

**PUBLIC SCHOOL RETIREMENT SYSTEM
OF THE CITY OF ST. LOUIS**
MINUTES OF THE BOARD OF TRUSTEES REGULAR MEETING
August 18, 2014

I. ROLL CALL AND ANNOUNCEMENT OF A QUORUM

The August meeting of the Board of Trustees of the Public School Retirement System of the City of St. Louis (PSRSSTL) was called to order at 4:35 p.m., Monday, August 18, 2014. The meeting was conducted in the 2nd floor boardroom of the PSRSSTL office building located at 3641 Olive Street, St. Louis, Missouri. Joseph Clark, Chairman of the Board of Trustees, was the presiding officer.

Roll Call was taken and Trustees Angela Banks, Christina Bennett, Joseph Clark, Sheila Goodwin, Mary Houlihan, Charles Shelton and Janusz Wolynski were present. The Board of Trustees had a quorum at the meeting. Trustee Yvette Levy joined the meeting in progress. Trustees Rick Sullivan and Eural Thomas were absent.

Executive Director, Andrew Clark, Accounting Specialist, Terry Mayes, Insurance Benefits Specialist, John Henderson, PSRSSTL Attorney, Jeff Hartnett, PSRSSTL Actuary, Steve Siepman, PSRSSTL Health Insurance Consultant, Patrick Haraden, and several interested parties were also in attendance.

II. APPROVAL OF MINUTES FROM LAST MEETING

Mary Houlihan made a motion, seconded by Christina Bennett, to approve the minutes of the Board of Trustees Regular Meeting of June 16, 2014.

By voice vote, motion carried.

III. READING OF COMMUNICATIONS TO THE BOARD OF TRUSTEES

None

IV. PRESENTATIONS BY INTERESTED PARTIES

Retired Member, Erma Nevels, spoke about a COLA.

V. CONSENT AGENDA

Christina Bennett made a motion, seconded by Angela Banks, to approve the Retirements and Benefits for July and August 2014.

A roll call vote was taken.

| | | | | | |
|-----------------|-----|-------------------|-----|-----------------|-----|
| Angela Banks | Yes | Christina Bennett | Yes | Joseph Clark | Yes |
| Sheila Goodwin | Yes | Mary Houlihan | Yes | Charles Shelton | Yes |
| Janusz Wolynski | Yes | | | | |

With seven yes votes, motion carried.

Christina Bennett made a motion, seconded by Angela Banks, to approve the Refunds and Bills of June and July 2014.

A roll call vote was taken.

| | | | | | |
|-----------------|-----|-------------------|-----|-----------------|-----|
| Angela Banks | Yes | Christina Bennett | Yes | Joseph Clark | Yes |
| Sheila Goodwin | Yes | Mary Houlihan | Yes | Charles Shelton | Yes |
| Janusz Wolynski | Yes | | | | |

With seven yes votes, motion carried.

VI. UNFINISHED BUSINESS

None

VII. REPORT OF THE CHAIRPERSON

The Chairman informed the Trustees that he will confirm the acting Committee assignments soon or let them stand as they are for the remainder of 2014.

VIII. REPORT OF THE EXECUTIVE DIRECTOR

The Executive Director reported that the Board of Education is awaiting a prospective candidate to confirm their appointment to the Board of Trustees.

The Executive Director introduced the Health Insurance Consultant, Patrick Haraden, who presented the 2015 health insurance renewals to the Board of Trustees. There was brief discussion until all questions were answered satisfactorily.

Charles Shelton made a motion, seconded by Angela Banks, to adopt the insurance renewals for the two SLPS Coventry POS Plans with Express Scripts Rx as presented by the Insurance Consultant.

A roll call vote was taken.

| | | | | | |
|-----------------|-----|-------------------|-----|--------------|-----|
| Angela Banks | Yes | Christina Bennett | Yes | Joseph Clark | Yes |
| Sheila Goodwin | Yes | Mary Houlihan | Yes | Yvette Levy | Yes |
| Charles Shelton | Yes | Janusz Wolynski | Yes | | |

With eight yes votes, motion carried.

Charles Shelton made a motion, seconded by Angela Banks, to adopt the insurance renewals for the GHP Advantage HMO High, Low and Gold Medicare Options, the Met Life Dental High and Low PPO Options, and the VBA Vision Plan renewal as presented by the Insurance Consultant.

A roll call vote was taken.

| | | | | | |
|-----------------|-----|-------------------|-----|--------------|-----|
| Angela Banks | Yes | Christina Bennett | Yes | Joseph Clark | Yes |
| Sheila Goodwin | Yes | Mary Houlihan | Yes | Yvette Levy | Yes |
| Charles Shelton | Yes | Janusz Wolynski | Yes | | |

With eight yes votes, motion carried.

IX. REPORT OF THE INVESTMENT CONSULTANT

None

X. REPORT OF THE ACTUARY

The Actuary reported on the status of the Annual Member Benefit Statements followed by a reminder that guidance is soon needed on the requirements for the new GASB Statements 67 and 68.

XI. REPORTS OF COMMITTEES OF THE BOARD OF TRUSTEES

The Chairman asked for reports from the Committees.

Benefits Committee

Charles Shelton, Chair of the Benefits Committee, mentioned the possibility of a meeting to discuss the retiree health insurance premium subsidies.

Trustee Business Committee

None

Investment Committee

Joe Clark, Chair of the Investment Committee, reported on the meeting of June 19, 2014, by referring the Trustees to the meeting minutes in the board packet.

The Chair announced a reminder that one private equity money manager will be making a presentation on their investment opportunity at the next Investment Committee meeting on August 21st, and encouraged the Trustees to attend the meeting. There was brief discussion on other upcoming meeting topics.

Legislative, Rules & Regulations Committee

Although there was no report, the Chairman congratulated Yvette Levy on her recent job promotion.

Professional Contracts Committee

None

XII. NEW BUSINESS

None

XIII. REPORT OF THE ATTORNEY

None

XIV. ADJOURNMENT

Christina Bennett made a motion, seconded by Sheila Goodwin, to adjourn the meeting.

By voice vote, motion carried and the meeting adjourned at 5:10 p.m.

