

Downstream Authority of the Quapaw Tribe of Oklahoma Regular Meeting  
October 16, 2015

**Meeting Called to Order:** 10:02 am

<b>ROLL CALL:</b>	John Berrey, Chairman	Present
	Larry Ramsey, Secretary	Present
	Ranny McWatters, Treasurer	Present
	Marilyn Rogers, Member	absent
	Tamara Reeves, Member	Present

**DECLARATION OF QUORUM:** announced by Larry Ramsey

Jani/Kent

Insurance

- 2015 was a bad year for claims
- Reinvestment rate is up
- Suggested changes
  - Deductibles
  - Copays
  - Employee contributions
  - No bariatric surgeries for 2016

	current	proposed
Deductible	\$1,000	\$1,250
OOP max	5,000/10,000	6000/12000
Office co-pay	\$40	40
Urgent care	\$40	\$40
Emergency room	\$1,000	\$1,000
RX co-pays		
generic	\$20	\$30
formulary	\$40	\$45
name brand	\$60	\$65
specialty	\$500	\$500

EE	465	\$10.00	\$25.00
EE/spouse	91	\$108.00	\$150.00
EE/children	148	\$90.00	\$125.00
Family	116	\$137.50	\$195.00

## Executive Plan Participants:

### DDA LEVEL BENEFITS PLAN – COVERED TEAM MEMBERS: 2016

Berrey, John	Family	DDA Plan
McWatters, George	Employee/Spouse	DDA Plan
Ramsey, Larry	Employee Only	DDA Plan
Rogers, Marilyn	Employee Only	DDA Plan
Reeves, Tamara	Family	DDA Plan
Bear, T.C.	Employee/Spouse	DDA Plan
Vancleave-Smith, Tena	Employee/Spouse	DDA Plan
Cummings, Jani	Employee/Spouse	DDA Plan
Jones, Merlin (Kent)	Family	DDA Plan
Brill, Jack	Family	DDA Plan

### EXECUTIVE LEVEL BENEFITS PLAN – COVERED TEAM MEMBERS: 2016

Bouschor, Alan	Family	Executive
Bracich, Matt	Family	Executive
Bergquist, Robert	Employee & Spouse	Executive
Cornell, William	Family	Executive
Fernandez, John	Family	Executive
Goodwin, William	Family	Executive
Montgomery, Geraldine	Employee/Spouse	Executive
Kenney, Brian	Family	Executive
Caruthers, Ernest	Employee/Children	Executive
Boyce, John	Employee/Spouse	Executive
Cabalero, Mary	Employee/Spouse	Executive
Setterfield, Lucas	Family	Executive

DDA requested that Will Clark be added to the executive level.

Consensus of the DDA as presented

#### Insurance Appeal

- Carrie Lynn Rydbery Griffith
- Bariatric surgery, was not told that they would not be covered. Has completed all the steps and is ready for surgery
  - Consensus of the DDA to approve the appeal and pay for the surgery

#### HR Director

- 2 candidates
- DDA - make offer to Craig Sweaney

Adjourn 11:36am

**INCREASES BY PAY PERIOD/MONTH  
2016 BENEFITS**

	<b>2015 Per Pay Period</b>	<b>2016</b>	<b>Increased By</b>	<b>2015 Per Month</b>	<b>2016</b>	<b>Inc By</b>
<b>Emp Only</b>	<b>\$10</b>	<b>\$25</b>	<b>+\$15</b>	<b>\$20</b>	<b>\$50</b>	<b>+30</b>
<b>EE/Spouse</b>	<b>\$108</b>	<b>\$150</b>	<b>+\$42</b>	<b>\$216</b>	<b>\$300</b>	<b>+84</b>
<b>EE/Children</b>	<b>\$90</b>	<b>\$125</b>	<b>+\$35</b>	<b>\$180</b>	<b>\$250</b>	<b>+70</b>
<b>Family</b>	<b>\$137.50</b>	<b>\$195</b>	<b>+\$57.50</b>	<b>\$275</b>	<b>\$390</b>	<b>+\$115</b>

**DDA/Executive Contributions**

<b>Emp Only</b>	<b>\$10</b>	<b>\$25</b>	<b>+\$15</b>	<b>\$20</b>	<b>\$50</b>	<b>+30</b>
<b>EE/Spouse</b>	<b>\$81</b>	<b>\$123.00</b>	<b>+\$42</b>	<b>\$162</b>	<b>\$246</b>	<b>+84</b>
<b>EE/Children</b>	<b>\$67.50</b>	<b>\$102.50</b>	<b>+\$35</b>	<b>\$135</b>	<b>\$205</b>	<b>+70</b>
<b>Family</b>	<b>\$103.13</b>	<b>\$160.63</b>	<b>+\$57.50</b>	<b>\$206.26</b>	<b>\$321</b>	<b>+115</b>

