

Regular Board Meeting – Notice & Agenda

Notice

As required by Section 311, Title 25, Oklahoma Statutes, **Notice is hereby given that the Board of Review** will hold a Regular Board Meeting, **Thursday, April 10th, 2025**, at 10am at the ACCO Building, 429 NE 50th St, Oklahoma City, OK 73105.

Person Filing Notice:

» Tammy Malone, Board Chairperson, Craig County Courthouse, Vinita, OK 74301, 918-256-2507.

Microsoft Teams Participation:

» By Device: <https://tinyurl.com/4dma3vk4> Meeting #: **288 310 791 591** Password: **rW9Mu7SJ**

Microsoft Teams Participation Guidelines:

- » Mute your microphone or phone when not speaking.
- » All votes will be conducted by roll call.
- » Voting board members leaving the meeting early, must announce their intention to do so.
- » Loss of connection by one or more voting board members will result in the meeting being paused until connection is restored.

Meeting Materials

- » Visit: www.opehw1.com/boardmeetingmaterials.html.
- » Materials are available online, one week prior to the meeting.

Agenda

Report, discussion, consideration, amendment, and appropriate action, if any, on the following:

1. Minutes of the **1/23/25** Regular Board Meeting.
2. New Board Members.
3. Financial Position as of **2/28/2025**.
4. Premium Payment Due Date.
5. Investment Policy & Strategy.
6. By-Laws.
7. Bank Accounts & Authorized Individuals.
8. FSA Bank Account & Authorized Individuals.
9. SB202 - Insure Oklahoma.
10. Woods County Lawsuit.
11. Catapult & Green Imaging.
12. Mobile App.
13. Brain Code.
14. Free Major Medical Care Benefit.
15. Growth, Education & Retention.
16. New Business, unforeseen at the time of this posted Agenda.
17. Adjourn.

Next Regular Board Meeting

» **10am - Thursday, August 7th, 2025**, ACCO Building, 429 NE 50th St, Oklahoma City, OK 73105.

Posted at _____ o'clock _____ m. on the _____ day of _____, **2025**.

Signed: _____



Meeting Minutes

OPEH&W Health Plan Board of Trustees Board Meeting
ACCO Building
429 NE 50th St, Oklahoma City, OK
January 23rd, 2025

Trustees Present:

Mitch Antle, Washington County
Mike Brittingham, Pushmataha County
Dana Brown, Seminole County – Attended Virtually
Amy Gonzalez, Cimarron County – Attended Virtually
Matt Jacobson, OMAG – Attended Virtually
Emily Lee, Kingfisher County
Tammy Malone, Craig County
Kristie Moles, Pawnee County
Gary Nielsen, Harper County
CJ Rose, Beaver County
Kathy Ross, Johnston County
Dolan Sledge, Texas County
Steve Stinson, Grant County
Gary Starns, Pontotoc County
Lynn Smith, Ellis County

Trustees Absent:

Staff/Guests:

Jenny Vincent, Ellis County
John Williams, McCurtain County
Justin Carnagey, Texas County 911 Trust
Amy & Jeremy Crowe, SWODA
Lori Downing, Town of Beaver
Terri Taylor, Arvest Bank
Kristi Vandaveer, Pawnee County
Keressa Kerr, Pontotoc County
Layne Cranford, Pontotoc County
Shelly Moody, CED 6
Joy Walker, Town of Davenport – Attended Virtually
Judy Chance, CED 4 – Attended Virtually
Laura Fleet, Laura Fleet Consulting
Ron Peterson, Laura Fleet Consulting
Todd Roland, McElroy/Summit
Ross Naylor, Plan Administration Office
Jennifer Mullally, Plan Administration Office
January Smoot, Plan Administration Office

A quorum was established. Chairwoman, Tammy Malone, called the meeting to order at 10:10 a.m.

1. Minutes of the 10/10/24 Regular Board Meeting.

Gary Starns made a motion to approve the 10/10/24 minutes. Mike Brittingham seconded. Mitch Antle, Amy Gonzalez, Matt Jacobson, Emily Lee, Tammy Malone, Kristie Moles, Gary Nielsen, CJ Rose, Kathy Ross, Dolan Sledge, Steve Stinson, and Lynn Smith all voted aye, and the motion passed.

2. Minutes of the 11/14/24 Special Board Meeting.

Gary Nielsen made a motion to approve the 11/14/24 minutes. CJ Rose seconded. Mitch Antle, Amy Gonzalez, Matt Jacobson, Emily Lee, Tammy Malone, Kristie Moles, Kathy Ross, Dolan Sledge, Steve Stinson, and Lynn Smith all voted aye, and the motion passed. Gary Starns abstained.

3. New Board Members

Mitch Antle for Washington County to replace Mike Bouvier and Dana Brown for Seminole County to replace Valarie Hogue.

Dolan Sledge made a motion to approve the new board members. Steve Stinson seconded. Mitch Antle, Mike Brittingham, Amy Gonzalez, Matt Jacobson, Emily Lee, Tammy Malone, Kristie Moles, Gary Nielsen, CJ Rose, Kathy Ross, Gary Starns and Lynn Smith all voted aye, and the motion passed.

4. An Executive Session of the Board of Trustees, as authorized by Title 25, §§307 B.4 and B.7 of the Oklahoma Statutes, for the purpose of confidential communications concerning a potential claim for reimbursement by the Oklahoma Public Employees Health and Welfare Plan Trust against Amy Crowe, and with the advice of its attorneys, a determination by the Board of Trustees that disclosure to the public of the communications in such Executive Session would seriously impair the ability of the Trust to process the potential claim in the public interest and for purposes of discussing the Amy Crowe appeal where disclosure of such information relating to her confidential and protected health information would violate the confidentiality requirements imposed by the Health Insurance Portability and Accountability Act of 1996 ("HIPAA") and its Privacy, Security, Breach Notification and Enforcement Rules at 45 C.F.R. Parts 160 and 164.

