

HAWAII EMPLOYER-UNION HEALTH BENEFITS TRUST FUND
Minutes of the Board of Trustees
Tuesday, November 22, 2022

TRUSTEES PRESENT

Mr. Roderick Becker, Chairperson
Mr. Osa Tui, Secretary-Treasurer (via video conference)
Mr. Damien Elefante (via video conference, joined at 9:26 a.m.)
Ms. Jacqueline Ferguson-Miyamoto
Mr. Wesley Machida (via video conference)
Ms. Celeste Nip (via video conference, excused at 11:31 a.m.)
Mr. James Wataru
Mr. Robert Yu

TRUSTEES ABSENT

Ms. Audrey Hidano, Vice Chairperson
Mr. Christian Fern

ATTORNEY

Mr. Michael Chambrella, Deputy Attorney General (via video conference)

EUTF STAFF

Mr. Derek Mizuno, Administrator
Ms. Donna Tonaki, Assistant Administrator
Mr. Kuan Yuan, Chief Investment Officer
Ms. Desiree Yamauchi
Ms. Amy Cheung (via video conference)
Ms. Lauren Endo (via video conference)
Mr. Michael Gadach (via video conference)
Ms. Linda Green (via video conference)
Mr. Marvin Judd (via video conference)
Ms. Emily Kaimulua (via video conference)
Mr. Quoc Le (via video conference)
Mr. Joao Marco Maffini (via video conference)
Ms. Jessica McDonald
Ms. Lara Nitta (via video conference)
Mr. Jack O'Neill (via video conference)
Mr. Brett Tatsuno (via video conference)

CONSULTANTS (via video conference)

Mr. Colin Bebee, Meketa
Ms. Diane Clausen, PSG
Ms. Carla Goetz, PSG
Mr. Stephen Murphy, Segal Consulting

OTHERS PRESENT (via video or audio conference)

Ms. Stacia Baek, HMSA
Mr. Michael Barela
Ms. Sandra Benevides, CVS
Ms. Julie Bodenski, Humana
Mr. Ty Bowers, CVS
Mr. Su Chai, Kaiser
Ms. Elaine Fujiwara, HDS
Ms. Samantha Furutani, CVS
Mr. Brent Griffiths, LifeWorks
Mr. Galen Haneda, HMSA
Ms. Vanelle Hirayasu, HMA
Ms. Monica Kim, VSP
Ms. Mae Kishimoto, HSTA-Retired
Ms. Doreen Kuroda, DHRD
Mr. Chris Letoto, HMSA
Ms. Charina Masatsugu, Kaiser
Ms. Denise Mercil, Securian
Dr. Christopher Miura, Kaiser
Ms. Julia Morse, Kaiser
Mr. Neal Nakashima, Marsh
Mr. Kurt Neuenfeld, CVS
Ms. Kathleen Rubio, Kaiser
Mr. Fred Seavey, NUHW
Mr. Dave Shiroma, Kaiser
Dr. Tami Swonigan, Kaiser
Dr. Rodd Takiguchi, Kaiser
Mr. Guy Tingey, CVS
Mr. Troy Tomita, Kaiser
Mr. Scott Yamaguchi, Kaiser
Anonymous Attendee

I. CALL TO ORDER

The meeting of the Board of Trustees of the Hawaii Employer-Union Health Benefits Trust Fund (EUTF) was called to order at 9:03 a.m. by Chairperson Roderick Becker, in the EUTF Board Room, 201 Merchant Street, Suite 1700, Honolulu, Hawaii, on Tuesday, November 22, 2022.

II. REVIEW OF MINUTES – OCTOBER 18, 2022

The Board reviewed the draft minutes of October 18, 2022.

MOTION was made and seconded to approve the minutes of October 18, 2022, as circulated. (Ferguson-Miyamoto/Wataru) The motion passed unanimously. (Employer Trustees-3/Employee-Beneficiary Trustees-4)

III. NEW BUSINESS

A. EUTF Fiduciary Liability Insurance

Mr. Neal Nakashima, Marsh USA, presented Marsh's recommendation to renew the fiduciary liability insurance policy with RLI Insurance Company (RLI) noting that RLI was the only proposer and proposed the same terms with 5% increase in premiums. Marsh recommended renewal with RLI as they were expecting a higher premium based on the current market.

