

PROPOSED MINUTES

**LOUISIANA CLERKS OF COURT INSURANCE TRUST
BOARD OF TRUSTEES MEETING
THURSDAY, JULY 9, 2026
9:00 AM
BATON ROUGE, LA**

A meeting of the Board of Trustees of the Louisiana Clerks of Court Insurance Trust was held on Thursday, July 9, 2026, in Baton Rouge, LA.

The meeting was called to order by Chairman Randy Briggs. An opening prayer was given by Steve Andrews followed by the Pledge of Allegiance led by Susan Racca.

MEMBERS PRESENT:

Randy Briggs, Chairman
Annette Fontana, 1st Vice President
Chelsey Richard Napoleon, Treasurer
Jeff Skidmore, Past President
Jeremy Williams, 1st District Member
Kim Turlich-Vaughan, 2nd District Member
Susan Racca, 3rd District Member
Melissa Morris, 5th District Member

Connie Desselle, 6th District Member
Steve Andrews, 7th District Member
Bridget Hanna, 8th District Member
Mark Graffeo, Retired Member
Debbie Hudnall, Executive Director

ABSENT:

Dodi Eubanks

ALSO PRESENT: Cherie Lott, Brian Lestage, Erin Hebert, Sara Halphen, Richelle Pierre, Lana Labourdette, Chris Kershaw, Davis Silk and Olivia Hymel.

OATHS OF OFFICE: Chelsey Richard Napoleon administered the oath of office to Jeremy Williams and Steve Andrews as District Members and to Mark Graffeo as Retired Clerk Member for the Clerks Insurance Board of Trustees.

APPROVAL OF MINUTES:

A motion was made by Jeff Skidmore to approve the minutes of the meeting on April 28, 2026. The motion was seconded by Connie Desselle. **MOTION CARRIED.**

FINANCIALS: (report on file in office)

Treasurer Chelsey Richard Napoleon gave the financial report for the five months ending May 31, 2026.

Balance Sheet		Income Statement (Year to date)	
Total Assets	\$5,982,865	Total Revenues	\$8,166,621
Total Current Liabilities	\$659,852	Total Claims & Admin	\$8,187,304
Incurred but Not Reported	\$1,083,000	Gross Profit (Loss)	(\$20,683)
Total Reserves	\$4,240,012	Total Expenses	\$143,351
		Total Other Income	\$62,334
		Net Income (Loss)	(\$101,700)

A motion was made by Kim Turlich-Vaughan to receive the financial reports as presented. The motion was seconded by Susan Racca. **MOTION CARRIED.**

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GALLAGHER INSURANCE:

Lana Labourdette reported and compared medical plan costs from 2023-2026 (to date).

MEDICAL AND PRESCRIPTION CLAIMS EXPERIENCE

	Admin	Stop Loss	Medical	RX	RX Rebate	Claims Paid	Plan Cost	PEPM
2023	\$461,407	\$556,551	\$9,105,921	\$4,594,141	(\$1,333,922)	\$13,700,062 <i>Stop Loss Reimbursement (\$6,770)</i>	\$13,377,328	\$1,016
2024	\$459,550	\$554,082	\$9,488,989	\$5,104,590	(\$1,949,891)	\$14,593,579	\$13,657,320	\$1,041
2025	\$441,504	\$540,302 <i>Stop Loss Credit (\$35,448)</i>	\$8,691,964	\$5,945,514	(\$2,183,628)	\$14,637,478 <i>Stop Loss Reimbursement (\$508,240)</i>	\$12,891,967	\$1,023
2026 (up until May)	\$195,450	\$308,229	\$3,589,586	\$2,120,914	(\$629,989)	\$5,710,500	\$5,625,774	\$1,095

Lana reviewed the health plan's financial performance and introduced the new Sav-On prescription savings program, which reduces costs for both the plan and members. Through the first five months of 2026, plan costs increased 9.6% despite a slight decrease in enrollment, with inpatient and outpatient claims rising while professional, ancillary, and prescription drug claims declined. The plan remains financially stable, with aggregate stop-loss performing well and a \$34,000 surplus in the dental plan. Lana discussed rebates and recommended conducting a PBM market check next year, the third year of the current contract.

