

Downstream Authority of the Quapaw Tribe of Oklahoma Regular Meeting
March 20,2012

Meeting Called to Order: 11:05 am

ROLL CALL:	John Berrey, Chairman	Present
	Larry Ramsey, Secretary	Present
	Ranny McWatters, Treasurer	Present
	Marilyn Rogers, Member	Present
	Tamara Smiley, Member	Present

DECLARATION OF QUORUM: announced by Larry Ramsey
Patrick/Theresa/ Steve/ Thomas

QStore menu

- General discussion about what will be served and price point.
- F&B and Theresa will put together for review and approval

Entertainment Review

Tim/ Steve S/ Sean – via phone

- June 1 – Travis Tritt/ ?
- June 22 – Big and Rich
- July 3 – Randy Travis/ Kellie Pickler
- Aug 3 – Hank Williams Jr
- Sept 1 – Boston
- Sept 7 – Montgomery Gentry

Benefits

Terry – RWI

- Direct w/ TPA - \$20 per person/per month
- Current - \$11.50 per person/ per month
\$1.50 (First Choice)
\$13.00 – admin fee 0 .75 goes to RWI
- General discussion on current benefits and options presented to reduce costs.
 - See attached
 - Opt 1 – core plan
 - 100% employee cost paid by the casino
 - 1000 deductible to employee on hospital care then 20% up to max of \$3000
 - Savings would be in the 5-600K range
 - Decision put on hold until more research can be done

Adjourn 3:27

2/20/12

Benefits Committee

Jani Cummings, Group Leader; Hillary Shadwick, Tyson Schmitt, Jeannie Felker, Terry Harris, Callen Banes, Robert Weaver

It was discussed in the committee that the following be considered for change to the Downstream 2013 Plan for Employee Benefits. (All items discussed would depend on final approval from Steven Drewes and ultimately the DDA)

1. Option 1 The Core Plan (It is estimated that 60% will take this plan)
 - a. Copays \$20 (same) for doctor visit; \$8/\$25/%45 RX (same); Deductible \$1,000; Pays at 80/20 to an Out of Pocket Max of \$3,000 for individual and \$6,000 for family. Pricing would be the same as the current plan which is \$0 for non-tobacco usage team member only.
2. Option 2 The Buy Up Plan (It is estimated that 30% will take this plan)
 - a. Copays \$20 (same) for doctor visit; \$8/\$25/%45 RX (same); Deductible \$500; Pays at 80/20 to an Out of Pocket Max of \$2,000 for individual and \$4,000 for family. Pricing would be \$50 per pay period for single and \$100 per pay period for family.
3. Option 3 The Buy Up Plus Plan (It is estimated that 10% will take this plan)
 - a. Copays \$20 (same) for doctor visit; \$8/\$25/%35 RX (same); Deductible \$0; Pays at 80/20 to an Out of Pocket Max of \$1,500 for individual and \$3,000 for family. Pricing would be \$87.50 per pay period for single and \$175 per pay period for family.
4. In order to qualify for the Wellness Benefit reduction of \$500 on the out of pocket maximum, a team member will be required to have their physician complete the form we provide to them stating that a complete physical has been completed for the year. This will be turned in to Native Care Health, LLC for entering in the system for the wellness reduction benefits.
5. The standard \$500 per year per member is the same for wellness care such as physicals, gynecological exams and other preventative treatments to include smoking cessation, without the deductible having to be met.
6. The Part-Time plan will be lowered to a \$25,000 calendar year max, and the pricing will stay the same as 2011. The part time plan's office visit copay will change from \$10 to \$20 to match the full time plans.
7. No changes will be made to the Executive plans.
8. **Team Members who use tobacco products of any kind will be required to contribute an additional \$100 per month toward the team member only total funding amount for any option selected.**
9. The table below shows what we believe to be the most optimal estimate in actual cost savings. The most probable scenario is that the savings will be in the \$800,000 to \$1,000,000 range.

Medical Benefits Cost Analysis		
Core Plan 1000 ded @60%		\$ 562,440.00
Core Plan 500 ded @30%		\$ 140,610.00
OOP 3000/6000		\$ 120,000.00
PT to \$25K		\$ 70,000.00
PT Office Copay to \$20		\$ 115,000.00
		\$ 1,008,050.00

**Benchmark Information
Local/Regional Casinos**

Downstream Casino Resort

2012

	Casino A 40 Mile Radius	Casino B 40 Mile Radius	Casino C 40 Mile Radius	Casino D 40 Mile Radius	Casino E 200 mile Radius	Casino F 200 Mile Radius	Downstream Casino Resort
Medical Deductible	\$1,500 HDHP	\$750	\$500	\$1,000	\$500	\$0	\$0
In and Out Co-Ins.	\$500 buy up 80/60	80/60	80/60	80/60	80/60	100/60	80/60
Office Co-pay	20	20	30	20	20	10	20
Out of Pocket	\$1,000	\$2,000	\$2,500	\$1,000	\$1,000	0	\$1,500
RX Co-Pays	10/35/55	15/30/60	15/30/30	15/30/60	15/30/60	5/15/30	8/25/45
Dental Annual Max.	\$1,000	no dental	\$2,500	\$1,000	\$1,500	\$1,000	\$2,000
Dental Co-Ins.	100/80/60		100/75/50	100/80/50	100/75/50	100/80/60	100/80/50
Vision Annual	\$200	no vision	\$300	\$250	\$200		\$750/year ortho \$200
Life-Basic	1Xsalary	1.5Xsal.	1Xsalary	by class	unknown	unknown	1Xsalary
Casino Contribution	100/50	80/50	100/0	80/0	90/50	100/0	100/75

Casino Contribution

The first number is the percent the casino contributes for the team member premium. The second number is the percent the casino contributes for the Employee plus dependent premiums for EE/spouse; EE/children; and Family enrollment categories. (i.e. 100/50 means the casino pays 100% of the team member premium and 50% of the two person and family premiums).