

**MISSOURI DEPARTMENT OF TRANSPORTATION AND  
MISSOURI STATE HIGHWAY PATROL  
MEDICAL AND LIFE INSURANCE PLAN**

**MINUTES OF THE BOARD OF TRUSTEES' MEETING  
OPEN SESSION  
June 25, 2025**

**MEMBERS PRESENT:** Mr. Brandon Denkler, Chairman  
Mr. Ben Reeser, Vice Chairman  
Ms. Javal Burton, Secretary-Treasurer  
Ms. Amy Crawford, MoDOT Member  
Mr. Jeffery Padgett, MoDOT Retired Member  
Lt. Stephen Burgun, MSHP Member  
Mr. Greg Smith, MSHP Retired Member  
Ms. Mandy Kliethermes, MSHP Member

**MEMBERS ABSENT:**

**STAFF PRESENT:** Ms. Karen Bretz, Senior Associate Counsel  
Ms. Brook Luecke, Employee Benefits Staff  
Ms. Jill Kliethermes, Employee Benefits Staff  
Ms. Lisa Buhr, Employee Benefits Staff

**GUESTS PRESENT:** Mr. Eric Schroeter, MoDOT Deputy Director/Chief Engineer  
Colonel Michael Turner, MSHP Superintendent  
Ms. Collene Huber, Aon Staff  
Ms. Claire Backstrom, Aon Staff

**OPEN SESSION**

The meeting was called to order at 8:00a.m. Mr. Reeser made a motion to go into Open Session. Mr. Smith seconded; motion carried.

**Consideration of Consent Agenda Items**– (It is the understanding of the Board for those items to be reviewed before the Board Meeting and will only be discussed if necessary) Consent Agenda items were as follows:

- Approve Minutes from May 28, 2025, Board Meeting
- Financial Statement –May 2025
- Central Bank Investment Report –May 2025
- 2025 Year-to-Date Medical and Life Insurance Plan – Profit/Loss Report
- Medical Plan Fund Account Balance-thru May 2025
- 2025 YTD Medical & Prescription Claims and Contributions Report
- Anthem Reports-May 2025
  - Membership and Paid Amount by Month
  - Medical Paid Amounts and Plan Savings
  - Paid Claims Distribution
  - Utilization by Setting

Mr. Padgett made a motion to approve the Consent Agenda items. Mr. Smith seconded; motion carried.

**Anthem Claims Summary (2024/2025)** –Mr. Denkler reported that medical claims have increased about \$600,000 when compared to this time last year.

**MoDOT/MSHP Prescription Drug Paid Claims Monthly Comparison (2024/2025)** -

Mr. Denkler reported that claims through May increased about 4.2% PMPM, when compared to the same time last year. The Plan is expecting some large rebates.

**Aon Hewitt Fiscal Year Review-** Aon staff reported an increase of \$5.3 Million in retained earnings since the end of 2024. Aon projects a 7.4% increase in medical claims and a 13% pharmacy increase. Aon projects a \$4.9 Million loss for calendar year 2025. Ms. Huber provided two different contribution and plan design changes for consideration to assist the Board in deciding an appropriate contribution level for Calendar Year 2026. Scenario one is a 9.5% increase in premiums beginning in Calendar Year 2026 with no plan design changes; scenario 2 is a 6% increase in premiums beginning in Calendar Year 2026 with no plan design changes. Mr. Reeser made a motion to approve a 9.5% premium increase for Calendar Year 2026 with no plan design changes. Mr. Padgett seconded; motion carried.

**United HealthCare Advantage Plan-** UHC submitted a 2026 proposal increasing premiums from \$161.00 PMPM to \$258.77 PMPM. Mr. Padgett made a motion to accept the 2026 proposal from UHC. Mr. Smith seconded; motion carried.

**Other Business-** Mr. Denkler updated the Board on the Anthem/MU contract negotiations and reported that the Continuity of Care (COC) ends June 30, 2025. Mr. Padgett made a motion to extend COC to members who already qualified through the end of 2025. Lt. Burgun seconded; motion carried.

Lt. Burgun made a motion to move into Closed session. Mr. Padgett seconded; motion

carried.

Respectfully submitted,

A handwritten signature in blue ink that reads "Javal Burton". The signature is written in a cursive, flowing style.

Ms. Javal Burton, Secretary-Treasurer

Medical and Life Insurance Board of Trustees