

Police and Fire RHC Trust

November 9, 2015

Meeting of the Board of Trustees

Greg Trozak
Greg Best
Floyd Allen
Tom Sheehan
Shirley Berger

Chairman
VP/ Recording Secretary
Andy Dillon
John Clark
Chet Opolski

The Chairman called the Board meeting to order at 0930 hrs.

Roll Call of Trustees was held and a quorum was present.

Legal representatives M. VanOverbeke and A. Castle were present, along with members of (ABS) Automated Benefit Services : Lisa Duncan, Denise Allport, Jim Holevas and Dan Gorczyca.

Motion- To accept the agenda dated November 7, 2015, by C. Opolski, seconded by
T. Sheehan - Motion carried- Unanimously

Motion- To accept the minutes for October 26, 2015, by T. Sheehan, seconded by
F. Allen - Motion carried- Unanimously

Receipts / Disbursements

Motion - To authorize payments of invoices for :

Heritage Vision Local Plan

September 2015 - \$13,416.40

October 2015 - \$13,402.80

Heritage Vision Nation Plan

September 2015 - \$2,815.95

October 2015 - \$2,815.95

Golden Dental

September 2015 - \$5,024.22

October 2015 - \$4,793.10

November 2015 - \$5,009.10

By T. Sheehan and seconded by C. Opolski - Motion carried - Unanimously

Legal Report

General Counsel requested limited online access to the RHC Trust's accounts at Fifth Third Bank for purposes of reconciling apparent accounting discrepancies in the Trust's HRA claims account.

Motion - To authorize Legal Counsel to access and view the RHC Trust's HRA claims account via Fifth Third Direct online access. By T. Sheehan and seconded by J. Clark - Motion carried - Unanimously

The Board was supplied with a draft of the RFP for audit services. Board members along with members of ABS will review the draft and discuss any changes at the November 23rd, meeting.

General Counsel discussed that preparation has begun on the Trust's Plan Document to be finalized by the end of the year and be ready for applying for an IRS Determination Letter.

Old Business

Legal Counsel supplied the Board with an update on discussions held with the RDPFFA's Special Counsel. Mr. VanOverbeke stated that he discussed the issue of "Trustee Compensation" with Special Counsel for the RDPFFA and is waiting for a response.

New Business

HRA claims reimbursements have been processed through November 3, 2015. As of November 3, 2015 the RHC has paid out \$1,335,614,57 in HRA claims.

ABS updated the Board on the ongoing "Open Enrollment" process, and supplied the Board with examples of "Dependent Eligibility Language". ABS stated that there have been approximately 786 enrollment changes as of November 7, 2015.

Discussion occurred regarding changing the business address of the RHC Trust.

Motion - To table motion of changing the address of the Trust until the meeting on November 23, 2015 - By C. Opolski and seconded by J. Clark - Motion carried - Unanimously

Motion - To adjourn 1231 hrs. by C. Opolski and seconded by T. Sheehan - Motion carried - Unanimously

*- Next meeting November 23, 2015 @0930 hrs. Offices of ABS