



State & Local Government Benefits Association

Volume 18, Issue 2

Summer 2006

Special points of interest:

- Board member changes positions
- CGBA Award recipients
- Lifetime Achievement Award

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President's Letter

By Cindy Downey

It is with great enthusiasm and pleasure that I begin service to SALGBA and its Members as President for 2006-2007. I look forward to the year ahead and anticipate it to be one of continued growth for the organization.

I have been in the benefits and administration field for a number of years (more than I want to count). In my quest for information and people with whom to "network", I came across a variety of organizations/groups that offered classes, education, meetings, etc., but more often than not I heard information that was of little consequence to me and the job I was actually

doing. I met people who lectured rather than informed. I was looking for "hands on" information - real, practical knowledge and assistance - what works and what doesn't - from people who understand benefits administration and the idiosyncrasies of the public sector. I attended the SALGBA annual conference in Colorado Springs and I was hooked. The sessions addressed what I was looking for and the people were full of knowledge and experience. Not only that- they were willing, happy and anxious to converse with me and share their know-how. *This* is what I had been looking for!

The benefits field is constantly changing and offers on-going challenges. It is not a pursuit for the weak of heart or lackadaisical personality types - and the future holds some frightening unknowns. SALGBA is here to assist all of us in facing those challenges and unknowns - together we can rely on one another to impart knowledge, aid and support in dealing with the future of benefits.

The April 2006 conference in Louisville, KY was a great success and the largest we have had to date.

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Texas True Choice, Inc. Names Rick French Vice President, Public Entity Relations

PLANO, TX) Texas True Choice, Inc., (TTC) the premiere PPO access network in Texas, announced today the appointment of Rick French as Vice President, Public Entity Relations.

Mr. French has nearly thirty (30) years of experience in the private and public sectors, having spent more than twenty (20) years with several national insurance carriers. Prior to joining TTC, he was the Benefits Manager for the City of Garland, Texas for seven (7) years. Mr. French is a past Board of Directors member for the State and Local Government Benefits Association (SALGBA), having

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President's Letter Continued...

I believe that because it offered a variety of choice in topics, presenters and pertinent information, members found the time, energy and funding to attend. These conferences are an ideal place to make and sustain both professional and personal relationships and friendships. We strive to continue to organize and offer conferences that members feel the need and desire to attend. Planning and preparations continue for the 2007 SALGBA Annual Conference set for April 1 – 4 at the Marriott near the



Caption describing picture or graphic.

Convention Center. Come and help us celebrate the 25th anniversary of SALGBA in the organization's "birthplace", New Orleans, LA. The location of the 2007 conference was chosen more than a year prior to the hurricane devastation that occurred in Louisiana and other parts of the United States. We have been monitoring, and are continuing to do so, the rebuilding efforts of the New Orleans area. In addition to celebrating the "re-birth" of SALGBA we can assist and support the economy of the New Orleans area in their "re-birth" enterprise.

As a representa-

tive of the SALGBA Board of Directors, I take this opportunity to extend a thank you to the membership. Your valuable feedback and participation are vital to the organization and our future. Our members possess a multitude of talents and energies, as well as a willingness to share these with others. Remember, few accomplishments are achieved alone. Take advantage of your membership – seek and share.

Thank you and have a dynamic year.

Cindy Downey
SALGBA President

2006-2007 SALGBA Board of Directors

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SALGBA General Business Meeting Minutes

May 3, 2006

The SALGBA General Business meeting was called to order at 8:50 a.m. by President, Dan Stewart, University of Texas System, Texas. Mr. Stewart noted that the 2006 SALGBA Business Meeting has been the largest attended to date, which shows the growth in support of the association.

The first order of business was to review the 2005 General Business Meeting Minutes. Hubert Lincecum, State of Louisiana made a motion to approve the minutes, there was no discussion, Susie Gretzinger, VACo Risk Management Programs, made a motion to second a vote was taken and the motion to accept the 2005 General Business Meeting Minutes as presented was approved unanimously.

SALGBA Treasurer, David Kester with Harris County, Texas presented the Annual Treasurer's Report. The report includes 2004 Fiscal Year closing figures which show cash balance of \$122,921, revenues of \$262,271 and expenditures of \$240,177. The Fiscal Year ending June 30, 2005 shows a net of \$22,094 and a cash balance of \$145,015.

The report also included available information for the fiscal year July 1, 2005 through June 30, 2006, which does not reflect what will be the ultimate cash balance as of June 30, 2006 once conference expenses are paid. Fiscal Year (beginning July 1, 2005) revenues to-date are \$249,111 and expenditures to-date are \$145,810 leaving a net, of \$103,301 and a current cash balance of \$248,316. At the conclusion of his report, Dick Chapman, State of Tennessee, made a motion to accept the Treasurer's Report and Randy Waterman, City of Sparks, NV, seconded the motion. The vote passing the motion was unanimous.