Attachments: Retirements for July and August 2014
Refunds & Bills Paid for June and July 2014
2015 Insurance Benefit Renewals
2015 Monthly Premium Rates

APPLICATIONS FOR RETIREMENT

| NAME \ POSITION | RETIREMENT DATE | TYPE | CREDITED SERVICE | FINAL AVG SALARY | MONTHLY BENEFIT |
|--|----------------------------|-------------|-----------------------------|-----------------------------|----------------------------|
| John Kevin Coyne Senior Risk Analyst | April 1, 2014 | Survivor | 5.2783 | \$83,231.65 | \$394.39 |
| Ernestine Banks-Miller Teacher | June 1, 2014 | Disability | 20.8390 | \$68,877.90 | \$2,392.25 |
| Michael Brame Teacher | June 1, 2014 | Early | 15.5388 | \$73,133.61 | \$1,399.43 |
| Alfred Brown Jr. Teacher | June 1, 2014 | Normal | 6.4222 | \$21,317.82 | \$228.18 |
| Karen Glass Carter Class Size Reduction Teacher | June 1, 2014 | Normal | 30.0000 | \$79,415.22 | \$3,970.76 |
| Carolyn Cross Teacher | June 1, 2014 | Normal | 9.1667 | \$67,970.23 | \$1,038.44 |
| Mary Gaines Teacher | June 1, 2014 | Normal | 8.8889 | \$57,690.54 | \$854.68 |
| Pauline Galloway Teacher Assistant | June 1, 2014 | Disability | 23.7833 | \$33,981.76 | \$1,074.91 |
| Sharon Geiler Teacher | June 1, 2014 | Normal | 20.9445 | \$66,296.99 | \$2,314.26 |
| Sharon Gourde Teacher | June 1, 2014 | Normal | 25.0778 | \$65,725.47 | \$2,747.08 |
| Patricia Graham Teacher | June 1, 2014 | Normal | 28.1277 | \$67,767.40 | \$3,176.90 |
| Linda Holt Teacher | June 1, 2014 | Normal | 24.8333 | \$69,447.48 | \$2,874.35 |
| Barbara Lawson Teacher | June 1, 2014 | Disability | 15.3778 | \$56,977.08 | \$1,460.30 |
| Johnetta Lowe Teacher | June 1, 2014 | Normal | 21.0833 | \$65,711.30 | \$2,309.02 |
| James McDermott Teacher | June 1, 2014 | Survivor | 22.2678 | \$66,161.64 | \$2,006.11 |

APPLICATIONS FOR RETIREMENT

| NAME \ POSITION | RETIREMENT DATE | TYPE | CREDITED SERVICE | FINAL AVG SALARY | MONTHLY BENEFIT |
|---|----------------------------|-------------|-----------------------------|-----------------------------|----------------------------|
| Wanda Michels Social Worker | June 1, 2014 | Normal | 22.5000 | \$65,126.55 | \$2,442.24 |
| Florence Molloff Speech Pathologist | June 1, 2014 | Normal | 30.0000 | \$74,408.38 | \$3,720.42 |
| Andrea Reynolds Teacher | June 1, 2014 | Normal | 30.0000 | \$72,033.08 | \$3,601.66 |
| Craig Robinson Teacher | June 1, 2014 | Normal | 7.1111 | \$54,746.40 | \$648.85 |
| Rita Shields Teacher | June 1, 2014 | Normal | 30.0000 | \$65,589.47 | \$3,279.47 |
| Alverta Smith Health Careers Specialist | June 1, 2014 | Normal | 25.0778 | \$69,639.23 | \$2,910.66 |
| Kathleen Taggart Mathematics Supervisor | June 1, 2014 | Disability | 14.9500 | \$69,632.21 | \$1,396.68 |
| Mary Trares Teacher | June 1, 2014 | Early | 22.0611 | \$75,131.72 | \$2,747.13 |
| Deborah Weaver Teacher Assistant | June 1, 2014 | Normal | 30.0000 | \$34,361.28 | \$1,718.06 |
| A. Jeanette White Student Support Services | June 1, 2014 | Normal | 18.7222 | \$69,885.52 | \$2,180.68 |
| Debra Williams Teacher | June 1, 2014 | Normal | 30.0000 | \$80,924.91 | \$4,046.24 |

APPLICATIONS FOR RETIREMENT

| NAME \ POSITION | RETIREMENT DATE | TYPE | CREDITED SERVICE | FINAL AVG SALARY | MONTHLY BENEFIT |
|---|----------------------------|-------------|-----------------------------|-----------------------------|----------------------------|
| Karen Crenshaw Teacher | June 1, 2014 | Normal | 27.6206 | \$83,006.08 | \$3,821.13 |
| April Anderson Clerk Typist II | July 1, 2014 | Normal | 28.6782 | \$42,365.48 | \$2,024.94 |
| Raisa Belotserkovsky Teacher | July 1, 2014 | Normal | 15.7778 | \$63,574.45 | \$1,671.77 |
| Travis Brown Supervisor | July 1, 2014 | Normal | 30.0000 | \$113,074.50 | \$5,653.73 |
| Mary Bryant-Miller Reading Specialist | July 1, 2014 | Normal | 19.6333 | \$79,728.40 | \$2,608.88 |
| Diane Carey Secretary | July 1, 2014 | Normal | 30.0000 | \$41,785.25 | \$2,089.26 |
| Donna Coleman-Woods Exec. Administrative Assistant | July 1, 2014 | Normal | 30.0000 | \$70,320.05 | \$3,516.00 |
| Angela Crawford Clerk | July 1, 2014 | Normal | 30.0000 | \$40,134.21 | \$2,006.71 |
| Shirley Doze Teacher | July 1, 2014 | Normal | 16.7445 | \$46,725.33 | \$1,173.59 |
| Brenda Fondren Fiscal Compliance Clerk | July 1, 2014 | Normal | 30.0000 | \$52,739.05 | \$2,636.95 |
| Thomas Gremaud IB Coordinator | July 1, 2014 | Normal | 30.0000 | \$89,121.48 | \$4,456.07 |
| Catherine Gutjahr Program Manager | July 1, 2014 | Early | 16.6815 | \$78,614.49 | \$2,173.54 |
| Hazel Irving Administrative Assistant | July 1, 2014 | Normal | 9.8739 | \$51,228.18 | \$843.04 |
| Anthony James Head Custodian | July 1, 2014 | Normal | 30.0000 | \$45,460.34 | \$2,273.02 |
| Gwendolyn Jeffries Teacher | July 1, 2014 | Normal | 30.0000 | \$65,885.12 | \$3,294.26 |

APPLICATIONS FOR RETIREMENT

| NAME \ POSITION | RETIREMENT DATE | TYPE | CREDITED SERVICE | FINAL AVG SALARY | MONTHLY BENEFIT |
|--------------------------------------|----------------------------|-------------|-----------------------------|-----------------------------|----------------------------|
| Harva Kennedy Teacher | July 1, 2014 | Normal | 13.9778 | \$36,542.55 | \$851.31 |
| Martin Koenig Teacher | July 1, 2014 | Normal | 30.0000 | \$81,394.16 | \$3,223.21 |
| Deborah Lambing-Granger Teacher | July 1, 2014 | Disability | 17.1111 | \$69,154.86 | \$1,972.19 |
| Helen McFarland Teacher Assistant | July 1, 2014 | Normal | 30.0000 | \$34,811.61 | \$1,740.58 |
| Audrey Rackley Teacher | July 1, 2014 | Normal | 28.6667 | \$87,077.36 | \$4,160.37 |
| Gregory Ragsdale Teacher | July 1, 2014 | Normal | 30.0000 | \$81,018.35 | \$4,050.92 |
| Vanessa Jones Selvey Coordinator | July 1, 2014 | Normal | 30.0000 | \$62,600.37 | \$3,130.02 |
| Sayburah Webster Secretary | July 1, 2014 | Normal | 30.0000 | \$42,757.78 | \$2,137.89 |
| Michael White Teacher | July 1, 2014 | Normal | 7.8261 | \$44,613.58 | \$363.70 |