Gary Starns made a motion to go into an executive session. Steve Stinson seconded. All members voted aye.

Gary Nielsen made a motion to return to the public meeting. Mitch Antle seconded. All members voted aye.

5. After return by the Board of Trustees to the public meeting, vote upon any item of business which concerns the above-described and is considered during the Executive Session.

Steve Stinson made a motion to approve the members' payment to the Plan of \$25,000 in 60 days. Roll call vote. All voted aye and the motion passed.

6. Financial Position as of 12/31/2024.

Jennifer Mullally reviewed the financial position of the Plan. Total current assets- \$9,681,336.79 Total liabilities- \$7,737,886.80. Total revenues- \$23,880,851.75. Total expenses \$25,798,324.84. Leaving a total net income of \$(1,917,473.09).

CJ Rose made a motion to approve the financial position of the Plan. Kathy Ross seconded. Mitch Antle, Mike Brittingham, Amy Gonzalez, Matt Jacobson, Emily Lee, Tammy Malone, Kristie Moles, Gary Nielsen, Dolan Sledge, Steve Stinson and Lynn Smith all voted aye, and the motion passed.

7. Investment Position.

Terri Taylor with Arvest Bank reviewed the Plan's current investment position. No action required.

8. Investment Policy & Strategy.

The investment policy has not been updated or reviewed since 2014. The Plan administrators would like approval to get outside assistance with updating the policy.

Mitch Antle made a motion to seek outside assistance in updating the investment policy. Steve Stinson seconded. Mike Brittingham, Amy Gonzalez, Matt Jacobson, Emily Lee, Tammy Malone, Kristie Moles, Gary Nielsen, CJ Rose, Kathy Ross, Dolan Sledge, and Lynn Smith all voted aye, and the motion passed.

9. Investment Accounts – Authorized Individuals.

Three people need to be added as authorized individuals for the investment accounts. Ross Naylor, Kleyton Young and Kaci Skidgel.

CJ Rose made a motion to approve the authorized individuals. Mike Brittingham seconded. Mitch Antle, Amy Gonzalez, Matt Jacobson, Emily Lee, Tammy Malone, Kristie Moles, Gary Nielsen, Kathy Ross, Dolan Sledge, Steve Stinson and Lynn Smith all voted aye, and the motion passed.

10. Fiduciary, Dishonesty Policies & Directors E&O Coverage.

Quotes are being gathered now for the fiduciary policy. There is currently no coverage for Director's E&O. Before adding Directors E&O coverage, the plan needs to update all documents and create by-laws. The E&O policy would still need to be approved, but without directors coverage.

Steve Stinson made a motion to look at updating all documents and by-laws. Mitch Antle seconded. Mike Brittingham, Amy Gonzalez, Matt Jacobson, Emily Lee, Tammy Malone, Kristie Moles, Gary Nielsen, CJ Rose, Kathy Ross, Dolan Sledge, and Lynn Smith all vote aye, and the motion passed.

11. Legal Counsel Subrogation Instructions.

Jan Dumont, the Plan's legal counsel, would like authorization to make 3 way split agreements on upside down settlements for subrogation cases without having to come to the Board for approval.

Mitch Antle made a motion to authorize legal counsel to make 3 way split agreements without Board approval. Lynn Smith seconded. Mike Brittingham, Amy Gonzalez, Matt Jacobson, Emily Lee, Tammy Malone, Kristie Moles, Gary Nielsen, CJ Rose, Kathy Ross, Dolan Sledge, and Steve Stinson all voted aye, and the motion passed.

12. Insure Oklahoma Bill.

Laura Fleet gave an update on senate bill 202 to modify eligibility requirements for Insure Oklahoma. No action required.

13. Woods County Lawsuit.

No new information. No action required.

14. New Groups.

Town of Davenport and Town of Goldsby have enrolled and were effective January 1.

Steve Stinson made a motion to approve the new groups. Kristie Moles seconded. Mitch Antle, Mike Brittingham, Amy Gonzalez, Matt Jacobson, Emily Lee, Tammy Malone, Gary Nielsen, CJ Rose, Kathy Ross, Dolan Sledge and Lynn Smith all voted aye, and the motion passed.

15. Green Imaging.

Green imaging benefit effective 2/1/2025. No action required.

16. Catapult Health.

Catapult health benefit effective 2/1/2025. No action required.

17. Mobile App.

OPEH&W mobile app will be available beginning 2/1/2025. No action required.

18. Ancillary Products & FSA Plan.

A review was given of the new ancillary products that will be offered during Open Enrollment. No action required.

19. Free Major Medical Care Benefit.

The Plan has had some difficulty with some of the new Blue Distinction benefits. The administrators would like to send out a postcard mailer to every employee explaining the Blue Distinction requirements.

Mitch Antle made a motion to approve mailing of postcards not to exceed a cost of \$4,000. Steven Stinson seconded. Mike Brittingham, Amy Gonzalez, Matt Jacobson, Emily Lee, Tammy Malone, Kristie Moles, Gary Nielsen, CJ Rose, Kathy Ross, Dolan Sledge and Lynn Smith all voted aye, and the motion passed.

20. Medical & Dental Network Contract for 2025/26 Plan Year.

Steve Stinson made a motion to approve the dental contract with no rate increase. Dolan Sledge seconded. Mitch Antle, Mike Brittingham, Amy Gonzalez, Matt Jacobson, Emily Lee, Tammy Malone, Kristie Moles, Gary Nielsen, CJ Rose, Kathy Ross, and Lynn Smith all voted aye, and the motion passed.