Cindy Kirk, SALGBA Nominating Committee Chair, presented the slate for President as Cindy Downey, The BEST Health Plan, Colorado and President-Elect, Debbie Juul, Ventura County Employees' Retirement Association, CA. Ron Meyer, Missouri Consolidated Health Care Plan (MCHCP) made a motion to accept the slate and Scott Payne, City of Denton, Texas, seconded the motion. The motion was accepted by a unanimous vote. In addition, Ms. Kirk announced the newly elected Board Member, Joe Golson with the Employees Retirement System of Texas.

Dan Stewart turns the SALGBA Presidency over to Cindy Downey. Ms. Downey

thanked Dan for his hard work and dedication to SALGBA and presented him with a plaque. In addition, Cindy also presented Scott Hansen with a plaque for his seven years of service to the SALGBA Board of Directors. Cindy also recognized Tina Scott, SALGBA Director and her assistants, Kyra Monnett, Stephanie Jamison and Erin Fields along with Glenn Rainey for their work on making the 2006 conference a wonderful and successful meeting. In addition, Ms. Downey recognized Nicki Pfleider and Linda Spacek for their dedication and support of SALGBA and the 2006 conference.

Ms. Downey then announced the committee chairs for the next year as follows:

Program Committee:	<u>Debbie Juul</u>
Budget Review Committee:	<u>David Kester</u>
Member Services & Internal Communications Committee:	<u>Joe Golson</u>
Membership Committee:	<u>Randy Waterman</u>
Nominating Committee:	<u>Dan Stewart</u>
Constitution & By-Laws Committee:	<u>Cindy Kirk</u>
Continuing Education & Certification Committee:	<u>Grace Rogers</u>
Conference Committee:	<u>Rick French</u>

Cindy then drew for the Grand Prize Winner of up to \$1000 towards attendance at next years conference in Louisville, KY from tickets issued for returned evaluations and the winner was Dan Mansour with Travis County, Texas.

Cindy encouraged everyone to attend our 25th Anniversary Conference next year in New Orleans, LA April 1st-4th to take part in the re-birth of New Orleans and to visit the birth place of SALGBA.

State of Nevada Public Employees' Benefits Program (PEBP) Submitted by Judy Saiz

The Public Employees' Benefits Program realizes the importance of keeping their participants healthy and provides opportunities to assist in their efforts to achieve success.

The Self-funded PPO Plan includes an *in-network* wellness benefit in the form of a dollar allowance for healthcare services that are not a result of illness, injury, or congenital defect. The services include physicals, immunizations and screenings such as colonoscopies, hearing tests, skin cancer examinations, and hypertension tests. Under the program, services are paid at 100% with each covered participant receiving \$2,500 each plan year in well care services. If the wellness benefit is exhausted in

the plan year, the participant is responsible for subsequent charges.

As an additional benefit of the Self-funded PPO Plan wellness program, participants aged 18 years or older are also eligible to attend a wellness fair each year. The fairs are designed to provide convenient health screenings and information related to healthy living, while receiving multiple services at one location

Another component of PEBP's focus on wellness is the *Health Assessment Questionnaire*. Each year participants and their covered spouse are asked to complete a questionnaire consisting of health-related questions. Based on their answers, educational information is mailed to the participants to use as a tool to raise awareness about

choices they make and to assist as a guide in their own healthcare. As an incentive to complete the questionnaire, PEBP offers a 50% reduction in the PPO plan deductible and an increase in PPO and HMO plan dental in-network benefits.

The questionnaire is voluntary with information submitted to a contracted vendor who keeps the information completely confidential. General statistics are drawn from the responses and shared with PEBP to determine areas to focus wellness efforts. Participants age 75 or older are not required to complete the questionnaire and automatically receive the enhanced benefits.

Travis County, TX State of Things Update Submitted by Cindy Purinton

Cindy Purinton reports that the entities in her area are busy working on GASB-45. Many have received their baselines evaluations from their actuaries, and are staggered by the enormous liabilities involved. The natural progression is to look at policy dealing with the retiree benefit plan, sharpen your pencil, and see what policy and plan design changes can reasonably be made, without gutting your retiree benefit program. They are also carefully looking at the wording of GASB-45 to see how our retiree plan concept should be valued under GASB-45. At Travis County, they have been working on GASB for over a year already, with no end in sight. It has been helpful, though, in forcing the entities to realistically look at the big picture of retiree health coverage, and perhaps to be more open to "out

of the box" type of solutions, that will hopefully allow governmental entities to continue with the excellent level of retiree benefits they have become known for.