Distributions - June 2014

| CHECK NUMBER | CHECK DATE | LAST NAME | FIRST NAME/MI | GROSS PAY | FEDERAL TAXES W/H | NET PAY | A(Active) R(Retired) | D(eath) S(separation) | NOTES |
|--------------|------------|------------------|---------------|----------------------|---------------------|----------------------|-------------------------|--------------------------|----------------------------|
| 069310 | 06/05/14 | ALTANNIR | HUDA | 2,754.38 | | 2,754.38 | A | S | SLLIS |
| 069311 | 06/05/14 | BURNETT | MICHALE | 1,584.92 | 316.98 | 1,267.94 | A | S | SLLIS |
| 069312 | 06/05/14 | CAIN | ADAM | 445.25 | 89.05 | 356.20 | A | S | STL |
| 069313 | 06/05/14 | JEFFRIES | WILLIAM E | 1,773.67 | 354.73 | 1,418.94 | A | S | NSCS |
| 069314 | 06/05/14 | PATEL | MAULIK | 1,955.74 | 391.15 | 1,564.59 | A | S | STL |
| 069315 | 06/05/14 | BENFORD | DARIAN | 6,163.22 | 1,232.64 | 4,930.58 | A | S | |
| 069316 | 06/05/14 | LIGGINS-CHAMBERS | LISA | 1,016.00 | | 1,016.00 | A | S | |
| 069317 | 06/05/14 | MANN | EDWARD A | 5,012.60 | 1,002.52 | 4,010.08 | A | S | |
| 069318 | 06/05/14 | MONTGOMERY | ELLA | 1,030.71 | 206.14 | 824.57 | A | S | |
| 069319 | 06/05/14 | SACKEY | EWURAMA | 1,408.41 | 281.68 | 1,126.73 | A | S | |
| 069320 | 06/05/14 | WASHINGTON | ROSALYN | 2,007.53 | 401.51 | 1,606.02 | A | S | |
| 069321 | 06/05/14 | WHITFIELD | CARLA | 1,346.08 | 269.22 | 1,076.86 | A | S | |
| 069345 | 06/18/14 | COLE | LONNIE | 849.00 | 169.80 | 679.20 | A | S | JAMAA |
| 069346 | 06/18/14 | KELLY | KATHRYN | 998.42 | | 998.42 | A | S | JAMAA |
| 069347 | 06/18/14 | OYOLA | MICHELE | 15,272.81 | | 15,272.81 | A | S | CCC 8311.35 SCPA 6961.46 |
| 069348 | 06/18/14 | ROWLAND | BRANDON | 28,157.47 | | 28,157.47 | A | S | CCC10057.13, SLPS 18100.34 |
| 069349 | 06/18/14 | JENKINS | JORDON | 504.04 | 100.81 | 403.23 | A | S | |
| 069350 | 06/18/14 | KURTH | JOSHUA | 17,126.46 | 3,425.29 | 13,701.17 | A | S | |
| 069351 | 06/18/14 | MAKIELSKI | KINSLEY | 4,964.06 | | 4,964.06 | A | S | |
| 069352 | 06/18/14 | SMOOTE | ANNETTE | 367.10 | 73.42 | 293.68 | A | S | |
| 069353 | 06/18/14 | TABOR | KATHRYN | 13,879.90 | | 13,879.90 | A | S | |
| 069354 | 06/18/14 | WISEMAN | ROBIN | 2,064.40 | 412.88 | 1,651.52 | A | S | |
| 069355 | 06/18/14 | COAKLEY | ZANICE L | 7,437.85 | 1,487.57 | 5,950.28 | A | S | |
| TOTAL | | | | \$ 118,120.02 | \$ 10,215.39 | \$ 107,904.63 | | | |