Mitch Antle made a motion to approve the ASA Administration contract with the removal of the HAS program. Kristie Moles seconded. Mike Brittingham, Amy Gonzalez, Matt Jacobson, Emily Lee, Tammy Malone, Gary Nielsen, CJ Rose, Kathy Ross, Dolan Sledge, Steve Stinson and Lynn Smith all voted aye, and the motion passed.

21. Administration Contract for 2025/26 Plan Year.

Gary Nielsen made a motion to approve the plan administrator's contract as presented. Kathy Ross seconded. Roll call vote. All voted aye, and the motion passed.

22. Actuary Study for 2025/26 Plan Year.

Mitch Antle made a motion to approve the actuary study. Kristie Moles seconded. Mike Brittingham, Amy Gonzalez, Matt Jacobson, Emily Lee, Tammy Malone, Gary Nielsen, CJ Rose, Kathy Ross, Dolan Sledge, Steve Stinson, and Lynn Smith all voted aye, and the motion passed.

23. Benefit Changes for 2025/26 Plan Year.

Adult orthodontia will be added to the dental benefit on July 1st. Coverage for midwife care has already been added.

Steve Stinson made a motion to approve the new benefit changes. Dolan Sledge Seconded. Mitch Antle, Mike Brittingham, Amy Gonzalez, Matt Jacobson, Emily Lee, Tammy Malone, Kristie Moles, Gary Nielsen, CJ Rose, Kathy Ross, and Lynn Smith all voted aye, and the motion passed.

Mike Brittingham made a motion to make the adult orthodontia benefit effective February 1 instead of July 1. Kathy Ross seconded. Mitch Antle, Amy Gonzalez, Matt Jacobson, Emily Lee, Tammy Malone, Kristie Moles, Gary Nielsen, CJ Rose, Dolan Sledge, Steve Stinson, and Lynn Smith all voted aye, and the motion passed.

24. Premium Rates for 2025/26 Plan Year.

The recommended rate increase is 4.5% for the Diamond preferred and Diamond choice plans. All other plans would increase to maintain their rating gap to diamond preferred. The plan administrators would like to add a new health option utilizing the BlueAdvantage network. The advantage network is a smaller network of providers, but with larger discounts. This would allow a 15% reduction in the premium for both the Diamond and Platinum plans. The recommended rate increase on dental is 4.5%.

Mike Brittingham made a motion to approve all the recommendations. Mitch Antle seconded. Amy Gonzalez, Matt Jacobson, Emily Lee, Tammy Malone, Kristie Moles, Gary Nielsen, CJ Rose, Kathy Ross, Dolan Sledge, Steve Stinson, and Lynn Smith all voted aye, and the motion passed.

25. Growth, Education & Retention.

Groups are urged to start scheduling employee presentations for this year. No action required.

26. ACCO Membership.

Steve Stinson made a motion to approve the executive level of membership with ACCO. Kathy Ross seconded. Mitch Antle, Mike Brittingham, Amy Gonzalez, Matt Jacobson, Emily Lee, Tammy Malone, Kristie Moles, Gary Nielsen, CJ Rose, Dolan Sledge, and Lynn Smith all voted aye, and the motion passed.

27. OSSBA Membership.

Gary Nielsen made a motion to approve the bronze level of membership with OSSBA. Kristie Moles seconded. Mitch Antle, Mike Brittingham, Amy Gonzalez, Matt Jacobson, Emily Lee, Tammy Malone, CJ Rose, Kathy Ross, Dolan Sledge, Steve Stinson, and Lynn Smith all voted aye, and the motion passed.

28. New Business unforeseen at the time of the posted agenda.

None

The Next Board Meeting is April 10th, 2025.

29. Adjournment:

Gary Neilsen made a motion to adjourn the meeting. Dolan Sledge seconded. There is no opposition, and the meeting adjourned at 1:48 p.m.

Secretary/Board of Review

Attested To/ Notary

My Commission Expires

Chairman/Board of Review

Attested To/ Notary

My Commission Expires

Balance Sheet
February 28, 2025

ASSETS

Current Assets		
Cash - Reserve Account	\$	281,698.11
Arvest Equities Account		1,575,044.12
Arvest Fixed Income Securities		3,081,385.03
Accounts Rec.-Rebates		1,561,572.23
Accounts Rec. - Surcharge		94,214.89
Accounts Rec - Unpaid Premiums		2,509,869.26
		<hr/>
Total Current Assets		9,103,783.64
Property and Equipment		<hr/>
Total Property and Equipment		0.00
Other Assets		<hr/>
Total Other Assets		0.00
		<hr/>
Total Assets	\$	<u><u>9,103,783.64</u></u>

LIABILITIES AND CAPITAL

Current Liabilities		
Accounts Payable	\$	6,444,382.01
Bank Loan Payable		2,144,024.44
		<hr/>
Total Current Liabilities		8,588,406.45
Long-Term Liabilities		<hr/>
Total Long-Term Liabilities		0.00
		<hr/>
Total Liabilities		8,588,406.45
Capital		
Beginning Balance Equity		(337,648.87)
Fund Balance		3,501,613.02
Net Income		(2,648,586.96)
		<hr/>
Total Capital		515,377.19
		<hr/>
Total Liabilities & Capital	\$	<u><u>9,103,783.64</u></u>

