

***Idaho School Benefit Trust
Board of Trustees Business Meeting Minutes
Thursday, January 27th, at 9:30 am
2929 W Navigator, Meridian***

Attendees

Trustees: Gordon Woolley, Wil Overgaard, Chuck Kinsey, Darren Uranga, Gaylen Smyer (Zoom)

Blue Cross: Stephanie Wright, Adrienne Ries, Boyd Law, Nicole Erickson

ISDC Staff: Debbie Hainke, Dale Layne

Acrisure: Dave Larsen, Chad Murray, Nellie Armstrong

Called to Order

The meeting was called to order at 9:30 am on Tuesday, January 27th, 2026.

Executive Session

Chuck Kinsey moved to go into executive session at 9:40am. Wil Overgaard seconded the motion. Motion carried.

Wil Overgaard moved to end the executive session at 10:40am. Darren Uranga seconded the motion. Motion carried.

Blue Cross

Blue Cross presented a fully insured proposal. Potential changes to the plan were discussed. Medical Trend is 10-11% nationwide.

Meeting Minutes

Meeting minutes from 12/5/25 were reviewed. Wil Overgaard moved to approve the minutes. Darren Uranga seconded the motion. Motion carried.

Debbie Hainke

Debbie withdrew funds from 1 CD to deposit \$2,000,000 into the Sunwest Checking Account.

Upcoming Meeting: The next meeting is scheduled for March 5, 2026. We will postpone our February 17th joint meeting with ISDC

Executive Session

Chuck Kinsey moved to go into executive session at 12:30 pm. Wil Overgaard seconded the motion. Motion carried. Wil Overgaard moved to end executive session at 12:50 pm. Gaylen Smyer seconded the motion. Motion carried.

BC Fully Insured Proposal Decision

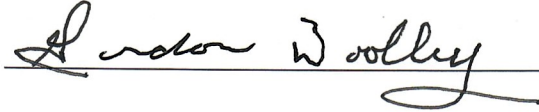
Chuck Kinsey proposed that ISBT proceed with transitioning its medical insurance to a fully insured plan through Blue Cross, following negotiations between Blue Cross and Acrisure to secure optimal terms. Gaylen Smyer supported the motion, motion carried.

Adjourn

Chuck Kinsey moved to adjourn at 1:07 pm. Darren Uranga seconded the motion. Motion carried, meeting adjourned at 1:07 pm.

Next meeting: March 5, 2026

Chairman



Date 3/5/26

***Idaho School Benefit Trust
Board of Trustees Business Meeting Minutes
Thursday, April 23rd 2026, at 9:30 am
2929 W Navigator, Meridian***

Attendees

Trustees: Gordon Woolley, Wil Overgaard, Chuck Kinsey, Gaylen Smyer

ISDC Staff: Debbie Hainke, Dale Layne

Acrisure: Chad Murray, Nellie Armstrong (Zoom)

Called to Order

The meeting was called to order at 9:30 am on Thursday, April 23, 2026.

Meeting Minutes

Meeting minutes from 3/15/26 were reviewed. Gaylen Smyer moved to approve the minutes. Chuck Kinsey seconded the motion. Motion carried.

Financials

The March financial report was reviewed and discussed. Gaylen Smyer moved to approve the report. Wil Overgaard seconded the motion. Motion carried.

Renewal

Average renewal increase since 2015 is 7.6% including 2026-2027.

Rate sheet options will be sent to groups and brokers with their renewal paperwork. Plan design options will be streamlined to 11 of the most utilized plan designs. Deductible options are \$500 to \$3,000. The plan that mirrors the state plan with a \$350 deductible is also available.

Programs being discontinued

Wondr Health

Smart Shopper

Script Sourcing

ETC

Programs being continued

Zero Copay Pediatric visits

Diabetes Prevention

Hinge Health

Advantages of ISBT Participation

Overseen by board of Trustees

Live person's assistance (Debbie)

Covers all pre-65 retirees

Stability

Executive Session

Gaylen Smyer moved to go into executive session at 10:30 am. Chuck Kinsey seconded the motion.

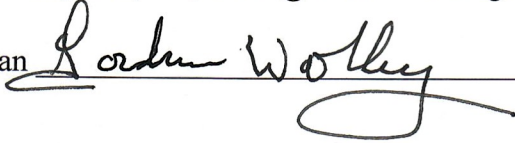
Chuck Kinsey moved to go out of executive session at 11:30 am. Gaylen Smyer seconded the motion. Motion carried.

Adjourn

Wil Overgaard moved to adjourn at 11:30 am. Chuck Kinsey seconded the motion. Motion carried, meeting adjourned at 11:30 am.

Next meeting: May 28, 2026 @ 2929 W Navigator, Meridian

Chairman

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Date 5/28/26

***Idaho School Benefit Trust
Board of Trustees Business Meeting Minutes
Thursday, May 28th, at 9:30 am
Zoom***

Attendees

Trustees: Gordon Woolley, Wil Overgaard, Chuck Kinsey, Gaylen Smyer, Darren Uranga (Zoom)

ISDC Staff: Debbie Hainke, Dale Layne

Acrisure: Chad Murray (Zoom), Dave Larsen

Called to Order

The meeting was called to order at 9:30 am on Thursday, May 28th, 2026.

Meeting Minutes

Meeting minutes from 4/23/26 were reviewed. Gaylen Smyer moved to approve the minutes. Chuck Kinsey seconded the motion. Motion carried.

Financials

The Budget report was delayed. Jennifer will schedule a meeting with Debbie, Nellie and Darren to discuss ACH options.

Renewal

Troy and Genessee School Districts may be leaving ISBT. We will have additional information in our July meeting.

Executive Session

Gaylen Smyer moved to go into Executive Session at 10:39am. Chuck Kinsey seconded the motion. Motion carried.

Gaylen Smyer moved to end Executive Session at 11:03am. Wil Overgaard seconded the motion. Motion carried.

Adjourn

Meeting adjourned at 11:30am.

Next meeting: July 23rd, 2026 @ 2929 W Navigator, Meridian

Chairman



Date 7/23/26

***Idaho School Benefit Trust
Board of Trustees Business Meeting Minutes
Thursday, June, 22, 2026, at 9:30 am
2929 W Navigator, Meridian***

Attendees

Trustees: Wil Overgaard, Chuck Kinsey, Gaylen Smyer, Darren Uranga

ISDC Staff: Debbie Hainke

Acrisure: Chad Murray, Dave Larsen, Nellie Armstrong

Called to Order

The meeting was called to order at 9:30 am on Monday, June 22, 2026.

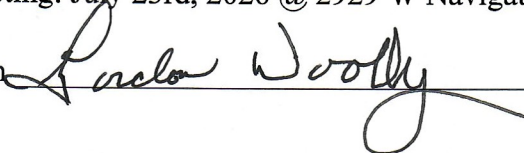
Dave, Debbie and Chad updated the board on the meeting with the DOI. The DOI is collecting and analyzing data from Blue Cross and ISBT to determine what the next steps should be moving forward with our funding shortfall. All parties are interested in a soft landing for the districts.

Adjourn

Gaylen Smyer moved to adjourn at 10:30am. Wil Overgaard seconded the motion. Motion carried.

Next meeting: July 23rd, 2026 @ 2929 W Navigator, Meridian

Chairman



Date 7/23/26