

**City of Coeur d'Alene Employee Benefits Trust**  
**Meeting Minutes – May 27, 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 11:02 a.m.

The meeting minutes from the regular meeting on April 22, 2026, were presented. Mike Becker made a motion to approve the minutes as presented, seconded by Katie Ebner. The minutes were approved unanimously.

The budget status report through April 30, 2026, was presented by Katie Ebner. Revenues to expenditures are on track. Melissa Tosi made a motion to approve the financial reports, seconded by Mike Becker. The motion was approved unanimously.

Nancy Nelson reviewed the monthly plan experience report. The current loss ratio through March 2026 is 116.82%, up from 101.44% last month, and compared to 93.23% in the same reporting period as last year. Total medical claims are driving the increase as they are 40.5% higher than the same reporting period as last year. Additionally, large claims in excess of \$50,000 are also up 67.2% from last year. In this current reporting period, the total cost of large claims (12 claims) is \$1,359,695, compared to \$813,340 last year (10 claims). The net paid claims in March 2026 was also high at \$905,154 compared to the average of the five previous months of \$435,131. 67% of the March net paid claims were from the 12 high cost members.

There was discussion with the trustees and Brian Judge, representative from IAFF Local 710, regarding the union's desire to seek information to consider the transition from the City's Trust to the IAFF Health and Wellness Trust, pursuant to their collective bargaining agreement, Article 20, Section 6. The trustees agreed to have Nancy Nelson release the requested census data of Local 710 members, after Brian Judge provides Nancy Nelson with a list of the items needed, in return for plan data, premium rates, and information from DiMartino Associates related to the IAFF Health & Wellness Trust.

Bill Dodd has submitted his trustee resignation notice to chairman Randy Adams, effective May 31, 2026. It was agreed that Melissa Tosi will send out an email of interest to City-all seeking a qualified employee interested in serving as a trustee.

The next meeting is scheduled for July 8, 2026, at 11:00 a.m.

Randy Adams made a motion to adjourn, seconded by Katie Ebner. The meeting was adjourned at 12:31 p.m.