MOTION was made and seconded to bind fiduciary liability insurance coverage with RLI as recommended by Marsh for the period December 15, 2022 to December 15, 2023. (Yu/Wataru) The motion passed unanimously. (Employer Trustees-3/Employee-Beneficiary Trustees-4)

IV. OLD BUSINESS

A. Benefits Administration System Implementation and Enrollment Processing Status Update

Ms. Donna Tonaki and Mr. Brent Griffiths, LifeWorks, provided the Board with an update on the implementation of the new Benefits Administration System (BAS) and enrollment processing noting the following:

- LifeWorks and EUTF staff are addressing issues related to the member portal, Medicare Part B reimbursements, transfers, HSTA VB members, payroll deductions death and Medicare Part D imports and acquisition of coverage deductions.
- The current outstanding backlog of unprocessed active and retiree enrollment forms is approximately 1,377 vs. 3,062 for November 2021. The 2021 amount includes forms related to past Medicare Part B premiums as a postcard was sent to retirees being reimbursed at amounts lower than the standard deduction in August or September 2021. Going back to July 2021, the lowest amount of outstanding forms was 1,279. These amounts include duplicates and events other than enrollment changes such as bargaining unit and demographic changes and future events. Additionally, many retiree forms have been completed but need to be removed from the listing.

B. Inflation Reduction Act

Mr. Troy Tomita-Kaiser, Mr. Ty Bowers-SilverScript, and Ms. Julie Bodenski-Humana, presented the projected impact of the Inflation Reduction Act on the Medicare retiree medical and prescription drug plans.

Trustee Damien Elefante entered the meeting at 9:26 a.m.

V. COMMITTEE REPORTS

A. Investment Committee

1. October 19, 2022 Meeting

- a. 2022 Strategic Allocation Review – EUTF Trust Funds

Mr. Kuan Yuan presented the Investment Committee's recommendation to approve the 2022 Strategic Allocation Study for the EUTF Trust Funds which matches the current long-term strategic allocation.

MOTION was made and seconded to approve the Investment Committee's recommendation to approve the proposed long-term strategic allocation for the EUTF Trust Funds. (Wataru/Machida) The motion passed unanimously. (Employer Trustees-4/Employee-Beneficiary Trustees-4)

b. Evolving Policy Plan Update

Mr. Yuan presented the Investment Committee's recommendation to approve an updated Evolving Policy Plan for the OPEB Trust that provides a prudent path toward the recently approved OPEB Trust long-term strategic allocation.

MOTION was made and seconded to approve the Investment Committee's recommendation to approve the updated Evolving Policy Plan. (Ferguson-Miyamoto/Yu) The motion passed unanimously. (Employer Trustees-4/Employee-Beneficiary Trustees-4)

2. November 16, 2022 Meeting

a. Quarterly Performance Report – Q3 2022

Mr. Colin Bebee, Meketa Investment Group (Meketa), highlighted significant points in the third quarter 2022 Performance Report. The OPEB Trust Fund portfolio finished the quarter at \$5.7 billion and declined -3.6% (net of fees) for the quarter and fiscal year, underperforming the policy benchmark of -3.1%. Since inception (June 23, 2011), the portfolio has returned 6.9% (net of fees) versus the policy benchmark return of 6.7%.