# Plan Comparison 2016 Plan Year

## EMPLOYEE COST PER MONTH FOR LOCAL GROUPS

		Medical/RX	Medical/RX	Dental	Vision	Life
		Current	Proposed			
<b>Downstream Current</b>						
EE	\$1,000.00	\$ -		Included	Included	Included
ES		\$ 216.00		Included	Included	Included
EC		\$ 180.00		Included	Included	Included
EF		\$ 275.00		Included	Included	Included
<b>Local Casino Government Plan</b>						
EE	\$1,000.00	\$ -		Included	Included	Included
ES		\$ 413.44		Included	Included	Included
EC		\$ 203.97		Included	Included	Included
EF		\$ 617.39		Included	Included	Included
<b>Local Casino A</b>						
EE	\$1,000.00	\$ -		\$ -	Included	Included
ES		\$ 528.67		\$ 9.53	Included	Included
EC		\$ 136.72		\$ 9.53	Included	Included
EF		\$ 515.86		\$ 9.53	Included	Included
<b>Local Casino B</b>						
EE	\$1,000.00	\$ 53.00		\$ -	Included	Included
ES		\$ 407.00		\$ 32.00	Included	Included
EC		\$ 178.00		\$ 38.00	Included	Included
EF		\$ 684.00		\$ 74.00	Included	Included
<b>Local Casino C</b>						
EE	\$ 250.00	\$ -		Included	Included	Included
ES		\$ 664.56		Included	Included	Included
EC		\$ 470.00		Included	Included	Included
EF		\$ 1,218.66		Included	Included	Included
<b>Local Employer &lt; 1,000 Employees</b>						
EE	\$3,000.00	\$ 175.59		Included	Included	Included
ES		\$ 333.00		Included	Included	Included
EC		\$ 378.00		Included	Included	Included
EF		\$ 590.00		Included	Included	Included
<b>Local Casino D</b>						
EE	\$ 350.00	\$ 163.00		Included	Included	Included
ES		\$ 646.00		Included	Included	Included
EC		\$ 456.16		Included	Included	Included
EF		\$ 940.00		Included	Included	Included

Downstream Casino Resort  
Benefit Plan Changes Proposed  
Plan year 2016

10/2/15

Premium Contributions												
category	# enrolled	proposed change				Total EE contribution	current enrollment	annual revenue range		probability %	COBRA rates	1/1/2016
		current	including EE					If 5% drop coverage	If 15% drop coverage			EE contribution
		per pay day	per month	per pay day	per year							
EE	465	\$ 10.00	\$50	\$ 25.00	\$ 167,400.00	\$ 167,400.00	\$ 159,030.00	\$ 142,290.00			\$503.11	10%
EE/spouse	91	\$ 108.00	\$300	\$ 150.00	\$ 91,728.00	\$ 91,728.00	\$ 87,141.60	\$ 77,968.80			\$1,056.54	28%
EE/children	148	\$ 90.00	\$250	\$ 125.00	\$ 124,320.00	\$ 124,320.00	\$ 118,104.00	\$ 105,672.00			\$905.60	28%
Family	116	\$ 137.50	\$390	\$ 195.00	\$ 160,080.00	\$ 160,080.00	\$ 152,076.00	\$ 136,068.00			\$1,408.71	28%
820						\$ 543,528.00	\$ 516,351.60	\$ 461,998.80	90%			
Plan Changes												
		current	proposed				low estimate	high estimate				
Deductible		\$1,000	\$1,250				\$30,000	\$50,000	80%	50%		
OOP max		5,000/10,000	6000/12000				\$17,000	\$23,000	80%	50%		
Office co-pay		\$40	40				\$5,000	\$10,000	80%	50%		
Urgent care		\$40	\$40				\$5,000	\$10,000	60%	40%		
Emergency room		\$1,000	\$1,000	waive co-pay if admitted			no change	\$25,000	75%	40%		
RX co-pays												
generic		\$20	\$30									
formulary		\$40	\$45			\$25,000	\$40,000		80%	50%		
name brand		\$60	\$65									
specialty		\$500	\$500									
Plan Change totals						\$82,000	\$158,000		80%	60%		

Downstream Casino Resort  
Benefit Plan Changes Proposed  
Plan year 2016

10/2/15

Fixed Costs			
	current annual	proposed annual	
Stop Loss \$150K			
Fixed costs total	\$	-	100%
Other changes for consideration	Other		
1. Eliminate Bariatric	\$100,000	\$300,000	90%
2. RX Help Center	\$100,000	\$250,000	70%
3. Coat-tail provision	\$0	\$0	70%
Other change totals	\$200,000	\$550,000	100%
Recommendations	Expected Results		
Premium contributions as shown	\$	395,688.00	2016 over 2015
Plan changes low estimates	\$	158,000.00	2016 over 2015
Fixed cost changes	\$	-	2016 over 2015
Other changes low estimates	\$	300,000.00	2016 over 2015
Total dollar impact	\$	853,688.00	2016 over 2015
Less Trend offset	\$	500,000.00	2016 over 2015
Net dollar impact	\$	353,688.00	90%
Assumptions and caveats			
1. Enrollment numbers are correct			
2. Medical trend does not exceed 5%			
3. Freeman hosptial network is in place			
4. ACA financial impact is no more than 5%			
5. Reinsurance premium does not increase more than 5%			
6. Average age of enrolled members remains constant			
7. As stated, probability factor is 90%. Actual results may vary based on change in utilization trend and potential anti selection based on changes implemented.			

Downstream Casino Resort  
Benefit Plan Changes Proposed  
Plan year 2016

10/2/15

Downstream Casino Resort  
Benefit Plan Changes Proposed  
Plan year 2016

10/2/15