One concept being discussed is converting from a "defined benefit" plan to a "defined contribution" plan. We're seeing this in the private sector as a recourse to FASB 106 implemented two or three years ago.

Also many entities in this area have or soon will be opening employee wellness and health clinics. Travis County has had their clinic open for a year now, and are thrilled by their experience. Not only has there been plan savings, which has been substantial, but in savings for employees and retirees, since they pay no co-pay, and any lab or x-ray services ordered by the clinic are paid for

at 100%.

The biggest payoff however, has been the heightened awareness of wellness among the workforce. This is due in large part, to the daily training classes the wellness and health clinic holds, on a variety of health and wellness topics. Walking and exercise groups have been formed, with the clinic tracking progress and offering support in many ways. Travis County opened their second clinic a few months ago and are in the final planning stages for a third clinic. The clinics have been embraced by the employees and retirees as a concrete step on the part of the County to support wellness efforts and employee healthcare.

Teachers Retirement System of TX Renew Long-term Care Contract with Aetna

Submitted by Marianne Woods Wiley

After completion of a competitive bidding process, the Teacher Retirement System of Texas (TRS) Board of Trustees awarded a six-year contract to Aetna Life Insurance Company (Aetna) to underwrite the Group Long-Term Care Insurance for Public School Employees program. Aetna has been the group long-term care insurance carrier for TRS since October 1, 2000, and will continue in this

role until October 1, 2012. Approximately 9,200 active and retired public school employees and their dependents are currently covered by this important program. As part of their proposal, Aetna has agreed to reduce long-term care insurance premiums for all current and new enrollees by five percent effective October 1, 2006.

State of Louisiana Update Submitted by Sharon Runyan

The Louisiana Office of Group Benefits (OGB) has had the unique challenge of reaching out to the 73,000 state and school employee plan members and their families who were displaced by Hurricanes Katrina and Rita.

OGB announced several changes to make it easier for those who may have lost their homes, cars, jobs and medical and insurance records to obtain health care through our four plans (PPO, EPO, MCO, HMO):

- Plan members in affected areas could switch plans to obtain access to the plan with a nationwide network of physicians and hospitals.
- We developed a mechanism so that most plan members could print a two-year history of their medical claims (including lab tests, X-rays and prescriptions) from our web-

site. This was very useful to plan members seeing new providers in new communities.

- For months plan members could use out-of-network pharmacies without paying a penalty and the 30-day restrictions were removed.
- Our mental health provider set up a 24-hour hotline for all OGB members with behavioral issues or who needed a list of disaster relief assistance resources in their area.
- Our health plan providers also set up special hotlines and some moved their offices to cities across the state.

In other news, OGB is also pleased to announce a new chief executive officer. On March 1st, **Tommy D. Teague** replaced A. Kip Wall, who retired from state government. Mr. Teague is no stranger

to OGB having worked at the agency from 1980 to 1995. Prior to returning to OGB, Mr. Teague served as executive director of the Pennsylvania Employees Benefit Trust.

2007 Call for Presentations is now available by visiting www.salgba.com or by calling the SALGBA National Office at 859.622.2535 or email tina.scott@eku.edu.

www.salgba.com

City of Las Vegas Launches Wellness Program Submitted by Steve Miller

The City of Las Vegas, with support and direction of the City Council and City Management, has begun a new wellness program designed to promote healthy lifestyles.

The inaugural program is the Biggest Loser Contest. Employees create a team with 4 to 6 coworkers, and compete to see which team loses the highest percentage of combined body fat. Cash awards will be given to the top three teams. The contest will conclude on June 6th. Individual results are confidential.

Other planned activities scheduled for the wellness plan are physical activity programs, smoking cessation programs, and nutritional support groups. To coordinate these activities, and the overall city wellness program, the city is currently in the process of contracting for an on site Wellness Coach. Our intent is to have a coach in place by July 1.

Program participation will be voluntary. Each participant will be required to complete a confidential health risk assessment. Mone-

tary incentives will be given upon completion of the health risk assessment and at the completion of any of the programs.

As an added feature, the University of Nevada Las Vegas (UNLV) has offered to partner with the City of Las Vegas in the evaluation and assessment of the success of the wellness programs.

We will keep you posted on the results of this new program.

