

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

**MINUTES OF THE BOARD OF TRUSTEES' MEETING
OPEN SESSION
December 31, 2025**

MEMBERS PRESENT: Mr. Brandon Denkler, Chairman
Mr. Ben Reeser, Vice Chairman
Ms. Amy Crawford, MoDOT Member
Mr. David Silvester, MoDOT Retired Member
Lt. Stephen Burgun, MSHP Member
Ms. Mandy Kliethermes, MSHP Member
Mr. Greg Smith, MSHP Retired Member

MEMBERS ABSENT: Ms. Javal Burton, Secretary-Treasurer

STAFF PRESENT: Ms. Melinda Grace-Beasley, Assistant Chief Counsel
Ms. Brook Luecke, Employee Benefits Staff
Ms. Jill Kliethermes, Employee Benefits Staff
Ms. Lisa Buhr, Employee Benefits Staff

GUESTS PRESENT:

OPEN SESSION

Lt. Burgun made a motion to go into Open session. Ms. Crawford 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 December 3, 2025, Board Meeting
- Financial Statement –November 2025
- Central Bank Investment Report –November 2025
- 2025 Year-to-Date Medical and Life Insurance Plan – Profit/Loss Report
- Medical Plan Fund Account Balance-through November 2025
- 2025 YTD Medical & Prescription Claims and Contributions Report
- Anthem Reports-November 2025
 - Membership and Paid Amount by Month
 - Medical Paid Amounts and Plan Savings
 - Paid Claims Distribution
 - Utilization by Setting

Mr. Reeser made a motion to approve the Consent Agenda items. Lt. Burgun seconded; motion carried.

Anthem Claims Summary (2024/2025) –Mr. Denkler reported that the Plan has paid \$95.5 Million in medical claims through the month of November. 2025 plan costs are up 0.76% when compared to this time last year. The Plan has lost \$1 million to date, which is much better than Aon predicted.

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

Mr. Denkler reported that claims through November increased 2.1% when compared to the same time in 2024. There were 1,800 less claims in November 2025 when compared to November 2024. The pharmacy trend is well below the 9.5% increase Aon predicted.

Mr. Reeser made a motion to adjourn 8:19 a.m. Ms. Crawford seconded; motion carried.

Respectfully submitted,



Ms. Javal Burton, Secretary-Treasurer

Medical and Life Insurance Board of Trustees