

**Minutes of the PACRA Board of Directors Meeting
April 18, 2013**

- Attendance:** Jim Bowen Ken Burns, Ted Kilman, Bob Larson, Sandy Nanninga, Steve Spear, June Rady, Jean Ruff.
- Absent:** JaDene Dugas, Becky McCluskey, Shirley Jordan.
- Approval of Minutes:** Minutes of March 21, 2013 meeting. MSC/Kilman/Bowen.
- Announcements:** Bob Larson discussed the three menu items and the cost of each, as well as the placement of speakers, entertainment and business meeting on the program for the Annual Meeting next month.
- Bob has received approximately \$400 - \$500 in dues. Bob requested that Ken write a President's Report to be sent out with new membership cards.
- Reports/Updates:** Jean Ruff presented information from the Benefit Committee Meeting. Responding to a question asked by Steve Spear in the previous benefit meeting about a discrimination lawsuit that was filed against Express Scripts, John Tortarolo stated that the lawsuit does not pertain to Palomar. He further stated that the lawsuit was brought about because it was felt that patients with AIDS had been discriminated against by Express Scripts. He stated that all Palomar employees and retirees are treated the same in the way their prescriptions are filled so therefore the lawsuit does not apply.
- Regarding the Affordable Care Act: American Fidelity gave a presentation which included handouts to the benefit committee.
- Palomar will be adding the cost of health benefits to W2's for active employees. No method has been established for retirees at this time.
 - PPO has GOOD report on meeting the requirements of the ACA. No report for Kaiser at this time.
- Jean noted that the Rolling 12's – a monthly report of Palomar health benefit programs distributed at benefit meetings – does NOT include retirees in the calculations. Retiree medical expenses are paid from Palomar's budget line item, FUND 69. FUND 69 is always in flux and is underfunded.
- Phyllis Laderman, Director, Fiscal Services gave a presentation to include a handout on Future Health Benefit Fund (FUND 69)
- Jean gave copies of the handouts presented in the benefit committee meeting to PACRA members in attendance.
- After much discussion regarding the unfunded liability the suggestion was made that a small group of the PACRA board schedule a meeting with Ron Ballesteros-

Perez, Vice President of Finance and Administrative Services. This would be an information gathering meeting and future article in the PACRA Pacer.

At the March PACRA meeting it was requested that our members on the benefits committee ask about the UNUM Long Term Care program. Information had been brought forward that UNUM as of 2/7/2012 ended sales of new group long term care contracts. The question being how this impacts those individuals currently insured? Due to the time required for the American Fidelity presentation – this question was not brought up in the benefit committee meeting.

Old Business: Annual Meeting 2013. Discussed previously under Announcements.

New Business: Annual Letter to Membership. Discussed previously under Announcements.

Other: June stated that Shirley Jordan has some PACRA historical data from Jean Huston that she will bring to the Annual Meeting. June suggested that we request a location within the Escondido Center where PACRA might store and maintain these historical records. PACRA will likely need to purchase a cabinet for storage of these items. Bob will talk with Jodie Hall regarding this request. Further discussion in future meetings.

Adjournment: Meeting was adjourned at 2:55.

Respectfully Submitted,

Jean Ruff
Recording Secretary