

**City of Coeur d'Alene Employee Benefits Trust**  
**Meeting Minutes – July 8, 2025, 11:00 a.m.**

**Location:** 710 E. Mullan Avenue, City Hall Conference Room 6

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

**Trustees absent:** Bill Dodd, Vonnie Jensen

The meeting was called to order by Randy Adams at 11:06 a.m., noting all trustees were present except Bill Dodd and Vonnie Jensen.

The meeting minutes from the regular meeting on June 4, 2025, were presented. Randy Adams made a motion to approve the minutes as presented, seconded by Mike Becker. The minutes were approved unanimously.

The monthly financial report was tabled for the next meeting due to Vonnie Jensen's absence.

Nancy Nelson skipped the monthly plan experience report for this meeting and went straight to the renewal information. Nancy Nelson presented the renewal with Regence for medical and Blue Cross of Idaho for dental. Regence proposes a 5.7% increase for medical/prescription, -7.9% for Blue Cross dental, and -8.3% for vision. As a result, the estimated renewal is 5.10% (approximately \$314,860). The current options with driving down the 5.10% renewal amount are 1. Look at contractual changes in the stop loss with Regence; 2. Put the stop loss out to bid; 3. Look at using approximately \$60,000 calculated interest income; or 4. Dip into reserves. The stop loss coverage appears to be high from Regence and Nancy is going to start with proposing some contractual changes to Regence specific to the stop loss coverage to drive down the renewal increase.

Nancy Nelson received a quote from Delta Dental to compare our benefits and services with Blue Cross of Idaho dental. While the Delta Dental PPO Plus Premier Network does appear to have broader coverage, there are still plenty of Blue Cross of Idaho providers. The trustees decided it's not the right timing to discontinue Blue Cross of Idaho and add Delta Dental. The trustees will review again in the future.

The next meeting is scheduled for July 30, 2025, at 11:00 a.m.

Mike Becker made a motion to adjourn, seconded by Melissa Tosi. The meeting was adjourned at 11:29 a.m.