual average. The average trend for the area is 8.3% - 9.4%.

Over the past 12 months, claim costs were $143.7M, with average enrollment of 6,163. Enrollment of 6,218 is up by 55 from the average and up 60 from the previous 12 months.

March 2026 utilization totaled $8.04M, which is down by 33.5% from last month. The ten largest claimants comprised 12.0% of all medical claims. Stop loss covers medical and RX claims.

A Question was posed regarding the stop loss claim in 2025-2026, the estimated reimbursement of $292,367 and how that impacts the dividend typically received from SunLife. Donna Walters indicated that due to the utilization of the stop loss coverage, the Trust is not eligible to receive a dividend.

b. Communications Committee

John Kertis, Oswald Companies, reported on the website analytics. Website user traffic continues to increased year over year, although total views from January 1, 2026, to May 18, 2026, are down a bit from this time last year. Rightway and Valenz Bluebook had the most views followed by UMR and Weightwatchers and Brook+. Newsletters and programs promote website usage, and the desktop remained the most used device.

The Open Enrollment Newsletter was sent out in the beginning of April 2026. The Newsletter focuses on Prior Authorizations, Brook+, Rightway and Understanding your Rx Coverage, Replacement Cards, Valenz Bluebook, Weight Watchers, Medicare with one page dedicated to North Rockland news and UMR.

Additionally, enrollees will receive the following communications for the remainder of 2026 and into Q1 2027.

- June 2026 – Member Postcard (Valenz Bluebook)
- August 2026 – Member Postcard (Rightway and App)
- August 2026 – Rightway Email Test (same as postcard)
- September 2026 – Fall Newsletter
- December 2026 – Year End Newsletter
- December 2026 – Engagement Game Postcard (Valenz Bluebook)
- January 2027 – Member Postcard (Valenz Bluebook)

c. Population Health Committee

Molly Berry, Oswald Companies, reported that the 2025-2026 Engagement Strategy has been adjusted to incentivize the districts to be engaged. Although each district can still earn the same number of points available (up to 500 per year), the allocation of these points now includes 25 points for attending three Train the Trainer programs throughout the year, 40 points for submitting a completed open enrollment checklist and 25 points for completing one Wellness Tip Survey. The remaining engagement earning opportunities are June 18th Board Meeting (50 points), Population Health Dashboard (up to 50 points), completion of the Wellness Tips Surveys (up to 50 points) and Rightway's Train the Trainer Webinars (up to 25 points).

The 2026-2027 Engagement Strategy continues to encourage the districts to be more engaging with an opportunity to participate and engage to earn easy, free money. These funds can be utilized for wellness related activities. Total available points are 500 points per year.

May is Mental Health Awareness Month with May 5, 2026, being World Hand Hygiene Day and the week of May 10-16, 2026, is Women's Health Week. In addition, June is Fresh Fruit and Vegetables Month for healthy eating. A big Thank You to Erie 1 BOCES for your Seasonal Affective Disorder submission and the accompanying symptoms of the disorder. The districts can scan the QR code for the Wellness Tip Survey.

There are "On-Demand" wellness resources on the website under participating schools tab which include:

- Monthly Wellness Tips & Information
- On-demand Health/Wellness Articles & Videos
- Mindfulness Accessibility
- Tracking: Nutrition & Exercise
- Additional resources available:
    - Brook+
    - Weight Watchers (WW)
    - Level2 - *UMR population only*

d. Benefits Committee

Steve Baltas, Oswald Companies, had nothing to report in regard to the Benefits Committee.

D. General Trust Business

1. **Retirement of Dave Scalzo - effective May 21, 2026**

   Jim Fregelette announced that Trustee Dave Scalzo is retiring from the Board effective immediately and thanked him for his service to the Trust. He will be replaced by Melanie Kitchen as a Labor Trustee.

2. **Introduction of Melanie Kitchen, new Labor Trustee – effective May 22, 2022**

   Jim Fregelette introduced Melanie Kitchen as the new incoming Labor Trustee taking over for Dave Scalzo.

3. **Termination of West Seneca Central – effective June 30, 2026 (medical and dental)**

   West Seneca Central School District has withdrawn from the Trust effective June 30, 2026.

4. **Addition off Akron Administrators' Association and Akron Employees' Association – effective July 1, 2026 (medical only)**

   The Trust is welcoming back the Akron Administrators' Association and Akron Employees' Association.

E. Approval of Minutes for Meeting Number148, March 19, 2026.

The motion to approve the minutes from Meeting #148 held on 3/19/26, was made by Candace Reimer seconded by John Pope and carried unanimously. **CARRIED (by both Management and Labor Units) No opposed.**

F. Old Business

None

G. New Business

1. **Introduction of Board Resolution**
   a. Approval of 2026/2027 Board Meeting Dates

      The Board of Trustees is required to meet at least 6 times per fiscal year and will vote on approving the proposed Board Meeting dates for the July 1, 2026 – June 30, 2027, fiscal year.

   b. Approval of Guardian Dental Agreement Renewal

      The current Dental Services Agreement is set to expire on June 30, 2026, and Guardian has offered to extend the current rate for a renewal through June 30, 2027.

c. Approval of 2026/2027 Administrative Budget

The Board of Trustees will vote on approving the Trust's Administrative Budget for July 1, 2026 – June 30, 2027.

2. **Report on Board of Trustee Approval Via Email:**
   a. Approval of Sun Life Stop-Loss Renewal
   b. Approval of Independent Health Agreement Renewal

Adjournment

1. **Next Board of Trustees' Meeting will be on June 18, 2026, at 3:00 PM**

The motion to adjourn at 3:55 PM was made by Donna Walters and seconded by Dave Scalzo and unanimously approved. **CARRIED (by both Management and Labor Units)**

Respectfully Submitted,

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Carrie Classer, Secretary to the Board of Trustees