Mr. Bebee reported that the EUTF Trust Fund portfolio finished the quarter at \$460.3 million, down -1.7% for the quarter and fiscal year (net of fees). Since inception (October 1, 2013), the portfolio has returned 2.9% (net of fees).

b. Quarterly Private Equity Report – Q2 2022

Mr. Yuan highlighted significant points in the Quarterly Private Equity Report. Since reporting for private market investments is lagged by one quarter, the report covers the second-quarter 2022. At the end of the quarter, Private Equity reported a market value of \$527.6 million, with a since inception internal rate of return of 27.3% (net of fees), outperforming the asset class benchmark of 3.6%.

c. Quarterly Private Credit Report – Q2 2022

Mr. Yuan highlighted significant points in the Quarterly Private Credit Report. Since reporting for private market investments is lagged by one quarter, the report covers second-quarter of 2022. At the end of the quarter, Private Credit reported a market value of \$320.3 million with a since inception internal rate of return of 10.1% (net of fees), outperforming the asset class benchmark of 3.3%.

d. Quarterly Real Assets Report – Q2 2022

Mr. Yuan highlighted significant points in the Quarterly Real Assets Report. Since

reporting for private market investments is lagged by one quarter, the report covers second-quarter of 2022. At the end of the quarter, Real Assets reported a market value of \$603.5 million with a since inception internal rate of return of 9.6% (net of fees), slightly underperforming the asset class benchmark of 9.7%.

e. Manager Watch Status Recommendation

Mr. Yuan presented the Investment Committee's recommendation to place AlphaSimplex on Watch Status due to the pending sale of AlphaSimplex by its current owner Natixis (French financial services firm) to Virtus Partners (publicly traded asset manager). Meketa and EUTF staff do not expect any significant operational changes but will monitor AlphaSimplex over the course of the next 12-18 months.

MOTION was made and seconded to approve the Investment Committee's recommendation to place AlphaSimplex on Watch status effective November 1, 2022 for organizational reasons. (Ferguson-Miyamoto/Yu) The motion passed unanimously. (Employer Trustees-4/Employee-Beneficiary Trustees-4)

f. Private Equity Pacing Update

Mr. Yuan presented the Investment Committee' recommendation to approve the 2023 Private Equity Pacing Plan. The updated commitment pace for Private Equity for 2023 is \$300 million across 3-5 partnerships, as well as up to \$75 million in co-investments across 3-5 partnerships. This is unchanged from 2022.

MOTION was made and seconded to approve the Investment Committee's recommendation to approve the 2023 Private Equity Pacing Plan. (Yu/Ferguson-Miyamoto) The motion passed unanimously. (Employer Trustees-4/Employee-Beneficiary Trustees-4)

g. Private Credit Pacing Update

My. Yuan presented the Investment Committee' recommendation to approve the 2023 Private Credit Pacing Plan. The updated commitment pace for Private Credit for 2023 is \$250 million across 2-4 partnerships, and represents a decrease of \$50 million from the 2022 target

MOTION was made and seconded to approve the Investment Committee's recommendation to approve the 2023 Private Credit Pacing Plan. (Yu/Ferguson-Miyamoto) The motion passed unanimously. (Employer Trustees-4/Employee-Beneficiary Trustees-4)

h. Real Assets Pacing Update

Mr. Yuan presented the Investment Committee' recommendation to approve the 2023 Real Assets Pacing Plan. The updated commitment pace for Real Assets for 2023 is \$140 million across 2-3 partnerships, and represents a \$10 million increase from the 2022 target.

MOTION was made and seconded to approve the Investment Committee's recommendation to approve the 2023 Real Assets Pacing Plan.

(Yu/Ferguson-Miyamoto) The motion passed unanimously. (Employer Trustees-4/
Employee-Beneficiary Trustees-4)

B. Administrative Committee

1. Annual Report to Legislature

Mr. Mizuno summarized the EUTF Annual Report with the following recommended amendments:

- Page 1 - remove “President” from Trustee James Wataru’s title
- Page 3 – revised to reflect that Meketa was the investment consultant for general and private markets during fiscal year 2022 and Callan took over private credit and real assets consulting on July 1, 2022.

MOTION was made and seconded to approve the Administrative Committee’s recommendation to approve the EUTF Annual Report for fiscal year 2022 for submission to the Legislature, as amended. (Ferguson-Miyamoto/Wataru) The motion passed unanimously. (Employer Trustees-4/Employee-Beneficiary Trustees-4)

2. Delegation of Authority

Mr. Mizuno informed the Board that the Administrative Committee will work with EUTF staff to update the Delegation of Authority document from 2013.