O. P. E. H. & W. PLAN

Income Statement

For the Eight Months Ending February 28, 2025

	Current Month		Year to Date	
Revenues				
Public Entity Premiums	\$ 3,419,002.69	96.37	\$ 28,201,155.44	90.80
Cobra Premiums	4,642.36	0.13	47,308.14	0.15
Retiree Premiums	124,176.99	3.50	1,046,559.38	3.37
Rebates	0.00	0.00	1,735,227.53	5.59
Subrogation Refunds	0.00	0.00	26,719.19	0.09
Total Revenues	3,547,822.04	100.00	31,056,969.68	100.00
Cost of Sales				
Total Cost of Sales	0.00	0.00	0.00	0.00
Gross Profit	3,547,822.04	100.00	31,056,969.68	100.00
Expenses				
Medical Claims Expense	2,025,003.96	57.08	17,412,950.62	56.07
Dental Claims Expense	126,972.99	3.58	1,246,850.09	4.01
Prescription Claims Expense	1,062,124.43	29.94	9,492,067.30	30.56
Administration Fees	94,600.00	2.67	757,592.38	2.44
Claims Supervisor Fees	314,371.51	8.86	2,585,285.37	8.32
Specific Reinsurance Expense	106,112.50	2.99	830,988.89	2.68
Group Life Insurance Expense	95,400.00	2.69	765,256.38	2.46
Vision Insurance Expense	41,000.00	1.16	328,337.88	1.06
Bank Charges	406.33	0.01	2,779.97	0.01
Dues & Fees	0.00	0.00	4,450.00	0.01
Interest Expense	0.00	0.00	90,385.02	0.29
Legal Fees	6,319.74	0.18	22,032.24	0.07
Meeting Expense	0.00	0.00	1,250.00	0.00
Postage Expense	1,652.21	0.05	6,184.15	0.02
Printing Expense	935.63	0.03	10,311.85	0.03
Professional Services	42,284.50	1.19	148,834.50	0.48
Total Expenses	3,917,183.80	110.41	33,705,556.64	108.53
Net Income	\$ (369,361.76)	(10.41)	\$ (2,648,586.96)	(8.53)



PROPOSED

Investment Policy

As Adopted: **00/00/0000**

A. Purpose

1. The purpose of this Statement of Investment Policies and Procedures is to establish a framework such that the Trust Assets are managed to achieve the objectives of the Inter-local Agreement Oklahoma Public Employee Health and Welfare Trust - 1st Amendment to the 4th Amended and Restated Trust agreement filed November 2, 2007.

B. Investment Beliefs

1. The Trust believes in the principles of a Prudent Investor and requires a rate of investment return commensurate with the level of risk assumed.
2. The Trust believes that managing investment risks is just as important as generating returns.

C. Investment Objective

1. The Investments plan is to be managed on an ongoing concern basis.
2. Within the levels of risk, the overriding objective is to maximize the long-term return and the preservation of capital with the willingness to incur some short-term return volatility to achieve greater long-term results, efforts to achieve this objective must not expose the plan to unacceptably high levels of downside or liquidity risk.

D. Risk Tolerance

1. The plan's exposure to risk will be measured against comparable funds and appropriate benchmarks.
2. Neither individual funds, nor the plan, should experience materially higher risk than the comparable universe or benchmark.
3. Where active management is employed, investment fund returns are expected to consistently exceed comparable market indices and consistently rank in the top half of comparable funds over a 5-year period.

4. The level of risk to which the plan is exposed will be controlled by diversifying the plan's holdings, not only in terms of asset class, but also in terms of holdings within each asset class.

E. Liquidity Requirements

1. Liquidity risk is the risk that it will become necessary to liquidate plan assets under unfavorable market conditions.
2. If cash is needed immediately by Trust all other avenues of raising funds will be taken by Trust before funds are liquidated.
3. Investment Advisor will then liquidate securities as necessary with the least intrusion into capital.

F. Asset Descriptions

1. **Equities/Stocks** that are purchased must be listed on a major stock exchange and can include: US Stocks, Non-US Stocks including small cap, mid cap and large cap company stocks.
2. **Fixed Income/Bond Securities** investments will be a range of securities that may include but will not be limited to U.S. Treasuries, federal agencies and U.S. Government guaranteed obligations, securitized credit, non-U.S. bonds, investment grade corporate issues, and opportunistic income.
3. **Cash Equivalents** shall consist of short-term issues of the U.S. Government or its agencies, money market funds, commercial paper and federally insured deposits.

G. Asset Allocation Policy Targets

- | | |
|---------------------------------|------------|
| 1. Equities/Stocks | 15% |
| 2. Fixed Income/Bond Securities | 60% |
| 3. Cash Equivalents/CD's | 25% |

H. Rebalancing

1. The plan's allocation among asset classes will be reviewed at least annually.
2. Rebalancing will be considered on an ongoing basis and when allocations fall outside of the ranges suggested.
3. Policy targets, time horizons, liquidity and income needs will be reviewed at least once a year by plan manager and investment advisor.

I. Reporting

1. Review of performance and asset allocations will be presented to the Board at least annually.
2. Any changes in target mix to be presented to the Board and next quarterly meeting.

PROPOSED

Board of Trustees By-Laws

As Adopted: **00/00/0000**

Items for discussion:

- a. Impeachment for forcible removal.
- b. Apply staggered terms for existing board members.
- c. Eligibility criteria for Trustees (i.e. length of organization participation).
- d. Eligibility criteria for Chair/Vice-Chair (i.e. Years of Board Experience).
- e. Nominations from Groups planning to leave.

A. Powers & Duties

To manage the OPEH&W Health Plan, the Board of Trustees and may:

1. Prepare specifications, request bids and enter contracts for the purpose of underwriting, administering or providing any part or all the OPEH&W Health Plan, policies or services on behalf of and with participating agencies.
2. Determine rates, risks, benefits and terms of any coverage, policies or services, and adjust rates and benefits based on claim experience.
3. Provide for underwriting or other agreements for participating organizations, policy or service; serve as the policyholder of any group policy or coverage; determine the methods of claim administration and payment; and provide for claim experience for the participating organizations collectively or separately.
4. Determine the contribution amount or appropriation required from participating organizations for participation and as necessary to follow policy and to provide established services.
5. Establish standards of eligibility for participating organization and employees in any coverage, policy or service; including procedures for enrollment and withdrawal from any coverage, policy or service; and establish effective dates of coverage.