Medical SPD Language Update

Lana informed the Board that a retiree with two dependent children entering the military asked whether they could rejoin the self-funded plan after military service if they are still under age 26. Although the current plan document states special enrollment rights do not apply to retirees or their dependents, ACA rules require those rights when active employees and retirees are covered under the same plan. Lana recommended amending the Trust language to allow dependent children under age 26 who lose other coverage to re-enroll, bringing the plan into compliance and permitting the retiree's children to return to the plan after military service. Bridget Hanna makes a motion to amend the plan document. Kim Turlich-Vaughan seconds the motion. **MOTION CARRIED.**

VISION RENEWAL

Lana reported that the vision plan came in with a flat rate and they were about to come back with a two-year guarantee.

Kim Turlich-Vaughan motioned to accept the vision renewal for a two-year hold rate. Bridget Hanna seconded the motion. **MOTION CARRIED.**

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LIFE AND DISABILITY

Lana Labourdette explained that this year we were coming out of a three-year rate hold on life insurance and Gallagher started marketing it in early February. She reviewed all the carriers and their responses. The Hartford gave the best renewal and an alternate option to consider. The renewal would leave everything the same with the life insurance with an increase of 34.6% in the premium. Option 1 that was presented would require reductions in the life insurance by 50% at age 70 and another 35% reduction at age 75. Option 1 would have a 4.8% increase. Lana reported a flat rate for voluntary life insurance and a decrease in both Short Term and Long-Term Disability insurance. There was discussion about possibly adopting the 50% and 35% reduction in life insurance for new hires. After discussion, Bridget Hanna moved to approve the renewal with Hartford with the 34.6% with no reduction in the life insurance amount. Motion was seconded by Susan Racca. **MOTION CARRIED.** Motion to accept the flat renewal for Voluntary Life and Disability and the decreased renewal for Short- and Long-Term Disability made by Bridget Hanna and seconded by Steve Andrews. **MOTION CARRIED.**

EXECUTIVE DIRECTOR REPORT:

Debbie Hudnall notified the Board of Dodi Eubanks' resignation. Debbie spoke with Randy that there is only one year left of Dodi's two-year term. Jill Sessions is in that district and said she will be willing to serve the remainder of Dodi's term as 4th District Member. A motion to appoint Jill Sessions to the Board was made by Steve Andrews. The motion was seconded by Kim Turlich-Vaughan. **MOTION CARRIED.**

Debbie passed out a handout on the kiosks that was discussed in the Association meeting. She explained that the kiosk is not mandatory.

COMMENTS BY BOARD MEMBERS:

None.

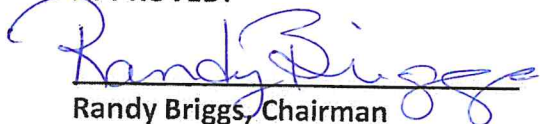
OTHER BUSINESS:

The next meeting will be October 22, 2026, in Baton Rouge. Winter Meetings will be December 1-3 in Natchitoches, LA.

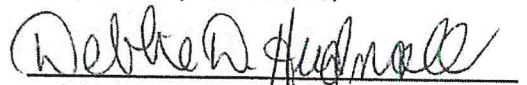
Debbie reminded the Clerks of the Institute in August, and they will have a breakout session with Gallagher. She pointed out this is an opportunity for their employees to ask questions or get clarification on anything.

There being no further business, a motion to adjourn was made by Jeremy Williams and seconded by Kim Turlich-Vaughan. **MOTION CARRIED.**

APPROVED:


Randy Briggs, Chairman

Respectfully submitted,


Debbie D. Hudnall, Executive Director