

**Lithographers & Photoengravers  
Local 285 Welfare Fund**

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**MINUTES OF THE MEETING  
OF THE BOARD OF TRUSTEES OF THE  
LITHOGRAPHERS AND PHOTOENGRAVERS LOCAL 285 WELFARE FUND  
HELD ON OCTOBER 20, 2021  
VIA WEBEX**

**DRAFT**

The following persons were in attendance:

**UNION TRUSTEES**

Mark Poole – Secretary  
Barry English  
Pete Gragnani

**EMPLOYER TRUSTEES**

David Ashton – Chairman  
Dave King

**Also present were:**

Alicia Cochran – Associated Administrators, LLC  
Rachel Grant – Associated Administrators, LLC  
Andrew Lin – Mooney, Green, Saindon, Murphy & Welch, P.C.  
Leonard Phillips – Kaiser Permanente

**I. CALL TO ORDER**

A quorum being present, the meeting was called to order.

**II. TRUSTEE APPOINTMENT**

Trustee Poole introduced Mr. Pete Gragnani as the new Union Trustee effective August 11, 2021. The Trustees welcomed Mr. Gragnani to the meeting.

**III. MINUTES – MEETING OF JULY 21, 2021**

Ms. Cochran confirmed that there were no changes to the final draft of the minutes circulated prior to the meeting. The Trustees reviewed the draft and,

On Motion made and seconded, the Trustees unanimously voted approval of the following resolution:

**RESOLVED that the minutes of the regular Board meeting held July 21, 2021 are approved as written.**

**IV. FINANCIAL REPORT**

Ms. Cochran reviewed the unaudited Financial Statements for the second quarter of the Plan year June 1, 2021 through August 31, 2021. For the Plan year through the second quarter, the Fund had total income of \$608,126 and total expenses of \$746,794. The Fund operated through the second quarter with a deficit of \$138,667.

On Motion made and seconded, the Trustees unanimously voted approval of the following resolution:

**RESOLVED to accept and approve the Financial Statements for June 1, 2021 through August 31, 2021 as presented.**

**V. CHARLES SCHWAB**

Ms. Cochran stated a copy of the Charles Schwab statement for August 2021 is contained in the meeting booklet. She noted there continues to be difficulty with the transfer of assets from Charles Schwab to The Philadelphia Trust Company. She advised that Fund Counsel is involved

and assisting with the transition. Ms. Cochran said she would notify the Trustees once the transfer was complete.

**VI. COUNSEL**

Mr. Lin discussed the Mental Health Parity and Addiction Act and new regulations. He suggested the Trustees consider engaging a third-party consultant in order to ensure the Fund is in compliance. He suggested contacting Mr. Ed Chicoski of Lakeshore Benefit Group Insurance Brokerage, LLC to request a proposal. The Trustees directed Ms. Cochran to contact Mr. Chicoski to discuss the options.

**VII. OTHER FUND BUSINESS**

**A. Notice of Creditable Coverage**

Ms. Cochran reported the Notice of Creditable Coverage was mailed to Plan participants on October 15, 2021.

**B. Women's Health Cancer Rights Act Notice (WHCRA)**

Ms. Cochran said the WHCRA notice was mailed to Plan participants on October 15, 2021.

**C. Retirees – Medicare Rates**

Ms. Cochran reported receipt of the rates for the Kaiser Medicare plans effective January 1, 2022. Compared to the previous year, she stated the renewal reflects a 6.50% decrease in premium for "Plan C++" and a 1.30% increase for "Plan A".

**D. International Foundation of Employee Benefit Plans**

Ms. Cochran reported receipt of the 2022 membership with the International Foundation of Employee Benefit Plans. She said the annual fee is \$1,100.

On Motion made and seconded, the Trustees unanimously voted approval of the following resolution:

**RESOLVED to approve the 2022 renewal with the International Foundation of Employee Benefits Plans at a fee of \$1,100.**

**E. Fiduciary Liability**

Ms. Cochran reported that the previous policy included a Renewal Guarantee endorsement and was renewed October 16, 2021 for a one-year period. The Trustees approved the automatic renewal via email poll on September 28, 2021.

**F. American Rescue Plan Act of 2021 ("ARPA") – COBRA Subsidy**

Ms. Cochran reported one member applied for an ARPA COBRA subsidy. An Expiration of Subsidy Notice was mailed on September 14, 2021 to the member. She noted the ARPA COBRA subsidy expires on September 30, 2021.

**G. Provider Renewals**

Ms. Cochran reported that the upcoming open contract renewals set to expire February 28, 2022, including Mutual of Omaha, Cigna Dental and Nation Vision Associates, are in process.

**VIII. KAISER PERMANENTE**

The Trustees welcomed Mr. Leonard Phillips of Kaiser Permanente to the meeting.

Mr. Phillips reviewed the “Rate Proposal” report dated September 29, 2021 detailing Kaiser’s renewal proposal effective March 1, 2022 broken out by plan option. The renewal proposal reflects an 11.99% increase in premiums. Mr. Phillips noted, due to the number of participants in the Fund, the claims experience is rated as 100% manual. He reported the Fund had five large claims over \$50,000 in the past year. Mr. Phillips also provided summary reports on the Fund’s COVID-19 testing and vaccine administration.

The Trustees thanked Mr. Phillips for his report and he was excused from the meeting.

The Trustees discussed the Kaiser proposal. On Motion made and seconded, the Trustees unanimously voted approval of the following resolution:

**RESOLVED that Mr. Chicoski should negotiate the Kaiser renewal for the March 1, 2022 policy year.**

**IX. NEXT MEETING DATE AND LOCATION**

The Trustees scheduled the next regular Board meeting to be held January 12, 2022 commencing at 10:00 a.m. via Webex.

**X. ADJOURNMENT**

There being no further business, the meeting was adjourned.

Respectfully submitted,  
Mark Poole, Secretary