6. Provide for administration and manner of payment of funds for all expenses concerning the coverage, policies or services which may be established; and establish procedures for safekeeping, handling, and investing such fund(s) and any monies received or paid.
7. Establish the duties and records of the Plan Administrator to enable the correct billing of premiums and fees, enrollment of participating organizations and their employees, and payment of claims.
8. Serve as an appeal body for complaints of participating organizations and their employees and establish procedures for grievances of participating organizations and employees.
9. Study the operation of the coverage, policies or services, gross and net costs, administrative costs, benefits, utilization of benefits and claims administration.
10. Incur expenses, acquire and hold property, and enter into agreements necessary to accomplish the purposes of the Inter Local Government Agreement.
11. Exercise risk management practices pursuant to preservation of capital, protection of data and to ensure business continuity. Accordingly, the Board of Trustees authorizes the Plan Administrator to procure a Directors E&O Policy providing coverage for the Trustees.
12. Retain General Counsel who is responsible to the Board for providing advice concerning compliance with state statutes including, but not limited to, the Open Meetings Act, Open Records Act, The Interlocal Cooperation Act, current State Auditor and Inspector reports, and the State Ethics Commission.
13. At all times while acting on behalf of the OPEH&W Health Plan, the conduct of the Board shall be subject to the OPEH&W Health Plan Code of Conduct, the OPEH&W Health Plan Conflict of Interest Policy, and the OPEH&W Service Provider Bill of Rights; copies of which are incorporated respectively as Appendix 1, Appendix 2 and Appendix 3.

B. Form

1. Size:
 - a. Fifteen (15) members of the Board of Trustees.
 - b. A minimum of X must be from participating counties.
 - c. A minimum of X must be from participating municipalities.
2. Quorum:
 - a. Eight (8) members will constitute a quorum.
 - b. All official action taken by the Board shall only be deemed valid with Eight (8) or more votes in favor, regardless of the number of Trustees present.
3. Term:
 - a. Trustees are elected for a term of X years.
4. Eligibility:
 - a. Trustees from a county must be an elected official from that county.
 - b. Trustees from a municipality must be a mayor or city manager from that municipality.
 - c. Trustees from a school district must be a superintendent from that school district.
 - d. Trustees from any other participating organization must be an official from that participating organization.
5. Compensation:

- a. Trustees serve without compensation but may be reimbursed for actual and necessary expenses incurred in the performance of their duties.

C. Officers

1. Positions:

- a. The board shall have 3 designated officer positions, filled by Trustees:
 - i. Chair
 - ii. Vice-Chair
 - iii. Secretary
- b. Term: Officers shall serve a term of X years.
- c. Term Limits: There are no term limits.
- d. Election: Shall be filled by a vote of the Board of Trustees by simple majority.
- e. Vacancies During Term: Shall be filled by a vote of the Board of Trustees by simple majority for the balance of the term which has been vacated.

D. Meetings

1. All Meetings:

- a. Attendance:
 - i. Each Trustee should attend at least one-half (½) of all scheduled regular and special meetings of the Board held in any three (3) month period, unless otherwise excused by the Board.
 - ii. The Chair of the Board will contact each member whose attendance falls below the criteria to ask them to carefully consider whether the interests of the OPEH&W Health Plan will be best served if they continue to hold the office of Trustee.

2. Regular Meetings:

- a. Shall conform to the requirements of the Open Meeting Act.
- b. Shall hold a minimum of four (4) regular board meetings per calendar year.

3. Annual Meetings:

- a. The annual meeting of the Board shall be in September.

E. Nominations, Elections & Vacancies

- 1. Prior to March 1 of each year, the Plan Administrator shall give notice by first class mail to the designated board representative contact of each participating organization, that vacancies on the Board of Trustees will occur on July 1.
 - a. The notice shall state:
 - i. The number of offices to be filled.
 - ii. That the participating organization may nominate one (1) candidate for each vacancy to be filled.
 - iii. That the nomination form must be signed by the Board of County Commissioners if the organization is a County, by the mayor and attested by

the clerk if the organization is a Municipality, or the leading individual of any other organizational type.

- iv. That completed nomination form shall be returned no later than March 16 by:
(1) sending a facsimile of the form to the OPEH&W Health Plan; (2) sending the form to a designated OPEH&W Health Plan recipient as an attachment to an e-mail; or (3) sending the OPEH&W Health Plan the form by certified mail.
- b. The nomination form furnished to the participating organization shall provide:
 - i. The name of the participating organization.
 - ii. The name and title of the nominee.
 - iii. A biographical sketch of not more than fifty (50) words.
 - iv. The signature of by the Board of County Commissioners if the organization is a County, by the mayor and attested by the clerk if the organization is a Municipality, or the leading individual of any other organizational type.
- c. At the April meeting of the Board, the Trustees shall consider the nominations and determine the eligibility of those nominees conform with the requirements of these By-Laws.
- d. The Plan Administration shall mail a ballot containing the names of the nominees determined to be eligible to all participating organizations prior to May 1. Such ballot shall state the number of votes that are to be cast and shall list the names of the nominees with their biographical sketch(es).
- e. The ballot, signed by the Board of County Commissioners if the organization is a County, by the mayor and attested by the clerk if the organization is a Municipality, or the leading individual of any other organizational type, shall be returned no later than May 31 to the OPEH&W Health Plan by: (1) sending a facsimile of the ballot to the OPEH&W Health Plan; (2) sending the ballot to a designated OPEH&W Health Plan recipient as an attachment to an e-mail; or (3) sending the OPEH&W Health Plan the ballot by certified mail.
- f. During the August meeting of the Board, the Trustees shall canvass the votes cast. The nominee receiving the largest number of votes shall be considered elected to the office of Trustee, and if more than one Trustee is to be elected, the nominee with the next largest number of votes being then next elected, and so on until all vacancies have been filled.
- g. Should two or more nominees receive an equal number of votes when only one or more but less than all nominees receiving an equal number of votes can be elected, the nominee to be elected shall be determined by a drawing of lots.
- h. The results of the elections will be mailed to all participating organizations.
- f. Vacancies on the Board shall be filled by a vote of the Board of Trustees by simple majority for the balance of the term which has been vacated.