State of Things Highlights the North Atlantic Region

Connecticut



Maine



New Hampshire



New Jersey



Rhode Island



Massachusetts



New York



Vermont



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 The Segal Company
 Smith & Nephew Endoscopy
 Standard Insurance Company
 Thomson Medstat
 UnitedHealth Group
 Walgreens Health Initiatives
 WebMD Health Services
 WellPoint Pharmacy Management

2006 CGBA Designations Awarded

Three CGBA Members received their CGBA designation at the SALGBA 2006 National Conference. Members receiving their CGBA recognition were...

Vinita Biddle, State of Colorado

Melissa Mulhollan, City of San Marcos, TX (pictured below)



Florence Sheppard, State of New Jersey

Dan Stewart, University of Texas System (pictured below)



Congratulations to Vinita, Melissa, Florence, and Dan! Your hard work and dedication have earned you the right to say you are certifiable in the CGBA Program!

CGBA Re-Certification Recipients...

The 2006 CGBA Members to receive re-certification were Allan Kujala with Kent County Levy Court in Delaware.



Alan Kujala at the 2006 SALGBA National Conference.

Tommy Teague with the State of Louisiana also received re-certification but was unable to attend this years conference.

Congratulations to Allan & Tommy!

Linn Baker Lifetime Achievement Award by Rick French

Twenty-five years ago in New Orleans, Louisiana, a group of forward-thinking individuals gathered to form an association of public entity benefits professionals who would meet and network with one another to enhance their ability to respond and resolve the ever-growing issues in employee benefits. One of these founding fathers was a young man from Utah. His name is Linn Baker.

Over the past 25 years, Linn has been on the cutting edge of health benefits innovation. He has provided expertise, mentoring, and compassion to the state employees of Utah. His leadership has provided direction and financial responsibility to his employer and his many members.

Likewise Linn has provided exemplary leadership to SALGBA having served as an officer, board member, committee chair, and presenter. He has attended all 25 national conferences since the inception our organization. His contributions to SALGBA are simply too numerable to list.

In recognition of all Linn has done in his career field and for SALGBA, the Board of Directors recently named our Association's Lifetime Achievement Award in honor of this remarkable individual. Here you see Linn receiving the inaugural presentation of the Linn Baker Lifetime Achievement Award presented at the annual conference

in Louisville, Kentucky on May 2, 2006.



Rick French (right), SALGBA Membership Chair presenting Linn Baker (left) with the first SALGBA Linn Baker Lifetime Achievement Award.

Arkansas Raises Health Plan to Higher Standard

Submitted by Ashli Davis, EBD Communications Director

The Employee Benefits Division (EBD) of the Arkansas Department of Finance and Administration, under the direction of Executive Director Sharon Dickerson, has turned a once fragmented health insurance program into a streamlined enterprise. When Dickerson first took the helm four years ago, she did not know exactly which or how many members were covered under the state's health plan. Records were maintained by several third party administrators and overlapping eligibility data was frequently found. Dickerson knew the program needed a central eligibility system, but justification to fund such a system would be difficult in a state government environment.

The implementation of HIPAA Privacy and Transaction standards in 2003 was precisely the justification EBD needed. To many, the new HIPAA law was a burden; to EBD, it was a blessing. The need to become compliant provided the tangible justification for buying a system that would not only meet HIPAA transaction requirements, but also house all eligibility data for the Arkansas plan. The tide had turned and Dickerson took advantage of it.

EBD contracted with Physmark, Inc. to purchase their PayerSoft system, which at its core is designed to be a claims payment system. But through an extraordinary partnership, EBD and Physmark

have developed a customized system that can do much more. Since October 2003, EBD has had all plan membership data housed in one repository that feeds eligibility data to third party administrators and other vendor partners. Dickerson says, "Having our own system lets us be in control of our destiny."

With that control has come many opportunities for program and benefit enhancements along with significant money savings, since claims are no longer paid on ineligible members.

For the rest of the article [click here](#).

The 2006 Medicare Employer PDP Challenge...and Other Oklahoma Projects!

Submitted by Bonita McCoy, CGBA

The Oklahoma State and Education Employees Group Insurance Board (OSEEGIB) which offers health, dental, life and disability, under the trade name HealthChoice, to over 900 employers across the State of Oklahoma, waded into the new Medicare Part D waters as an Employer PDP effective January

1, 2006. We have the distinction of being one of only four public entities in the U.S. directly contracted as an Employer Medicare Prescription Drug Plan (PDP).

Our Medicare population is approximately 34,000 retirees from the state, education and local government populations. Let's face it: retirees don't want anyone messing with

their health/prescription drug benefits. Our objective was to provide the newly available benefit under the Medicare Modernization Act of 2003 in as easy-to-understand format as possible for our retirees.

For the rest of the article [click here](#).