Distributions - July 2014

| CHECK NUMBER | CHECK DATE | LAST NAME | FIRST NAME/MI | GROSS PAY | FEDERAL TAXES W/H | NET PAY | A(Active) R(retired) | D(eath) S(separation) | NOTES |
|--------------|------------|----------------|---------------|------------|-------------------|------------|-------------------------|--------------------------|--------------------------------------|
| 068849 | 12/05/13 | LOPEZ | JEAN | (1,638.03) | | (1,638.03) | A | S | IESM VOID AND REISSUE |
| 068855 | 12/05/13 | GUOBADIA | PATRICIA | (4,738.96) | 0.00 | (4,738.96) | A | S | VOID AND REISSUE |
| 069262 | 05/09/14 | DURHAM | ROBERT M | (1,891.89) | | (1,891.89) | A | S | ICP VOID AND REISSUE |
| 069303 | 05/23/14 | GERKE | BRITTANY | (1,154.76) | 0.00 | (1,154.76) | A | S | VOID AND REISSUE |
| 069373 | 07/02/14 | TOWNSEND | KIMBERLY | 6,625.18 | | 6,625.18 | A | S | JAMAA |
| 069374 | 07/02/14 | WALKER | APRIL | 2,545.88 | 509.18 | 2,036.70 | A | S | JAMAA |
| 069375 | 07/02/14 | WATSON | SHYTRIA | 882.96 | 176.59 | 706.37 | A | S | LFL |
| 069376 | 07/02/14 | CARRAWELL | JOSEPH | 663.13 | 132.63 | 530.50 | A | S | |
| 069377 | 07/02/14 | CHIN | SASHANE | 1,153.66 | 230.73 | 922.93 | A | S | |
| 069378 | 07/02/14 | HILL | PERRY | 4,175.73 | | 4,175.73 | A | S | |
| 069379 | 07/02/14 | WARMACK-COWDRY | AUDREY | 11,461.06 | 2,292.21 | 9,168.85 | A | S | |
| 069380 | 07/02/14 | MCCRORY JR | MICHAEL E | 12,681.73 | 2,536.35 | 10,145.38 | A | S | VOID AND REISSUE |
| 069406 | 07/10/14 | ECHOLS | ANGEL | 3,610.59 | 722.17 | 2,888.42 | A | S | NSCS |
| 069407 | 07/10/14 | SYKES | ZIPPORAH | 1,528.96 | 305.79 | 1,223.17 | A | S | LFL |
| 069408 | 07/10/14 | WELLS | TRACY | 13,455.01 | 2,691.00 | 10,764.01 | A | S | ICP 2940.15 CA 9958.35GGSASTL 556.51 |
| 069409 | 07/10/14 | COLEMAN | CATHERINE | 5,688.62 | 1,137.72 | 4,550.90 | A | S | |
| 069410 | 07/10/14 | DAMPIER | JAMILA S | 8,220.29 | 1,644.06 | 6,576.23 | A | S | |
| 069411 | 07/10/14 | DAVIS | PURNIMA | 5,451.90 | 1,090.38 | 4,361.52 | A | S | |
| 069412 | 07/10/14 | DOYAL | HORACE | 665.07 | 133.01 | 532.06 | A | S | |
| 069413 | 07/10/14 | JIER | MOHAMED | 14,950.54 | 2,990.11 | 11,960.43 | A | S | |
| 069414 | 07/10/14 | PERRY | ANDREW | 7,154.65 | | 7,154.65 | A | S | |
| 069415 | 07/10/14 | SEALS | VICTOR | 9,255.41 | 1,851.08 | 7,404.33 | A | S | |
| 069416 | 07/10/14 | SILLS | ANTANIECE | 2,302.60 | 460.52 | 1,842.08 | A | S | |
| 069417 | 07/10/14 | WASHINGTON | TANYUA | 3,931.76 | 786.35 | 3,145.41 | A | S | |
| 069418 | 07/10/14 | WILLIAMS | CLARA | 5,549.88 | 1,109.98 | 4,439.90 | A | S | |
| 069419 | 07/10/14 | WILLIAMS | THERESA | 45,379.21 | 9,075.84 | 36,303.37 | A | S | |
| 069420 | 07/10/14 | YOUNG | CHERYLD | 10,457.39 | 2,091.48 | 8,365.91 | A | S | |
| 069421 | 07/10/14 | GENTRY | SARAH | 1,268.27 | 253.65 | 1,014.62 | A | S | LFL |
| 069422 | 07/10/14 | WILLENBORG | ALYSON | 4,440.47 | | 4,440.47 | A | S | LFL |
| 069423 | 07/10/14 | ADAMS JR | LEROY | 26,534.28 | | 26,534.28 | A | S | |
| 069424 | 07/10/14 | ADAMS JR | LEROY | 33,000.00 | 6,600.00 | 26,400.00 | A | S | |
| 069425 | 07/10/14 | DELONEY | ASUELENI | 2,430.81 | 486.16 | 1,944.65 | A | S | |
| 069426 | 07/10/14 | LOGAN II | CHARLES | 2,291.07 | 458.21 | 1,832.86 | A | S | |
| 069427 | 07/10/14 | SUMMERS | KATHRYN | 5,509.62 | 1,101.92 | 4,407.70 | A | S | |
| 069428 | 07/10/14 | RODGERS | ROMANITA | 5,000.00 | | 5,000.00 | A | S | |
| 069429 | 07/10/14 | RODGERS | ROMANITA | 18,822.33 | 3,764.47 | 15,057.86 | A | S | |
| 069449 | 07/21/14 | BUSBY | ROBERT | 1,609.78 | 321.96 | 1,287.82 | A | S | SLPS 1439.01 CA 170.77 |
| 069450 | 07/21/14 | HETHERINGTON | JEFFREY D | 9,182.68 | | 9,182.68 | A | S | CA |
| 069451 | 07/21/14 | PATE | ASHLEY | 6,409.81 | 1,281.96 | 5,127.85 | A | S | SLPS 4464.50 IESM 1945.31 |

Distributions - July 2014

| CHECK NUMBER | CHECK DATE | LAST NAME | FIRST NAME/MI | GROSS PAY | FEDERAL TAXES W/H | NET PAY | A(Active) R(etired) | D(eath) S(eparation) | NOTES |
|--------------|------------|------------------|---------------|-----------|-------------------|-----------|------------------------|-------------------------|-----------------------------|
| 069452 | 07/21/14 | RICHARDSON | JOSLYN | 4,109.99 | 822.00 | 3,287.99 | A | S | NSCS |
| 069453 | 07/21/14 | ROBINSON III | JAMES | 4,647.50 | 929.50 | 3,718.00 | A | S | ICP 465.40 SLPS 4182.10 |
| 069454 | 07/21/14 | SIKUADE | ANTHONY | 529.23 | 105.85 | 423.38 | A | S | JAMMA |
| 069455 | 07/21/14 | WHITE | RACHEL | 5,886.81 | 1,177.36 | 4,709.45 | A | S | SLPS 3410.27 CA 2476.54 |
| 069456 | 07/21/14 | ANTHOFFER | JAMES E | 4,658.77 | | 4,658.77 | A | S | |
| 069457 | 07/21/14 | BREEDING | CHARMION | 2,302.60 | 460.52 | 1,842.08 | A | S | |
| 069458 | 07/21/14 | CLARK | PATRICIA A | 25,000.00 | | 25,000.00 | A | S | |
| 069459 | 07/21/14 | CLARK | PATRICIA A | 18,484.56 | 3,696.91 | 14,787.65 | A | S | |
| 069460 | 07/21/14 | CLARK | RACHEL M | 38,863.24 | 7,772.65 | 31,090.59 | A | S | |
| 069461 | 07/21/14 | DEREMO | MAGGIE | 4,665.80 | | 4,665.80 | A | S | |
| 069462 | 07/21/14 | GALINDO | TYRA | 712.86 | 142.57 | 570.29 | A | S | |
| 069463 | 07/21/14 | HUBBARD | SUNSHINE | 2,302.60 | 460.52 | 1,842.08 | A | S | |
| 069464 | 07/21/14 | JONES | CHANDRA | 4,444.48 | | 4,444.48 | A | S | |
| 069465 | 07/21/14 | MARTIN | STEVEN | 2,591.13 | 518.23 | 2,072.90 | A | S | |
| 069466 | 07/21/14 | NISSEBAUM | TRAVIS | 2,295.10 | 459.02 | 1,836.08 | A | S | |
| 069467 | 07/21/14 | PEARL | EMILY | 1,214.37 | | 1,214.37 | A | S | |
| 069468 | 07/21/14 | PEARL | JOSEPH | 7,239.57 | | 7,239.57 | A | S | |
| 069469 | 07/21/14 | POUGH | CASSANDRA | 2,344.46 | 468.89 | 1,875.57 | A | S | |
| 069470 | 07/21/14 | QUICK | SEAN | 4,665.81 | 933.16 | 3,732.65 | A | S | |
| 069471 | 07/21/14 | ROBINSON-HILL | RONA M | 56,461.36 | | 56,461.36 | A | S | |
| 069472 | 07/21/14 | SEAT II | THOMAS W | 12,975.95 | 2,595.19 | 10,380.76 | A | S | |
| 069473 | 07/21/14 | VANMETER | HEATHER | 2,302.60 | 460.52 | 1,842.08 | A | S | |
| 069474 | 07/21/14 | WAGONER | RONALD | 2,161.39 | | 2,161.39 | A | S | |
| 069475 | 07/21/14 | WATERS | DENISE | 756.19 | 151.24 | 604.95 | A | S | |
| 069476 | 07/21/14 | YOHE | CHRISTOPHER | 6,168.53 | 1,233.71 | 4,934.82 | A | S | |
| 069477 | 07/21/14 | YELTON | PAMELA | 17,403.63 | | 17,403.63 | A | S | VOID AND REISSUE |
| 069478 | 07/21/14 | DURHAM | ROBERT M | 1,891.89 | | 1,891.89 | A | S | ICP VOID REISSUE |
| 069479 | 07/21/14 | LOPEZ | JEAN | 1,638.03 | 327.61 | 1,310.42 | A | S | IESM VOID AND REISSUE |
| 069480 | 07/29/14 | CHINNI | SHANE M | 2,401.68 | 480.34 | 1,921.34 | A | S | |
| 069481 | 07/29/14 | GILLIAM-WILLIAMS | BENNIE L | 3,033.82 | 606.76 | 2,427.06 | A | S | |
| 069482 | 07/29/14 | HERNANDEZ | JUAN F | 4,153.99 | 830.80 | 3,323.19 | A | S | |
| 069483 | 07/29/14 | JOHNSON | ALECIA B | 2,302.60 | 460.52 | 1,842.08 | A | S | |
| 069484 | 07/29/14 | LANIER | MICHAEL C | 2,298.39 | 0.00 | 2,298.39 | A | S | |
| 069485 | 07/29/14 | MURRELL | TIMOTHY M | 19,796.18 | 3,959.24 | 15,836.94 | A | S | |
| 069486 | 07/29/14 | SILVER | JENNA M | 9,895.91 | 0.00 | 9,895.91 | A | S | |
| 069487 | 07/29/14 | TURNER | MELISSA P | 3,313.68 | 662.74 | 2,650.94 | A | S | |
| 069488 | 07/29/14 | COE | DEBBIE M | 7,365.79 | 1,473.16 | 5,892.63 | A | S | SLPS 4645.90 ICP 2719.89 |
| 069489 | 07/29/14 | FLEWELLEN | TANETRA L | 6,096.91 | 1,219.38 | 4,877.53 | A | S | SLPS 5843.31 AQS-CLA 253.60 |
| 069490 | 07/29/14 | HALLEY | MICHAEL D | 6,429.01 | 1,285.80 | 5,143.21 | A | S | AQS-CLA 6429.01 |