2.

F. Training

1. New Trustees: The Plan Administrator will conduct a training program for any newly elected Trustee, to occur prior to the next regular board meeting following their election.
2. Existing Trustees: The Plan Administrator will conduct an annual training program for all existing Trustees, to occur during the August regular board meeting.
3. The training program will provide each Trustee with the latest version of the OPEH&W Health Plan's – Trustees Manual, and must, at a minimum, cover the following topics:
 - a. Organizational Governance
 - b. Structure
 - c. Financial Operations
 - d. Administrative Operations
 - e. Legal & Fiduciary Responsibilities
 - f. Actuarial Studies
 - g. Audits
 - h. Investment Policy
 - i. Underwriting Policy
4. Registration, tuition or other fees resulting from participation required training programs shall be paid for by the OPEH&W Health Plan, if the Board has approved such training program.
5. All other expenses directly related to participation in a required training program, including transportation, lodging, meals and other necessary expenditures, shall be paid by the OPEH&W Health Plan according to Expenses & Travel Costs section of these By-Laws.

G. Expenses & Travel Costs

1. The OPEH&W Health Plan Trustees will be reimbursed for travel to Board meetings and for other expenses incurred on behalf of the OPEH&W Health Plan according to these procedures.
2. The OPEH&W Health Plan shall be responsible for all such necessary expenditures.
3. The OPEH&W Health Plan shall request reimbursement from the Trustees or the organization they represent for any expenses not covered above.
4. Travel expenditures shall not exceed the normal cost of coach-class plane fare, and other expenses shall be those reasonable and customary for the area in which the activity is conducted.
5. Expenses which will not be reimbursed include:
 - a. Liquor or personal entertainment.
 - b. Tips more than 20%.
 - c. Personal postage, reading material, personal toiletry articles, laundry service or other personal services.
 - d. Expenses (other than group meals) related to a spouse, or other persons not authorized to receive reimbursement under this policy.

H. Reporting to the Board

1. It is the duty of Plan Administrator, consultants and service providers to keep the Board of Trustees informed of all activities that impact the Board in its role as management and fiduciaries of the OPEH&W Health Plan. Board members are entitled to access all records and reports maintained by or for the benefit of the OPEH&W Health Plan.
2. Many reports are formally presented to the Board as part of its meeting deliberations. Ad hoc reports may also be presented to the Board in writing at the Plan Administrators direction.
3. An operations summary report is prepared by the Plan Administrator for consideration at regular board meeting. This report will condense and compares a wide variety of financial and participant data plus statistical detail of many facets of internal operations and OPEH&W Health Plan activity. The operations summary is intended to be a comprehensive report covering all areas of the OPEH&W Health Plan's activities to assist the Board in evaluating the implementation and status of such activities.

PROPOSED

Appendix 1

The OPEH&W Health Plan - Code of Conduct

This Code of Conduct shall apply to the OPEH&W Health Plan Board of Trustees (Board) and its agents, whether directly employed or under contract, to ensure that business is conducted in a manner that promotes trust. Accordingly, the Board adopts as policy the understanding that the OPEH&W Health Plan is:

1. Dedicated to the highest ideals of honor, integrity and due diligence so that our Board, employees and agents merit respect and public confidence in all its dealings.
2. Dedicated to the concepts of democratic, effective and efficient governance by responsible, knowledgeable elected and appointed officials with an understanding that decisions and actions taken are always made in the best interests of our members and participants.
3. Committed to the principle that the Board is responsible for establishing goals and objectives and in making policy decisions on behalf of the members and participants.
4. Committed to the principle that agenda items will be accompanied by information and advice relevant to the OPEH&W Health Plan policies as a basis for making decisions, and that said policies will be implemented and uphold all policies and decisions adopted by the Board.
5. Dedicated to the continual improvement of the professional abilities and expertise of the Board in matters relating to pool governance and pool management or administration.
6. Dedicated to the principle that the Board share a responsibility to communicate the OPEH&W Health Plan's objectives/activities/outcomes to its members and participants and will work to always ensure its quality and image.
7. Dedicated to the principle that all matters of procurement, personnel administration and outside contracting are administered based on merit, ensuring that fairness and impartiality govern all governance and management decisions.
8. Dedicated to the principle that matters of pool governance and/or pool management/administration cannot be bought or sold. No Board member should ever solicit a personal gift of any value from any third-party performing work on behalf of or in any way associated (or potentially associated) with the OPEH&W Health Plan.
9. Dedicated to the principle that conflicts of interest, (defined as situations in which a person has a duty to more than one person or organization and cannot do justice to the actual or potentially adverse interests of both parties) should be avoided and where present shall be fully disclosed. This includes situations when a Board member's personal interests (including those of his/her family) are contrary to their loyalty to the OPEH&W Health Plan.

