

**LOUISIANA CLERKS OF COURT INSURANCE TRUST
BOARD OF TRUSTEES SPECIAL MEETING
TUESDAY MAY 6, 2008
BATON ROUGE, LOUISIANA**

A meeting of the Board of Trustees of the Louisiana Clerks of Court Insurance Trust was held on Tuesday, May 6, 2008, at 1:00 PM at the Embassy Suites, Baton Rouge, Louisiana.

The meeting was called to order by President Michael Thibodeaux who then asked Bill Hodge to give the invocation. Louie Bernard then led the Pledge of Allegiance.

Members Present: President Michael Thibodeaux, Louie Bernard, Bill Hodge, Felicia Ann Hendl, Dot Lundin, Allen Blanchard, Pat Gladney, Kay Bolding, Lanell Landry, ElRay Lemoine, Charlie Jagneaux, Jim Martin, and Orres LeBlanc. Past Board members: Mark Graffeo, Diane Broussard, and Cliff Dressel. Also present: Debbie Hudnall, Executive Director and Scott Hunt with Hunt Insurance Group. Guest attending clerk elects: Brian Lestage, Cindy Johnston, Beatrice Carter, Richard Arceneaux, Steve Andrews, Marion Hopkins, Tammy Foster and Dodi Eubanks.

Comments by President: President Michael Thibodeaux welcomed everyone to the Board meeting and introduced the clerk elects who had been attending a two day orientation. He informed the Board that he felt it was important to have a Special Board meeting because of the in-depth items that were going to be discussed rather than having a conference call.

Administrator's Report: (Complete Report on File in Office) Scott Hunt distributed proposals for 2008-2009 Health, Dental, Basic Life Insurance, and Voluntary Life Insurance.

Health Insurance: He first presented two proposals for the re-insurance from: Excess Re/ American Fidelity Assurance Company and HM Life Insurance Company. Mr. Hunt recommended that the Board accept Excess Re/ American Fidelity Assurance Company. They had initially proposed three lasers, but had reduced it to one laser. He said he was in the process of asking them to remove all lasers. He reported that the proposal distributed had left off the network fee of \$5.00, so it should be corrected to show administration fee of \$34.25. The projection with Excess Re provided for 125% funding of expected claims. The projected annual cost was \$8,717,939.09 and maximum annual cost of \$10,433,745.24.

Mr. Hunt presented a Medical Plan Comparison (**Attachment 1**) showing the current plan, Option 1 and Option 3. Option 1 is high deductible (\$1200 deductible) with an option of a HSA and Option 3 which is an enhanced version of the current plan removing several of the co-pays. He then presented the Contribution Rates. Mr. Hunt informed the Board that the current insurance trend is an annual 11% increase and that our plan had not had an increase in premiums in two years.

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The Contribution Rates included a rate for a plan with Option 3 only and also a rate for a plan offering both Option 1 and Option 3. The rates for Option 1 would be a 5.4% reduction in premiums and Option 3 would be 20.5% increase. **(Attachment 2)**

After a lengthy discussion, Lanell Landry moved that the Board accept the plan offering Option 1 or Option 3. Motion seconded by Charlie Jagneaux. **Motion carried.**

Debbie reported that at the last Board meeting the Board had voted to change from an open enrollment to an annual enrollment effective July 1, 2008. She advised the Board that in order to give all members timely notice, they might consider making the effective date July 1, 2009. Charlie Jagneaux moved that annual enrollment become effective July 1, 2009. Motion was seconded by Bill Hodge. **Motion carried.**

Dental Insurance: Mr. Hunt then presented Dental proposals for 2008-2009 from MetLife and The Standard. **(Attachment 3)** After discussion, Louie Bernard moved that the Board accept The Standard's Option 4 which would be an enhancement to the current dental plan from 60/60/60 to 100/80/60. The motion was seconded by Bill Hodge. **Motion carried.**

Basic Life Insurance: Mr. Hunt then presented the Basic Life Insurance proposals for 2008-2009 from MetLife and The Standard **(Plan A, Attachment 4), (Plan B, Attachment 5) and (Plan C, Attachment 6)**. The Standard proposal would reduce the rate to \$.295 per thousand and allow the clerk to increase his life insurance to \$300,000. After discussion, Jim Martin moved to eliminate Plan A. Motion was seconded by ElRay Lemoine. **Motion carried.** After further discussion, Jim Martin moved that the Board accept the proposal from The Standard for Plan B- Option 2 and Plan C – Option 3 and 4. Motion was seconded by Lanell Landry. **Motion carried.**

Voluntary Life: Mr. Hunt also presented Voluntary Life proposal for 2008-2009. **(Attachment 7)** After discussion, Jim Martin moved that the Board accept the proposal from The Standard which would allow each clerk or employee to purchase additional life insurance up to \$300,000 in increments of \$10,000 with rates based on age and a guarantee issued amount of \$120,000 and also allowing retirees to purchase insurance up to \$10,000. Motion was seconded by Lanell Landry. **Motion carried.**

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Scott Hunt informed the Board that although there was a decrease in the life insurance premiums, the Hunt Insurance Group had the opportunity to receive commission on the life insurance from The Standard, if the Board had no objection. Jim Martin moved that the Board be cognizant that The Standard would be paying the Hunt Group a commission on the life insurance, without objection from the Board. Motion was seconded by Louie Bernard. **Motion carried.**

Jim Martin moved that the past Board members receive a per diem for attending this Special Board meeting. Motion was seconded by Bill Hodge. **Motion carried.**

There was discussion that regional meetings would be held in order to inform the members of all of the insurance changes and to answer any questions they may have. Notice would go out as soon as the meetings had been scheduled.