Distributions - July 2014

| CHECK NUMBER | CHECK DATE | LAST NAME | FIRST NAME/MI | GROSS PAY | FEDERAL TAXES W/H | NET PAY | A(ctive) R(etired) | D(eath) S(eparation) | NOTES |
|--------------|------------|-----------------|---------------|----------------------|--------------------|----------------------|-----------------------|-------------------------|------------------------------|
| 069491 | 07/29/14 | LOUISMA | MARTINE | 7,123.18 | 0.00 | 7,123.18 | A | S | OTO-EHL 1647.90 KIPP 5475.28 |
| 069492 | 07/29/14 | RODGERS-EDMONDS | CATHERINE B | 5,000.00 | 1,000.00 | 4,000.00 | A | S | BLCA 5353.93 LPA 3158.88 |
| 069493 | 07/29/14 | RODGERS-EDMONDS | CATHERINE B | 3,512.81 | 0.00 | 3,512.81 | A | S | BLCA 5353.93 LPA 3158.88 |
| 069494 | 07/29/14 | VAUGHN | TIFFANY M | 816.67 | 163.33 | 653.34 | A | S | CA 816.67 |
| 069495 | 07/29/14 | WALTON | BETTY M | 1,293.91 | 0.00 | 1,293.91 | A | S | LFL 1293.91 |
| 069496 | 07/29/14 | YOUNG | PAIGE F | 1,884.73 | 0.00 | 1,884.73 | A | S | JAMAA 1884.73 |
| 069497 | 07/29/14 | GUOBADIA | PATRICIA | 4,738.96 | 0.00 | 4,738.96 | A | S | VOID AND REISSUE |
| 069498 | 07/29/14 | GERKE | BRITTANY J | 1,154.76 | 0.00 | 1,154.76 | A | S | VOID AND REISSUE |
| TOTAL | | | | \$ 616,198.12 | \$81,093.03 | \$ 535,105.09 | | | |

Public School Retirement System of the City of St. Louis
Checks Written During the Month of June, 2014