C. Benefits Committee

1. Kaiser Permanente Semi-Annual Utilization Report for the period ending June 30, 2022

Mr. Mizuno summarized the November 15, 2022 Benefits Committee report related to this matter.

2. Kaiser Permanente Plan Changes

a. COVID-19 Treatment Update

Mr. Mizuno noted that 100% coverage of COVID-19 treatment costs will end December 31, 2022 for the EUTF and HSTA VB Kaiser Permanente active employee and non-Medicare retiree plans and coverage will revert to standard plan benefits effective January 1, 2023.

b. Proposed Travel Reimbursement Program

Mr. Mizuno noted that Kaiser is offering the Pregnancy Termination Travel Reimbursement Program (Program) in response to the recent Supreme Court decision in *Dobbs v. Jackson*. The Program covers certain travel related costs if a Kaiser member (e.g., student away at college) resides in a state in which abortion is illegal and has to travel at least 50 miles to another state for the procedure.

MOTION was made and seconded to approve the Benefits Committee’s recommendation to add the Kaiser Permanente Pregnancy Termination Travel Reimbursement Program to the EUTF and HSTA VB Kaiser Permanente active employee and non-Medicare plans effective July 20, 2022. (Yu/Wataru) The motion passed unanimously. (Employer Trustees-4/Employee-Beneficiary Trustees-4)

3. HMSA Semi-Annual Utilization Report for the period ending June 30, 2022

Mr. Mizuno summarized the November 15, 2022 Benefits Committee report related to this matter.

4. HMSA Proposed Plan Changes

Mr. Mizuno noted that HMSA proposed coverage of artificial insemination (AI) and diagnosis and treatment of infertility to the EUTF and HSTA VB active employee and retiree PPO plans. Addition of these benefits would provide less invasive and lower cost treatment alternatives to the currently covered once per lifetime in vitro benefit. The HMSA medical policy provides limits on the more expensive AI with gonadotropins and diagnosis and treatment of infertility may currently be covered under other diagnosis codes (e.g. irregular menstruation). The Benefits Committee only recommended adding coverage of AI under the EUTF and HSTA VB active employee plans.

MOTION was made and seconded to approve the Benefits Committee's recommendation to add the artificial insemination benefit to the EUTF and HSTA VB HMSA PPO active employee plans effective July 1, 2023. (Wataru/Yu) The motion passed unanimously. (Employer Trustees-4/Employee-Beneficiary Trustees-4)

5. Humana Benefit Update

a. COVID-19 Coverage Update

Mr. Mizuno presented the Benefits Committee recommendation to extend 100% coverage of COVID-19 testing through the end of the national public health emergency (PHE) as a result of the extension of the PHE and new guidance from Medicare.

MOTION was made and seconded to approve the Benefits Committee's recommendation to cover COVID-19 testing at 100% under the Humana Medicare Advantage retiree plan through the end of the national public health emergency. (Yu/Ferguson-Miyamoto) The motion passed unanimously. (Employer Trustees-4/Employee-Beneficiary Trustees-4)

b. In-Home Health & Wellness Assessments

Mr. Mizuno noted that since January 1, 2021, the Humana plan has been covering In-Home Health & Wellness Assessments once per year which are designed to assess members' living situation, psychological and cognitive factors, clinical gaps and support clinical diagnoses. The Benefits Committee is recommending formal approval of this Humana-specific benefit that was proposed in Humana's proposal to the RFP.

MOTION was made and seconded to approve the Benefits Committee's recommendation to cover the In-Home Health & Wellness Assessments benefit under the Humana Medicare Advantage retiree plan effective January 1, 2021 through the end of the contract. (Yu/Ferguson-Miyamoto) The motion passed unanimously. (Employer Trustees-4/Employee-Beneficiary Trustees-4)

6. VSP Proposed Plan Changes

Mr. Mizuno noted VSP presented an option to increase out-of-network reimbursements

for exams, single vision lenses, bifocals, trifocals and frames to align with VSP's book of business since they had not increased since 2007. There is no recommendation from the Benefits Committee.