PROPOSED

Appendix 2

The OPEH&W Health Plan - Conflict of Interest Policy

Purpose

To insure OPEH&W Health Plan Trustees are (1) independent and impartial in their decisions regarding the choice of vendors, suppliers or service providers; (2) to prevent a Trustee from inappropriately obtaining anything of value or a private benefit; (3) to prevent the appearance of a Trustee inappropriately obtaining anything of value or a private benefit; and (4) to make financial disclosures that demonstrate fair and equitable treatment is given to all OPEH&W Health Plan decisions, the following policy guidelines shall be observed:

Guidelines

1. Under no circumstances shall a Trustee vote for or do official business with a vendor, supplier or service provider in which the Trustee has a financial interest either directly or indirectly through a spouse or any person related within the third degree by affinity or consanguinity (i.e. parents, grandparents, great-grandparents, uncles, aunts, brothers, sisters, children, grandchildren, great-grandchildren, nephews and nieces, either of employee or their spouse) to a Trustee.
2. No OPEH&W Health Plan Trustee may accept “anything of value or private benefit.” For this policy, “anything of value or a private benefit” means any gift or participation in any activity with a fair market value more than \$50.
3. All OPEH&W Health Plan Trustees shall prepare and submit a Conflict-of-Interest Policy Report providing the following information about all gifts of \$50 or less:
 - a. Name of provider
 - b. Description of activity/gift
 - c. Date activity/gift was provided
4. However, when anything of value is provided to Trustees as a whole, nothing need be reported, although the thing of value may have been provided or sent in the name of an individual Trustee; for example, (1) when a law firm sends a seasonal fruit basket to an OPEH&W Health Plan attorney, but the fruit is placed in a common area for general consumption; or (2) when a third party administrator provides lunch for all OPEH&W Health Plan Trustees; or (3) when a service provider sends basketball tickets to an individual, but the tickets are made available to all employees through a drawing.
5. Further, “anything of value or a private benefit” does not apply to:
 - a. Modest amounts of food and refreshments, such as soft drinks, coffee and donuts, offered other than as a part of a meal.
 - b. Food and beverage consumed when participating in a charitable, civic or community event.
 - c. Rewards or prizes awarded to attendees of an event open to the public.

- d. Any food, donation or prize provided at a meeting, conference or seminar by an exhibitor or sponsor, the cost of which is borne by the registration fee and made available to all registrants.

Filing the Conflict-of-Interest Policy Report

1. Statements must be filed by January 31 following the previous calendar year. Statements will be filed with the Plan Administration and the Plan Administrator will make copies available to the Trustees by the first regular Board meeting scheduled after January 31 of the following calendar year. A OPEH&W Health Plan Conflict of Interest Policy Report form is available and is to be used to report anything of value or a private benefit, as defined.

Frequently Asked Questions

1. **Q:** The OPEH&W Health Plan is in the process of awarding a contract and a Trustee is involved in the decision process. One of the bidders has offered to take the Trustee to a sporting event. Can the Trustee accept the invitation?
A: Yes, if the total value of the ticket, transportation, food, etc., does not exceed \$50, and it must be reported on the OPEH&W Health Plan Conflict of Interest Policy Report form.
2. **Q:** Is it permissible for a vendor to buy a Trustee lunch?
A: Yes, if the value of the lunch does not exceed \$50, and it must be reported on the OPEH&W Health Plan Conflict of Interest Policy Report form.
3. **Q:** Is it permissible for a Trustee to attend a training trip or a site visit at a vendor's expense?
A: Maybe. If the training or site visit is included in the contract with the vendor and the trip was anticipated at the time the contract was advertised and awarded, then the trip is appropriate. Otherwise, only if the cost of the training or site visit does not exceed \$50, and it must be reported on the OPEH&W Health Plan Conflict of Interest Policy Report form.
4. **Q:** If a Trustee attends a conference and wins a door prize that would be for personal benefit (i.e. television, stereo, cash prize, portable electronic, etc.), is it acceptable for the Trustee to accept and keep the door prize if the Trustee's name is drawn?
A: Yes.
5. **Q:** If a vendor offers a Trustee an event ticket (football game, concert, etc.), may the Trustee write a check to the vendor for the face value of the ticket so that the Trustee may attend the event?
A: Yes, if the Trustee pays face value for the ticket. If the face value of the ticket is \$50 or less the Trustee does not have to pay for the ticket, and it must be reported on the OPEH&W Health Plan Conflict of Interest Policy Report form.

PROPOSED

Appendix 3

The OPEH&W Health Plan - Service Provider Bill of Rights

- A. The Oklahoma Public Employees Health & Welfare Plan (OPEH&W Health Plan) has established standards that service providers should expect when serving the OPEH&W Health Plan and its members. The basic rights that a service provider should expect while providing services to the OPEH&W Health Plan include the following:
1. To be consistently treated with dignity, respect, and professionalism.
 2. Gifts, perks or other benefits to the OPEH&W Health Plan's Board of Trustees or staff members (or any person or organization associated with them) are not a condition for doing business with the OPEH&W Health Plan.
 3. To receive fair and equitable treatment in the procurement process. Every competitive bidding process should be open, well defined and transparent. The OPEH&W Health Plan recognizes that there is a direct cost to the service provider in preparing every service proposal.
 4. To have a written service agreement with the OPEH&W Health Plan, specifying all terms and conditions of the contractual relationship.
 5. To only provide services contained within the scope of the service agreement.
 6. To be paid in a timely manner for services rendered in accordance with the provisions of the service agreement.
- B. By establishing these standards, it is not the intention of the OPEH&W Health Plan to become an arbitrator for contract disputes between a service provider and the OPEH&W Health Plan members.