| <u>Payee</u> | <u>Ck. Number</u> | <u>Description</u> | <u>Amount</u> |
|---|-------------------|---|----------------------------|
| Date Paid June 9, 2014 | | | |
| Ameren UE | 69322 | Electric Service | 2,592.89 |
| Blade Technologies, Inc. | 69323 | Professional Services | 1,077.50 |
| Digital Intersection | 69324 | Monthly Data Center Housing | 150.00 |
| Eazy Business Mailers, Inc. | 69325 | Postage & Service - Newsletter, Postage | 3,912.94 |
| Purchase Power | 69326 | Postage | 500.00 |
| AT&T | 69327 | Acct #314 533-0531 631 1 | 365.08 |
| AT&T | 69328 | U-Verse Internet | 50.00 |
| Parking Management Services, LLC | 69329 | Parking Ticket Validations - May 2014 | 54.00 |
| BuildingStars STL Operations, Inc. | 69330 | Janitorial Service | 1,326.00 |
| Hartnett Gladney Hetterman, L.L.C. | 69331 | Legal Fees | 58.75 |
| BarnesCare | 69332 | Deborah L. Lambing-Granger | 100.00 |
| Evault, Inc. | 69333 | Disaster Recovery Site - May Usage | 1,363.77 |
| Konika Minolta Business Solutions USA Inc. | 69334 | Monthly Service - Copier C364E | 345.84 |
| Tom Kinealy | 69335 | Domain Name Registration - Psrcstl.org | 64.95 |
| Andrew Clark | 69336 | Reimbursement - NCTR Conference | 422.83 |
| Delta Pest Stl. Inc. | 69337 | Pest Control | 50.00 |
| Topcare | 69338 | Repair Retaining Wall | 724.00 |
| OTIS Elevator Company | 69339 | Service Contract, 06/01/2014 thru 05/31/2015 | 2,230.78 |
| NEPC, LLC | 69340 | 1st Quarter 2014 Consulting Fee | 37,089.31 |
| NEPC, LLC | 69341 | 1st Quarter 2014 Alt. Investment Mgmt. Fee | 12,500.00 |
| Board of Education St. Louis Benefits Trust | 69342 | Office Employees Insurance - Dental | 213.44 |
| Board of Education St. Louis Benefits Trust | 69343 | Office Employees Insurance - Vision | 14.57 |
| Board of Education St. Louis Benefits Trust | 69344 | Office Employees Insurance - Life | 79.75 |
| Date Paid June 13, 2014 | | | |
| Office Payroll | ACH | Office Payroll | 10,983.01 |
| AXA Equitable | ACH | 457 Contributions | 1,585.00 |
| Date Paid June 20, 2014 | | | |
| Absopure Water Company | 69356 | Water Cooler Service | 99.05 |
| Buck Consultants, LLC | 69357 | Actuarial Consulting Services - May and June | 7,466.00 |
| Windstream Communications | 69358 | Telephone, Data | 503.94 |
| AT&T | 69359 | Monthly Service Charge #314 652-1704 033 4 | 305.49 |
| Cintas Document Management - St. Louis | 69360 | Cintas Vault Scanning Services | 61.60 |
| Parking Management Services, LLC | 69361 | July Parking - 4 Employees | 240.00 |
| Access Courier, Inc. | 69362 | Courier Service | 9.40 |
| MSD | 69363 | Sewer Service | 48.59 |
| Gallagher Benefit Services, Inc. | 69364 | Group Ins. Consulting Services Monthly Fee | 3,320.25 |
| Charter Communications | 69365 | Charter Internet | 135.00 |
| Gregory F.X. Daly, Collector of Revenue | 69366 | Water - City | 115.66 |
| Christina C. Bennett | 69367 | Reimbursement - NEPC Conference | 1,413.23 |
| Charles L. Shelton, Jr. | 69368 | Advance - NCTR Conference | 1,401.00 |
| NCTR | 69369 | NCTR Trustee Workshop - Charles L. Shelton, Jr. | 2,000.00 |
| CBRE - 608844 | 69370 | Building Management - June 2014 | 1,075.60 |
| CBRE - 608844 | 69371 | Engineer Services | 459.00 |
| St. Louis Mat & Linen Company | 69372 | Floor Mats | 16.00 |
| Date Paid June 27, 2014 | | | |
| Office Payroll | ACH | Office Payroll | 10,983.01 |
| AXA Equitable | ACH | 457 Contributions | 1,585.00 |
| | | TOTAL | <u>\$109,092.23</u> |

Public School Retirement System of the City of St. Louis
Checks Written During the Month of July, 2014

| <u>Payee</u> | <u>Ck. Number</u> | <u>Description</u> | <u>Amount</u> |
|---|-------------------|---|-----------------------------------|
| Date Paid July 9, 2014 | | | |
| Ameren UE | 69381 | Electric Service | 2,750.97 |
| Blade Technologies, Inc. | 69382 | Professional Services | 1,077.50 |
| Digital Intersection | 69383 | Monthly Data Center Housing | 150.00 |
| Eazy Business Mailers, Inc. | 69384 | Postage & Service - Annual Report, Postage | 5,749.13 |
| Purchase Power | 69385 | Postage | 1,055.68 |
| AT&T | 69386 | Acct #314 533-0531 631 1 | 365.08 |
| AT&T | 69387 | U-Verse Internet | 50.00 |
| Parking Management Services, LLC | 69388 | Parking Ticket Validations - June 2014 | 90.00 |
| BuildingStars STL Operations, Inc. | 69389 | Janitorial Service and Supplies | 1,948.89 |
| Hartnett Gladney Hetterman, L.L.C. | 69390 | Legal Fees | 1,844.75 |
| Evault, Inc. | 69391 | Disaster Recovery Site - June Usage | 1,408.85 |
| Gregory F. X. Daly, Collector of Revenue | 69392 | City Earnings Tax - Second Quarter 2014 | 1,046.67 |
| Access Courier, Inc. | 69393 | Courier Service | 83.79 |
| Minuteman Press | 69394 | Annual Report - Full and Summary, Envelopes | 10,292.19 |
| Cintas Document Management - St. Louis | 69395 | Cintas Vault Scanning Services | 377.45 |
| CGI Security, Inc. | 69396 | Security Guard 06/16/2014 | 144.00 |
| Windstream Communications | 69397 | Telephone, Data | 471.58 |
| Sheila P. Goodwin | 69398 | Reimbursement - NASP Conference | 1,466.74 |
| Sheila P. Goodwin | 69399 | Advance - NCTR Conference | 700.00 |
| Delta Pest Stl. Inc. | 69400 | Pest Control | 60.00 |
| CBRE - 608844 | 69401 | Engineer Services | 432.00 |
| Systematic Financial Management, L.P. | 69402 | 2nd Quarter 2014 Management Fee | 70,074.16 |
| Board of Education St. Louis Benefits Trust | 69403 | Office Employees Insurance - Dental | 213.44 |
| Board of Education St. Louis Benefits Trust | 69404 | Office Employees Insurance - Vision | 14.57 |
| Board of Education St. Louis Benefits Trust | 69405 | Office Employees Insurance - Life | 79.75 |
| Date Paid July 11, 2014 | | | |
| Office Payroll | ACH | Office Payroll | 10,983.01 |
| AXA Equitable | ACH | 457 Contributions | 1,585.00 |
| Date Paid July 18, 2014 | | | |
| Absopure Water Company | 69430 | Water Cooler Service | 99.05 |
| Buck Consultants, LLC | 69431 | Actuarial Consulting Services - June and July | 11,966.00 |
| AT&T | 69432 | Monthly Service Charge #314 652-1704 033 4 | 335.73 |
| Parking Management Services, LLC | 69433 | August Parking - 4 Employees | 240.00 |
| Gallagher Benefit Services, Inc. | 69434 | Group Ins. Consulting Services Monthly Fee | 3,320.25 |
| Office Essentials | 69435 | Office Supplies | 481.49 |
| Anders CPAs & Advisors | 69436 | Research with Actuary - GASB 67 & 68 | 740.00 |
| Christina C. Bennett | 69437 | Reimbursement - NASP Conference | 1,847.00 |
| Charles L. Shelton, Jr. | 69438 | Reimbursement - NASP Conference | 361.83 |
| NCTR | 69439 | NCTR Trustee Workshop - Sheila Goodwin | 2,000.00 |
| Allied Waste Services #346 | 69440 | Trash Pick-Up | 274.75 |
| Icon Window Cleaning | 69441 | Window Cleaning | 238.00 |
| CBRE - 608844 | 69442 | Engineer Services | 1,215.00 |
| St. Louis Mat & Linen Company | 69443 | Floor Mats | 24.00 |
| SiteStuff, Inc. | 69444 | Supplies | 125.17 |
| Jarrell Mechanical Contractors | 69445 | HVAC Equipment Inspection | 784.00 |
| EARNEST Partners, LLC | 69446 | 2nd Quarter 2014 Management Fee | 13,494.95 |
| Pyramis Global Advisors Trust Company | 69447 | 2nd Quarter 2014 Management Fee | 71,067.10 |
| Holland Capital Management LLC | 69448 | 2nd Quarter 2014 Management Fee | 53,654.54 |
| Date Paid July 25, 2014 | | | |
| Office Payroll | ACH | Office Payroll | 10,983.01 |
| AXA Equitable | ACH | 457 Contributions | 1,585.00 |
| | | TOTAL | <u><u>\$289,352.07</u></u> |



