

**Organizational Synergy & Human Resources Committee  
May 11, 2006 Meeting**

**Draft Minutes**

Members Present: Mark Cooper, Committee Chairman  
James Francis  
Edna Karanian

CRRA Staff Present: Tom Kirk, President  
Jim Bolduc, Chief Financial Officer  
Chris Hyfield, Human Resources Manager  
Kristen Greig, Secretary to the Board/Paralegal

Also Present: Kurtis Denison of R.C. Knox  
Miguel Escalera, Esq. of Kainen, Escalera & McHale

Chairman Cooper called the meeting to order at 8:35 a.m. and noted that there was a quorum.

**1. APPROVAL OF MINUTES OF THE MARCH 30, 2006 ORGANIZATIONAL SYNERGY & HUMAN RESOURCES COMMITTEE MEETING**

Chairman Cooper requested a motion to approve the minutes of the March 30, 2006 Organizational Synergy & Human Resources Committee meeting. The motion made by Director Francis was seconded by Chairman Karanian.

The motion previously made and seconded was approved unanimously.

Chairman Cooper stated that he thought the minutes of the January 26, 2006 and March 23, 2006 minutes were approved. After further review, it has been determined that the minutes of the March 23, 2006 meeting were approved. The minutes of the March 30, 2006 will be amended to reflect that approval. However, the January 26, 2006 were tabled and still require Committee action for approval.

**2. REVIEW PRESCRIPTION DRUG RIDER FOR 2006 HEALTH INSURANCE RENEWAL**

Mr. Hyfield explained that several employees approached him because they had reached the \$2,000 annual maximum on their prescription drug benefit and Anthem was telling them they did not have co-insurance. Mr. Hyfield informed the Committee that, in the previous year, the plan reverted to the major medical portion of the plan when the maximum was reached for employees with the Century Preferred Plan.

Mr. Hyfield stated that, in his review of the plan, he found that prescriptions were now an exclusion, which would mean that any employee who reached the \$2,000 maximum would be responsible for paying those costs out-of-pocket.

Mr. Denison gave a thorough review of the changes to the plan, explaining that the unexpected difference in coverage was due to changes in the way the contract covers specific situations. Mr. Denison stated that, by making clarifications about how those situations would be covered, the carrier inadvertently eliminated coverage for them. Mr. Denison said that he is not a proponent of limiting a prescription drug rider. Mr. Denison explained that if employers have a limited prescription drug rider, employees are sent the message that they have a limited amount of coverage and then everything above that limit will be an out-of-pocket expenses. Mr. Denison said that certain courses of treatment will quickly exceed that limit. If an employee is not prudent and fails to continue the course of treatment after the limit is exceeded, that could eventually result in a greater health condition. Ultimately, that has an adverse effect on both the health of the member and the overall performance of the group.

The Committee discussed how the POS and Century Preferred Plan differed in coverage and employee expectation. Mr. Bolduc informed the Committee that, since the employees with the Century Preferred Plan had the expectation of the major medical, CRRA asked if it would be possible to

### **3. EXECUTIVE SESSION**

Chairman Cooper made a motion to enter into Executive Session to discuss personnel matters. The motion was seconded by Director Francis. The motion previously made and seconded was approved unanimously. Chairman Cooper requested that the following people remain for the Executive Session, in addition to the Committee members:

Chris Hyfield  
Miquel Escalera, Esq.

The Executive Session commenced at 9:20 a.m. and concluded at 9:35 a.m.

The meeting reconvened at 9:35 a.m. and Chairman Cooper noted that no votes were taken in Executive Session.

### **7. ADJOURNMENT**

Chairman Cooper requested a motion to adjourn the meeting. The motion made by Director Francis and seconded by Director Karanian was approved unanimously.

The meeting was adjourned at 9:35 a.m.

Respectfully submitted,

Kristen B. Greig  
Secretary to the Board/Paralegal