

**MISSOURI DEPARTMENT OF TRANSPORTATION AND
MISSOURI STATE HIGHWAY PATROL
MEDICAL AND LIFE INSURANCE PLAN**

**MINUTES OF THE BOARD OF TRUSTEES' MEETING
OPEN SESSION
December 3, 2025**

MEMBERS PRESENT: Mr. Brandon Denkler, Chairman
Mr. Ben Reeser, Vice Chairman
Ms. Javal Burton, Secretary-Treasurer
Ms. Amy Crawford, MoDOT Member
Mr. Jeffery Padgett, MoDOT Retired Member
Lt. Stephen Burgun, MSHP Member
Mr. Greg Smith, MSHP Retired Member

MEMBERS ABSENT: Ms. Mandy Kliethermes, MSHP Member
Ms. Melinda Grace-Beasley, Assistant Chief Counsel

STAFF PRESENT: Ms. Brook Luecke, Employee Benefits Staff
Ms. Jill Kliethermes, Employee Benefits Staff
Ms. Lisa Buhr, Employee Benefits Staff

GUESTS PRESENT: Ms. Jami Rector, Anthem Staff
Mr. John Makowski, Anthem Staff
Dr. Lori Caloia, Anthem Staff
Mr. Mark Lequillon, Carelon Rx Staff
Ms. Tara Keeven, Pillar Rx Staff
Ms. Mikayla Weiss, Pillar Rx Staff

OPEN SESSION

Mr. Smith made a motion to go into open session. Lt. Burgun seconded; motion carried.

Consideration of Consent Agenda Items— (It is the understanding of the Board for those items to be reviewed before the Board Meeting and will only be discussed if necessary) Consent Agenda items were as follows:

Approve Minutes from October 29, 2025, Board Meeting
Financial Statement –October 2025
Central Bank Investment Report –October 2025
2025 Year-to-Date Medical and Life Insurance Plan – Profit/Loss Report
Medical Plan Fund Account Balance-through October 2025
2025 YTD Medical & Prescription Claims and Contributions Report
Anthem Reports-October 2025

- Membership and Paid Amount by Month
- Medical Paid Amounts and Plan Savings
- Paid Claims Distribution
- Utilization by Setting

Mr. Padgett made a motion to approve the Consent Agenda items. Ms. Crawford seconded; motion carried.

Anthem Claims Summary (2024/2025) –Mr. Denkler reported that the Plan has paid \$88.5 Million in medical claims through the month of October. October 2025 medical claims were increased 1.8% when compared to October 2024. The Plan has lost \$1.35 million to date, which is much better than predicted.

MoDOT/MSHP Prescription Drug Paid Claims Monthly Comparison (2024/2025) - Mr. Denkler reported that claims through October increased 3.2% when compared to the same time in 2024. Both medical and pharmacy trends are under Aon's yearly prediction.

Anthem Quarterly Update- Anthem staff reported an increase of 1.0 % (\$4 PMPM increase) during the current reporting period. This trend is lower than their benchmark, and largely driven by High-Cost Claimants, Dependents and Congenital Abnormalities. 97.6% of Plan costs are paid to In-Network providers.

Carelon Rx Quarterly Update- Carelon staff reported that Generic fill rate remains the same at 90.3%, which is greater than the benchmark. Plan cost PMPM for the current reporting period is \$129.48, which is lower than benchmark.

Mr. Smith made a motion to adjourn. Ms. Crawford seconded; motion carried. Meeting adjourned at 9:32 a.m.

Respectfully submitted,

Javal Burton
Ms. Javal Burton, Secretary-Treasurer
Medical and Life Insurance Board of Trustees