Employees Retirement System of TX Contract Monitoring Activities

Submitted by Joe Golson, CGBA, CEBS, CRC, CRA

The Employees Retirement System of Texas (ERS) administers the Texas Employees Group Benefits Program (GBP) on behalf of (a) all state agency employees, retirees, and elected officials and their eligible dependents, and (b) employees and retirees of certain institutions of higher education

and their eligible dependents. The GBP offers a number of insurance programs, including health, dental, life, accidental death and dismemberment, and short and long-term disability income. The GBP also offers the option of the TexFlex Program, flexible reimbursement accounts that

allow employees to save and use pre-tax dollars for health and dependent care expenses not covered by health insurance.

For the rest of the article [click here](#).

State and Local Government Benefits Association

...the premier organization for public sector benefits professionals

Membership Application

Entity _____

Address _____

City, State, Zip _____

Telephone _____ Fax _____

Name _____ Email _____

Position/Title _____

Website _____

Referral Source: Website SALGBA member Other _____

How did you hear about SALGBA? _____

What do you most hope to gain from your membership? _____

Membership Descriptions

Jurisdictional Member

A public sector entity actively engaged in administering an employee benefits program. Jurisdictional members may vote at the annual business meetings and are eligible to serve on the Board of Directors. The Secondary Member is a reduced fee for additional members from the same entity however there must be a Primary Member from the entity on file or applying.

Membership Type: **Primary Entity Member \$195** **Secondary Entity Member \$50**

Local Government School/University State Entity Other: _____

Associate Member

A consultant organization, insurance company or other professional group that is a seller of employee benefits services, not a purchaser. Associate Members do not vote or serve on the Board, except in the nonvoting capacity of Associate Member Advisor. They are encouraged to serve on committees. The Secondary Member is a reduced fee for additional members from the same entity however there must be a Primary Member from the entity on file or applying.

Membership Type: **Primary Associate Member \$300** **Secondary Associate Member \$150**

Company Type: Dental/Vision Health Insurance Pharmaceutical Company Software Management Consultant Other
(Please explain) _____

Payment Information

The annual membership fee is due with this application. Payment may be made by check and payable to SALGBA, or by credit card. In order to pay by credit card please contact the SALGBA National Office at 859.622.2535 or visit www.salgba.com.

Please submit completed application with payment to:

SALGBA
113 McCreary Hall, ECU
Institute of Government
521 Lancaster Avenue
Richmond, KY 40475-3102
Phone: 859-622-2535; Fax: 859-622-4378
salgba@salgba.com

NON-PROFIT EDUCATIONAL ORGANIZATION
TAX IDENTIFICATION NO. 57-0752871

Signature _____ Date _____

**REFLECTING ON SALGBA'S HISTORY
HONORING THE LEGACY INSPIRES US FOR**

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SALGBA UPDATES

2007 Call for Presentations are now available in the members section of the SALGBA website. Visit www.salgba.com for forms and information.

SALGBA is celebrating its 25th Anniversary during the 2007 National Conference in New Orleans, LA which is where SALGBA was conceived. Make sure and join us for a spectacular conference to honor our educational standards and achievements.

2007 National Conference will be April 1-4 in New Orleans, LA at the New Orleans Marriott Convention Center. More information can be found at www.salgba.com.

Board Member Rick French leaves the public sector to join SALGBA as an associate member. His position on the board was filled per the Constitution by a majority vote of the board who selected, Nicki Pfeleider with the Jefferson County Public Schools, KY. Nicki is a long time SALGBA member and supporter. Please join us in welcoming her to the team!

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Texas True Choice, Inc. Names Rick French Vice President, Public Entity Relations

...having chaired its Membership and Annual Conference committees. He has received two designations from the Texas Municipal Retirement System and SALGBA as a Certified Government Benefits Administrator.

Historically, TTC has and continues to serve numerous public entity clients, including municipalities, school districts and counties throughout Texas. During the past two years, we have been approached to assist clients and other public entities in building proprietary networks in Texas and other states throughout the U.S.



"We feel fortunate to have Rick joining the TTC team" said Michael Wilson, President/CEO for TTC. "His public entity knowledge and experience, combined with a strong background in the insurance industry, make him an excellent choice to head up the fastest growing division of our organization." "We are living in a new era in managed care and are excited about bringing Rick's expertise, knowledge and relationships to TTC. Rick will be a valuable addition to our executive team."

Our very own Cindy Kirk from the City of Bryon, Texas was selected to participate in PRIMA's 2006 International Exchange Program. In July, Cindy was the host to a risk manager from UK and in return she spent some time in the UK with visits to Scotland (her host) and London.



Congratulations Cindy!