

# MINUTES

## Health & Wellness Committee

Wednesday, March 11, 2026, at 9:00am

3rd Floor Conference Room - City Hall – 212 SW 9<sup>th</sup> Street

The agenda for the regular meeting was posted on the bulletin board at City Hall in compliance with the Oklahoma Open Meeting Act. The meeting was called to order at 9:02am.

### **I. Roll Call**

#### Members Present:

Charlotte Brown  
Kaitlin Nunley  
Christine James  
Tanya Organ  
Charles Criger  
Kathy Hines  
Kristin Fitzpatrick  
Megan Loftis  
Sherry Anderson

#### Members Absent:

Heath Want\*  
Ashley Glaze-Lyle\*\*  
Clayton Houseman\*\*  
John Schwenk\*  
Chad Meyer\*\*  
David Raynor\*\*

\* Excused

\*\* Unexcused

#### Others Present:

Lindsey Neal  
Dustin Brand  
Craig Akard  
Mary Sellers  
Taressa Macias

A quorum was declared.

## **II. Approve Minutes from the committee meeting February 11, 2026.**

Charles Criger made the motion to approve the minutes; second by Christine James. No discussion or debate, motion passed.

## **III. Old Business**

None

## **IV. New Business**

- a. Receive Information from Insurica about responses for new insurance quotes.

Dustin Brand let us know that several RFPs have been sent out for new medical and ancillary plans.

Cigna, Community Care, and Aetna have declined to submit due to rates not being competitive enough against our current BCBS plans.

We have received a quote from United Healthcare and OEPH&W. OEPH&W is a self-funded plan that is administered by BCBS. It looks like a fully insured program. Premiums are set by a board of directors.

Megan Loftis asked how the claims would be paid because there was an issue in the past with them not being paid on time and Dustin let her know that the board of directors manages those payments. We pay them and then they pay the claims.

Christine James asked what the difference would be going from a fully funded plan back to a self-funded one and Dustin said this plan operates like a fully funded just with better premiums.

Dustin will compile a report using the City of Duncan as a reference that would help give us a better idea of the estimated cost per employee.

So that we could get the new plan options to council asap, a Special Meeting was agreed upon and will be on March 27<sup>th</sup> at 10:00 am.

## **V. Comments/Communication**

- a. Current plan updates from our broker team, Insurica.

Dustin Brand provided the standard plan review report. Since February of 2025, the gross loss ratio was 99.8%. Of the overall claims, Pharmacy has had 33.9%. Claims associated with medical expenses were about 66.1%.

Subscribers by plan year remain steady. There were 22 large claims above \$50k in 2025. There was a large gross loss ratio decrease from November and December 2025 to January 2026. November was 100.5%, December was 84.25% and January 2026 was back up slightly to 87.5%. As a governmental plan, currently we are within our monthly target percentage of 86%-90%.

## **VI. Adjournment**

Christine James made the motion to adjourn; second by Charles Criger. No discussion or debate, motion passed. Meeting adjourned at 9:25am.