Mr. Mizuno presented the Benefits Committee's recommendation to replace the Diabetic Eye Care Plus benefit with the Essential Medical Eye Care Program. During the pandemic, this change was made for the VSP book of business which adds treatment of dry eye, pink eye, eye injury, and foreign body removal; exams and services to diagnose and monitor glaucoma and cataracts; and tests to diagnose sudden vision changes.

MOTION was made and seconded to approve the Benefits Committee's recommendation to replace the Diabetic Eye Care Plus Program with the Essential Medical Eye Care Program under the EUTF and HSTA VB active employee and retiree VSP vision plans effective January 1, 2023 through the end of the contract. (Ferguson-Miyamoto/Yu) The motion passed unanimously. (Employer Trustees-4/Employee-Beneficiary Trustees-4)

7. Segal Active Annual Report for the period ending June 30, 2022
Mr. Mizuno summarized the Segal Active Annual Report for the period ending June 30, 2022 noting their recommendations and suggestions.
8. Segal Proposed Change to the Specialty Carve-Out Policy
Mr. Mizuno presented a recommendation to change the specialty carve-out policy to allow coverage of specialty medication under the HMSA medical plan if administered in a physician's office. Since 2013, EUTF has had a specialty carve-out policy based on dispensing site, requiring specialty medication administered in a physician's office to be covered under the prescription drug plan. Currently, we are the only HMSA client that does not allow such coverage under the medical plan and are an outlier nationally. This can cause disruption for the member and physician. Segal performed an analysis and reported that the financial impact would be minimal to both the plan and member.

MOTION was made and seconded to approve the Benefits Committee's recommendation to allow coverage of specialty prescription drugs administered in the physician's offices under the EUTF and HSTA VB active employee and retiree HMSA medical plans effective July 1, 2023. (Ferguson-Miyamoto/Yu) The motion passed unanimously. (Employer Trustees-4/Employee-Beneficiary Trustees-4)
9. PSG Active Annual Report for the period ending June 30, 2022
Mr. Mizuno summarized the PSG Active Annual Report for the period ending June 30, 2022 noting their recommendations and suggestions.
10. PSG Prescription Drug Plan Changes
Mr. Mizuno presented the Benefits Committee's recommendation to lower the calendar year maximum out-of-pocket (MOOP) (\$4,350 individual and \$8,700 family) related to the prescription drug plan bundled with the HMSA HMO, 90/10 and 80/20 medical plans to the current MOOP of the HMSA 75/25 plan (\$3,150 individual and \$6,300 family). PSG noted that current MOOP levels are in line with their book of business

but noted that there would be no premium impact if this change was made. However, as prescription drugs continue to increase lowering of the MOOP could shift costs from the member to the plan. The Board decided to defer this item and have the Benefits Committee re-examine.

Mr. Mizuno presented the Benefits Committee's recommendation to exclude coverage of low dose aspirin (81mg) for males ages 50 to 59 under the EUTF active employee prescription drug plans administered by CVS effective July 1, 2023 since it is no longer required under federal law.

MOTION was made and seconded to approve the Benefits Committee's recommendation to exclude coverage of low dose aspirin (81mg) for males ages 50 to 59 under the EUTF active employee prescription drug plans administered by CVS effective July 1, 2023. (Yu/Ferguson-Miyamoto) The motion passed unanimously. (Employer Trustees-4/Employee-Beneficiary Trustees-4)

11. Types of Plan Changes

This item was deferred by the Benefits Committee.

VI. REPORTS

A. Segal

1. Segal Compliance News
 2. Quarterly Plan Performance Report – September 30, 2022
 3. Quarterly Performance Guarantee Report – September 30, 2022
- Mr. Stephen Murphy, Segal, summarized the Segal reports.