Public School Retirement System of the City of St. Louis (PSRSSTL)

2015 Insurance Benefit Renewals

Presented by:

Patrick J. Haraden, Principal – Longfellow Benefits

Agenda

- ⇒ Annual Insurance Consultant Processes
 - ⇒ 2015 Renewal Overview
 - Medical Plans (SLPS and PSRSSTL)
 - Dental Plan
 - Vision Plan
 - ⇒ Current Enrollments
 - ⇒ Health Care Reform Considerations
 - ⇒ Other Renewal Considerations
 - ⇒ Next Steps
- 

Annual Insurance Consultant Processes

- ⇒ Monitor benefit plan performance monthly
- ⇒ Review health insurance strategy with the Board
- ⇒ Request renewals and issue Request for Proposals (RFPs) to all interested benefits vendors
- ⇒ Negotiate with insurers/evaluate alternatives
- ⇒ Coordinate with SLPS and their broker/consultant
- ⇒ Make recommendations to the Board
- ⇒ Assist and update PSRSSL staff throughout the year

Executive Summary – 2014 Renewal Review

- ⇒ There was no change in rates for the 3 GHP medical plans. The only plan design change was the required annual change [narrowing] to the prescription drug coverage gap or “doughnut hole.”
- ⇒ The dental plan changed from 2 UHC plans to 2 plans through MetLife dental. There was a 5.8% decrease in the rates and no change to the plan designs. [UHC proposed a 14.2% increase]
- ⇒ There was a 4.2% decrease to the VBA vision rates. There were no plan design changes.
- ⇒ The SLPS POS plans changed from United to Coventry in 2014. Rates decreased 7.1% on average for retirees.

Current Enrollments – July 2014

⇒ Coventry Base Medical Plan

| | |
|--------------------|------------|
| – With Medicare | 800 |
| – Without Medicare | <u>183</u> |
| – Total | 983 |

⇒ Coventry Buy Up Medical Plan

| | |
|--------------------|------------|
| – With Medicare | 440 |
| – Without Medicare | <u>215</u> |
| – Total | 655 |

Current Enrollments – July 2014

⇒ GHP Medical Plans

| | |
|---------------|------------|
| – Hi Option | 334 |
| – Low Option | 403 |
| – Gold Option | <u>217</u> |
| – Total | 954 |

⇒ MetLife Dental Plans

| | |
|---------------|------------|
| – High Option | 2,113 |
| – Low Option | <u>826</u> |
| – Total | 2,952 |

2015 Renewal Summary

- ⇒ SLPS will not be changing medical or drug vendors in 2015. Rate increases average 15.7% for retirees.
- ⇒ GHP plan renews the Advantra high and low plans have no rate or plan changes. The gold plan increased \$25 per month (initial renewal was \$29), with no plan changes, other than ACA requirements.
- ⇒ Dental plan rates increased 8% for 2015 with no plan changes. Coverage for implants was added to both plans for an additional 1%. An 8% rate cap is in place for the 2016 renewal.
- ⇒ Vision plan rates and plan designs are not changing for

2015

Health Care Reform – 2015 Impact

- ⇒ Phase out of Donut hole continues (coverage gap in certain prescription drug plans) gradually each year until 2020 when it is eliminated completely
- ⇒ Reduction of certain Medicare provider payments
- ⇒ Additional fees and administrative/reporting requirements
 - Some do not apply to the retirement system
- ⇒ Assessments on insurers to pay for healthcare reform will be included in premium rates
- ⇒ Marketplaces [exchanges] are operational for non-Medicare retirees
 - Marketplaces may be more expensive than the current offerings

Other Renewal Considerations

- ⇒ As the cost of Medicare plans increases and subsidy remains constant (i.e., \$80 per month); plans will become increasingly more expensive for retirees
 - Increasing subsidy impacts future liability calculations
- ⇒ PSRSSTL Rules and Regulations
 - Retirees who drop group medical plan offered by PSRSSTL or do not enroll initially, can only re-enroll when they experience a qualifying event e.g., Medicare Part A eligibility or involuntary loss of coverage under another employer sponsored, creditable plan
- ⇒ Some retirees choose individual Medicare plans (non-group) and forfeit their monthly subsidy
 - PSRSSTL staff can not assist these retirees with plan selection
 - Currently approximately 1,800 retirees

Other Renewal Considerations

- ⇒ Exchanges created under health care reform may assist non-Medicare eligible retirees



Questions



Motions for Approval

- ⇒ To adopt the insurance renewals for the two SLPS Coventry POS Plans with Express Scripts Rx as presented by the Insurance Consultant.
- ⇒ To adopt the insurance renewals for the GHP Advantage HMO High, Low and Gold Medicare Options, the Met Life Dental High and Low PPO Options, and the VBA Vision Plan renewal as presented by the Insurance Consultant.

Public School Retirement System of the City of St. Louis
 Medical, Dental and Vision Insurance Plans
Member Monthly Premiums
 Plan Year 2014 v. 2015

