

**City of Coeur d'Alene Employee Benefits Trust**  
**Meeting Minutes – April 22, 2026, 11:00 a.m.**

**Location:** 710 E. Mullan Avenue, City Hall Conference Room 5

**Trustees in attendance:** Randy Adams, Melissa Tosi, Katie Ebner, Mike Becker

**Trustees absent:** Bill Dodd

The meeting was called to order by Randy Adams at 11:00 a.m.

The meeting minutes from the regular meeting on February 25, 2026, were presented. Melissa Tosi made a motion to approve the minutes as presented, seconded by Mike Becker. The minutes were approved unanimously.

The budget status report and quarterly Department of Insurance report through March 31, 2026 was presented by Katie Ebner. The trust has \$1,475,111 in excess reserves. Mike Becker made a motion to approve the financial reports, seconded by Melissa Tosi. The motion was approved unanimously.

Nancy Nelson reviewed the monthly plan experience report. The current loss ratio through February 2026 is 101.44%, compared to 91.77% in the same reporting period as last year. Total gross claims (medical/Rx) are up 12.3%, compared to the same reporting period as last year. Additionally, comparing the City of Coeur d'Alene claims vs. Benchmark (other Idaho Regence plans), the City of Coeur d'Alene is above the Benchmark by 34%. In looking at medical healthcare trends, the average claim cost has increased by 11.7% reflecting an inflation in the cost of medical claims, most obvious in outpatient care.

The next meeting is scheduled for May 27, 2026, at 11:00 a.m.

Katie Ebner made a motion to adjourn, seconded by Mike Becker. The meeting was adjourned at 11:46 a.m.