B. PSG

1. CVS/SSI Quarterly Plan Performance Report – September 30, 2022
 2. CVS/SSI Quarterly Performance Guarantee Report – September 30, 2022
- Ms. Diane Clausen, PSG, summarized the PSG reports.

C. Administrator

1. Meetings with Legislators and Unions
2. Staffing Update
3. Training

D. EUTF Managers', Program Specialist and Benefits Audit Specialist Reports

1. Member Services Branch (MSB)
 - a. MSB Data
 - b. Outreach & Training
 - c. 2023 Retiree Open Enrollment

Ms. McDonald noted that call answer rates continued to improve in October and through November 18th. Recently implemented changes – ending virtual and in-person appointments, assigning more MSRs onto the phones, scheduling better coverage during peak hours – have improved call answer rates. A new MSR will be starting on December 5, 2022, we continue to recruit for the two vacant MS clerk positions, and we are updating the message on the phones to provide more pertinent information.

2. Information Systems (IS)
 - a. EUTF New Benefits Administration System (BAS) Project
 - b. EUTF New Benefits Administration System (BAS) Project – Data Conversion
 - c. V3 Archived Database
 - d. EUTF Equipment Replacement
 - e. Enrollment Counts
3. Eligibility and Enrollment Report
 - a. Audits Currently in Progress
 - b. Completed and Recurring Audits
4. EUTF Program Specialist Report
 - a. Worksite Wellness
 - b. Preventive Health
 - c. Chronic Disease Management
5. Financial Services Branch (FSB)
 - a. FSB Performance Data
 - b. Refunds and Medicare Part B Overpayments Status
 - c. EUTF Collections
 - d. 2022 Financial Audit
 - e. Financial Statements as of July 31, 2022

Ms. Mae Kishimoto, HSTA-Retired, inquired about the server room air conditioner problem mentioned in the IS report. Mr. Mizuno confirmed that the air conditioner is not broken in the server room, and the concern is that there's no ventilation when the building's air conditioner is off in the evenings and on weekends. EUTF is working with building management to modify the server room door to allow for better ventilation.

- E. Carrier Reports
1. CVS Caremark
 2. SilverScript
 3. Hawaii Dental Service (HDS)
 4. Hawaii Mainland Administrators (HMA)
 5. Hawaii Medical Service Association (HMSA)
 6. Humana
 7. Kaiser Health Foundation
 8. Securian
 9. Vision Service Plan (VSP)

Dr. Tami Swonigan provided comments on her concerns with Kaiser patients' ability to access mental and behavioral health services. The Trustees discussed having Kaiser provide an update on utilization of mental health services prior and during the strike, how Kaiser is addressing the situation and how EUTF can assist the members. Mr. Mizuno discussed a possible special open enrollment just for Kaiser members who want to move to HMSA. The Trustees thought it may be a good idea. EUTF staff will schedule a special board meeting for an update from Kaiser and for a possible special open enrollment.

VII. EXECUTIVE SESSION

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MOTION was made and seconded to move into Executive Session at 11:28 a.m. (Wataru/Ferguson-Miyamoto) The motion passed unanimously. (Employer Trustees-4/ Employee-Beneficiary Trustees-4)

Trustee Celeste Nip was excused from the meeting at 11:31 a.m., during Executive Session.

The regular meeting reconvened at 12:06 p.m.

Chairperson Becker reported that the following were approved during Executive Session:

- October 18, 2022 Executive Session Minutes
- Contract extensions for the benefits and pharmacy benefits consultant contracts
- Commitment of funds to a private equity fund, subject to contract negotiation
- Commitment of funds to a private credit fund, subject to contract negotiation

VIII. NEXT MEETING DATE

Tuesday, December 20, 2022, 9:00 a.m.

IX. ADJOURNMENT

MOTION was made and seconded for the Board to adjourn the meeting at 12:07 p.m. (Ferguson-Miyamoto/Elefante) The motion passed unanimously. (Employer Trustees-4/ Employee-Beneficiary Trustees-3)

Respectfully submitted,

/s/

Osa Tui, Secretary-Treasurer

APPROVED on December 20, 2022.