| | Coventry (PPO) | | Coventry (PPO) | | Coventry Medicare Advantage HMO Plan | | Coventry Medicare Advantage HMO Plan | | Coventry Medicare Advantage HMO Plan | |
|--|----------------|------------|----------------|------------|--|----------|--------------------------------------|---|--------------------------------------|----------|
| | 2014 | 2015 | 2014 | 2015 | 2014 | 2015 | 2014 | 2015 | 2014 | 2015 |
| Base Plan ~Includes nationwide provider network~ | | | | | Advantra St. Louis Area Low-Option HMO | | | Advantra St. Louis Area High-Option HMO | | |
| Buy-Up Plan ~Includes nationwide provider network~ | | | | | | | | | | |
| | \$281.88 | \$331.25 | \$307.89 | \$359.93 | \$68.00 | \$68.00 | \$215.00 | \$215.00 | \$0.00 | \$25.00 |
| | \$497.69 | \$567.57 | \$548.71 | \$623.38 | N/A | N/A | N/A | N/A | N/A | N/A |
| | \$667.21 | \$766.33 | \$714.83 | \$818.43 | \$216.00 | \$216.00 | \$510.00 | \$510.00 | \$80.00 | \$130.00 |
| | \$988.15 | \$1,117.44 | \$1,065.28 | \$1,201.82 | N/A | N/A | N/A | N/A | N/A | N/A |
| | \$750.40 | \$857.34 | \$806.28 | \$918.47 | N/A | N/A | N/A | N/A | N/A | N/A |
| | \$750.40 | \$857.34 | \$806.28 | \$918.47 | N/A | N/A | N/A | N/A | N/A | N/A |
| Retiree and Spouse With Children: | | | | | | | | | | |
| Retiree and Spouse With Medicare | \$997.16 | \$1,132.00 | \$1,073.24 | \$1,215.23 | N/A | N/A | N/A | N/A | N/A | N/A |
| Retiree and Spouse Without Medicare | \$1,154.70 | \$1,304.35 | \$1,243.69 | \$1,401.71 | N/A | N/A | N/A | N/A | N/A | N/A |
| Retiree With Medicare/Spouse Without Medicare | \$915.02 | \$1,042.14 | \$982.59 | \$1,116.06 | N/A | N/A | N/A | N/A | N/A | N/A |
| Spouse With Medicare/Retiree Without Medicare | \$915.02 | \$1,042.14 | \$982.59 | \$1,116.06 | N/A | N/A | N/A | N/A | N/A | N/A |
| Retiree, Spouse and Child With Medicare | \$997.16 | \$1,132.00 | \$1,073.24 | \$1,215.23 | \$364.00 | \$364.00 | \$805.00 | \$805.00 | \$160.00 | \$235.00 |
| Retiree and Children: | | | | | | | | | | |
| Retiree With Medicare | \$619.54 | \$708.55 | \$667.59 | \$761.12 | N/A | N/A | N/A | N/A | N/A | N/A |
| Retiree Without Medicare | \$782.14 | \$886.43 | \$844.42 | \$954.57 | N/A | N/A | N/A | N/A | N/A | N/A |
| Retiree and Child With Medicare | \$619.54 | \$708.55 | \$667.59 | \$761.12 | \$216.00 | \$216.00 | \$510.00 | \$510.00 | \$80.00 | \$130.00 |

No Coverage for Non-Medicare members

Medicare and Non-Medicare members

Retiree Only:

Retiree With Medicare
 Retiree Without Medicare

Retiree and Spouse:

Retiree and Spouse With Medicare
 Retiree and Spouse Without Medicare
 Retiree With Medicare/Spouse Without Medicare
 Spouse With Medicare/Retiree Without Medicare

Retiree and Spouse With Children:

Retiree and Spouse With Medicare
 Retiree and Spouse Without Medicare
 Retiree With Medicare/Spouse Without Medicare
 Spouse With Medicare/Retiree Without Medicare
 Retiree, Spouse and Child With Medicare

Retiree and Children:

Retiree With Medicare
 Retiree Without Medicare
 Retiree and Child With Medicare

MEDICAL

| | MetLife | |
|---|---------|---------|
| | 2014 | 2015 |
| PPO Low Option Plan (choose any dentist) | \$10.34 | \$11.96 |
| PPO High Option Plan (choose any dentist) | \$19.25 | \$21.76 |
| | \$31.40 | \$35.12 |
| | \$62.02 | \$68.78 |
| | \$85.85 | \$94.97 |

DENTAL

Retiree Only
Retiree and One Dependent
Retiree and Family

| | Vision Benefits of America | |
|----------------------------------|----------------------------|--------|
| | 2014 | 2015 |
| Retiree Only | \$0.00 | \$0.00 |
| Retiree and One Dependent | \$2.04 | \$2.04 |
| Retiree and Family | \$4.65 | \$4.65 |

VISION

In or Out of Network Plan

Over, for Survivor Monthly Premiums...

Public School Retirement System of the City of St. Louis
 Medical, Dental and Vision Insurance Plans

Survivor Monthly Premiums
 Plan Year 2014 v. 2015

MEDICAL

| | Coventry (PPO) | | Coventry (PPO) | | Coventry Medicare Advantage HMO Plan | | Coventry Medicare Advantage HMO Plan | | Coventry Medicare Advantage HMO Plan | |
|--|--------------------------------------|----------|----------------|------------|--------------------------------------|----------|--------------------------------------|----------|--------------------------------------|----------|
| | 2014 | 2015 | 2014 | 2015 | 2014 | 2015 | 2014 | 2015 | 2014 | 2015 |
| Surviving Spouse or Child Only: | | | | | | | | | | |
| Survivor With Medicare | \$361.68 | \$411.25 | \$387.89 | \$439.93 | \$148.00 | \$148.00 | \$295.00 | \$295.00 | \$80.00 | \$105.00 |
| Survivor Without Medicare | \$577.69 | \$647.57 | \$628.71 | \$703.38 | N/A | N/A | N/A | N/A | N/A | N/A |
| Surviving Spouse and Children: | | | | | | | | | | |
| Survivor With Medicare | \$699.54 | \$788.55 | \$747.59 | \$841.12 | N/A | N/A | N/A | N/A | N/A | N/A |
| Survivor Without Medicare | \$862.14 | \$966.43 | \$924.42 | \$1,034.57 | N/A | N/A | N/A | N/A | N/A | N/A |
| Survivor and Child With Medicare | \$699.54 | \$788.55 | \$747.59 | \$841.12 | \$296.00 | \$296.00 | \$590.00 | \$590.00 | \$160.00 | \$210.00 |
| | No Coverage for Non-Medicare members | | | | | | | | | |

DENTAL

| | MetLife | | MetLife | |
|-----------------------------------|---------|---------|---------|----------|
| | 2014 | 2015 | 2014 | 2015 |
| Survivor Only | \$16.29 | \$17.91 | \$25.20 | \$27.71 |
| Survivor and One Dependent | \$37.35 | \$41.07 | \$53.69 | \$59.03 |
| Survivor and Family | \$67.97 | \$74.73 | \$91.80 | \$100.92 |

VISION

| | Vision Benefits of America | | Vision Benefits of America | |
|-----------------------------------|----------------------------|--------|----------------------------|--------|
| | 2014 | 2015 | 2014 | 2015 |
| Survivor Only | \$2.61 | \$2.61 | \$2.61 | \$2.61 |
| Survivor and One Dependent | \$5.19 | \$5.19 | \$5.19 | \$5.19 |
| Survivor and Family | \$7.80 | \$7.80 | \$7.80 | \$7.80 |

Over, for Member Monthly Premiums...