Chat with a Care Guide

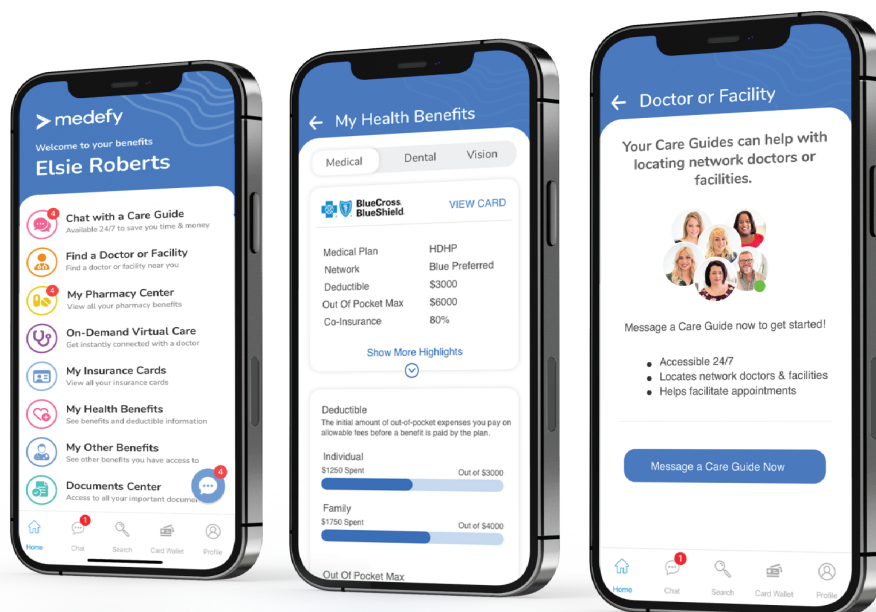
- » Text Right in the App
- » Advisors Ready to Help 24/7



Easy to Use

- » Creating an Account Takes Just 60 Seconds
- » Spouses & Adult Dependents Can Make Accounts Too

**Scan
QR Code
Get App**





Remote Neurofeedback for Brain Training at Home

Non-invasive neurofeedback therapy in conjunction with other research-based treatments, to help individuals take control of their symptoms and re-train their brain to operate the way it needs to.

3 STEP PROCESS

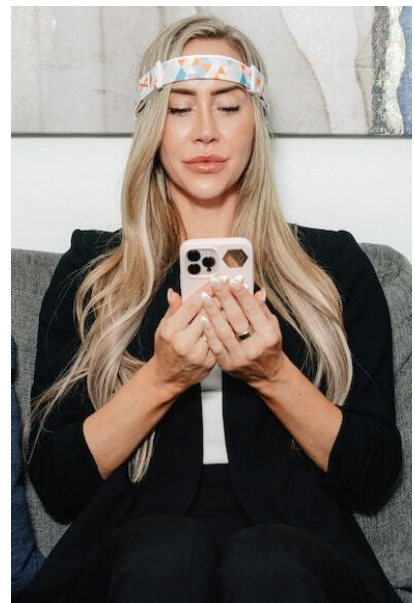
INITIAL ASSESSMENT

A qEEG brain map remotely or in-office. This data, combined with intake forms, helps determine the best approach for remote neurofeedback training.



SET UP

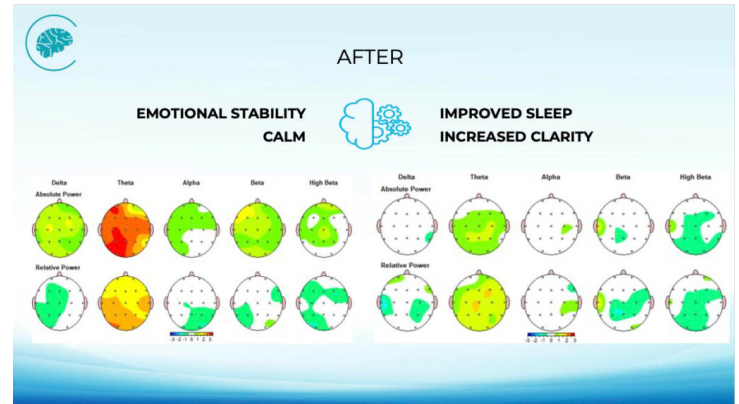
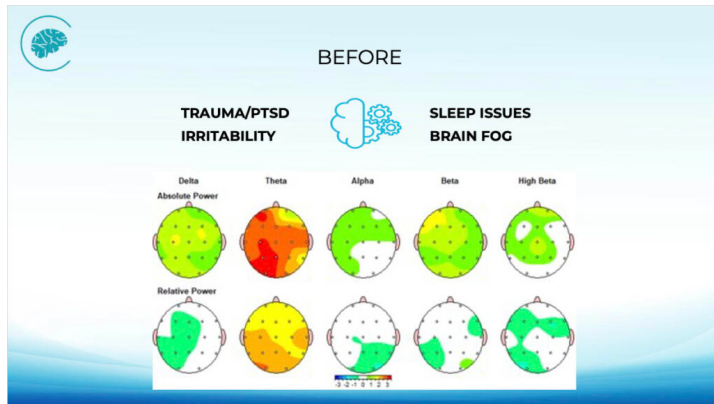
Adjust the headset properly and ensure a calm, distraction-free environment. A Braincode Centers brain coach will guide everyone through creating the ideal space and training program.



ONGOING TRAINING

Engage in conditioning through visual and auditory feedback via an app. A brain coach will provide regular check-ins and adjustments to optimize training and progress.

BRAIN MAPPING



CONDITIONS TREATED



ANXIETY



FOCUS &
ADHD



PERFORMANCE



MEMORY



TRAUMA &
PTSD



INSOMNIA



MOOD
DISORDERS



ATTACHMENT
DISORDER



AUTISM



DEPRESSION



MIGRAINES



CONCUSSION
& TBI