Documents Distributed:

1. Draft Board Minutes of October 18, 2022. (5 pages)
2. 2022 EUTF Fiduciary Liability Insurance Proposal, prepared by Marsh, for the period of 12/15/2022-12/15/2023. (6 pages)
3. Hawaii EUTF – Ariel BAS Update, prepared by Lifeworks, dated November 22, 2022. (4 pages)
4. Memorandum to BOT from Kaiser Permanente, regarding Inflation Reduction Act, dated November 22, 2022. (1 page)
5. Memorandum to BOT from Humana, regarding Inflation Reduction Act, dated November 22, 2022, Redacted Version. (1 page)
6. Memorandum to BOT from SilverScript, regarding Inflation Reduction Act, dated November 22, 2022. (3 pages)
7. Memorandum to BOT from Investment Committee, regarding October 19, 2022 Investment Committee Meeting Report, dated October 19, 2022. (3 pages)
8. Memorandum to BOT from Investment Committee, regarding November 16, 2022 Investment Committee Meeting Report, dated November 16, 2022. (2 pages)
9. Memorandum to BOT from Administrative Committee, regarding November 18, 2022 Administrative Committee Meeting Report, dated November 18, 2022. (1 page)
10. Memorandum to BOT from Benefits Committee, regarding November 15, 2022 Benefits

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- Committee Meeting Report, dated November 18, 2022. (4 pages)
11. EUTF Year to Date Contract Plan Experience Report, Contract Year to Date through September 2022, prepared by Segal Consulting, dated November 22, 2022. (37 pages)
 12. EUTF, Prescription Drug Experience Report, Actives Plan Year 1Q 2022; July-September 2022, Retirees & EGWP 1-3Q 2022; January -September 2022, prepared by PSG, dated November 7, 2022. (6 pages)
 13. Memorandum to BOT from PSG, regarding 3Q 2022 CVS Performance Guarantee Reporting, dated November 7, 2022. (3 pages)
 14. Administrator's Monthly Report to the Board for October 8 – November 10, 2022, dated November 10, 2022. (1 page)
 15. Memorandum to BOT from Member Services Branch Manager, regarding October-November 2022 Member Services Operations Report, dated November 10, 2022. (6 pages)
 16. Memorandum to BOT from Applications Supervisor, regarding October – November 2022 Information Systems (IS) Operations Report, dated November 10, 2022. (10 pages)
 17. Memorandum to Administrator from Program Specialist (Eligibility and Enrollment) regarding October-November 2022 Eligibility and Enrollment Report, dated November 10, 2022. (2 pages)
 18. Memorandum to Administrator from EUTF Program Specialist regarding October – November 2022 EUTF Program Specialist Report, dated November 10, 2022. (6 pages)
 19. Memorandum to BOT from EUTF Financial Management Officer regarding October – November 2022 Financial Services Branch (FSB) Report, dated November 10, 2022. (5 pages)
 20. CVS Caremark Monthly Carrier Report for October 2022 dated November 2, 2022. (13 pages)
 21. SilverScript Monthly Carrier Report for October 2022 dated November 1, 2022. (2 pages)
 22. HDS Monthly Carrier Report for October 2022 dated November 10, 2022. (2 pages)
 23. HMA Monthly Carrier Report for October 2022 dated November 8, 2022. (2 pages)
 24. HMSA Monthly Carrier Report for October 2022 dated November 10, 2022. (3 pages)
 25. Humana Monthly Carrier Report for October 2022 dated November 9, 2022. (3 pages)
 26. Kaiser Permanente Monthly Carrier Report for October 2022 dated November 9, 2022. (2 pages)
 27. Securian Financial Monthly Carrier Report for October 2022 dated November 10, 2022. (1 page)
 28. VSP Monthly Carrier Report for October 2022 dated November 7, 2022. (2 pages)