The President thanked everyone for their attendance.

Meeting adjourned.

Louisiana Clerks of Court Insurance Trust

Medical Plan Comparison

Effective 7/1/08



	Current BMS/BCBSLA			Option 1 BMS/BCBSLA (High Deductible Plan)		Option 3 BMS/BCBSLA	
	In-Network	Non-Network	Out of Area Providers	In-Network	Out-of-Network	In-Network	Out-of-Network
Rates							
Single		\$429.95					
Employee + Spouse		\$861.67					
Employee + Child(ren)		\$780.85					
Family		\$998.36					
Deductible							
Individual	\$500	\$1,000	\$750			\$500	\$1,000
Family	\$1,000	\$2,000	\$1,500			\$1,000	\$3,000
Lifetime Maximum		\$2,000,000			\$2,000,000		\$2,000,000
Coinurance	80%	50%	70%	80%	60%	80%	50%
Out-of-Pocket Maximum							
Individual	\$2,800	\$5,000	\$4,000		\$3,000	\$3,000	\$5,000
Family	\$5,600	\$10,000	\$8,000		\$6,000	\$6,000	\$10,000
Copayments							
Hospital Services	\$500	\$750	\$500	N/A	N/A	N/A	N/A
Primary Physicians	\$40	N/A	N/A	N/A	N/A	\$40	N/A
Specialist Physicians	\$50	N/A	N/A	N/A	N/A	N/A	N/A
Outpatient Surgical Facility	\$250	N/A	N/A	N/A	N/A	N/A	N/A
Second Surgical Opinion	\$50	N/A	N/A	N/A	N/A	N/A	N/A
MRI/PET/CAT Scans	\$100	N/A	N/A	N/A	N/A	N/A	N/A
Ambulance-Air or Water	\$150	\$150	\$150	N/A	N/A	\$150	\$150
Ambulance- Land	\$50	\$50	\$50	N/A	N/A	\$50	\$50
Urgent Care Facility	\$50	\$50	\$50	N/A	N/A	\$50	N/A
Emergency Room	\$200	\$200	\$200	N/A	N/A	\$200	N/A
Hospitalization							
Room and Board	80% after Copay	50% after Ded + Copay	70% after Ded + Copay	80% after ded	60% after ded	80% after ded	50% after ded
Intensive Care Unit	80% after Copay	50% after Ded + Copay	70% after Ded + Copay	80% after ded	60% after ded	80% after ded	50% after ded
Skilled Nursing Facility	80% after Copay	50% after Ded + Copay	70% after Ded + Copay	80% after ded	60% after ded	80% after ded	50% after ded

	Current BMS/BCBSLA				Option 1 BMS/BCBSLA (High Deductible Plan)		Option 3 BMS/BCBSLA	
	In-Network	Non-Network	Out of Area Providers		In-Network	Out-of-Network	In-Network	Out-of-Network
Emergency Room	80% after Copay	80% after Copay	80% after Copay		80% after ded	80% after ded	80% after copay	80% after ded
Urgent Care	80% after Copay	80% after Copay	80% after Copay		80% after ded	80% after ded	80% after copay	80% after ded
Physician Services								
Inpatient Visits	80% after ded	50% after ded	70% after ded		80% after ded	60% after ded	80% after ded PCP-100% after copay Spec-80% after ded	50% after ded PCP-50% after ded Spec-50% after ded
Office Visits	100% after copay	50% after ded	70% after ded		80% after ded	60% after ded		
Surgery	80% after ded	50% after ded	70% after ded		80% after ded	60% after ded	80% after ded	50% after ded
Allergy Testing	100% after copay	50% after ded	70% after ded		80% after ded	60% after ded	100% after copay	50% after ded
Allergy Serum and Injections	80% ded waived	50% after ded	70% after ded		80% after ded	60% after ded	80% after ded	50% after ded
Ambulance Services								
Air or Water	80% after copay	80% after copay	80% after copay		80% after ded	60% after ded	80% after copay	80% after copay
Land	80% after copay	80% after copay	80% after copay		80% after ded	60% after ded	80% after copay	80% after copay
Preventative Care								
Routine Well Adult Care	100% after copay	Not Covered	70% after ded		100%; ded waived	Not Covered	100%; ded waived \$500 CY Max	Not Covered
Physician Services (colonoscopy)	100% after copay	Not Covered	70% after ded		80% after ded	Not Covered	100% after copay	Not Covered
Facility (colonoscopy)	100% after copay	Not Covered	70% after ded		80% after ded	Not Covered	80% after ded	Not Covered
Prescription Drugs								
Generic	\$10				80% after ded		\$10	
Preferred Brand	\$40				80% after ded		\$40	
Non-Preferred Brand	\$60				80% after ded		\$60	
Mail Order Prescriptions								
Generic	\$15				80% after ded		\$20	
Preferred Brand	\$80				80% after ded		\$80	
Non-Preferred Brand	\$130				80% after ded		\$120	
Zantac 75	Paid at 100%				80% after ded		Paid at 100%	
Self Injectable Drugs	80%				80% after ded		80%	

LOUISIANA CLERKS OF COURT INSURANCE TRUST
2008 – 2009
HEALTH INSURANCE
CONTRIBUTION RATES

	CURRENT	OPTION 1	OPTION 3
Employee	\$ 429.95	\$ 406.93	\$ 518.22
Employee + Spouse	\$ 861.67	\$ 815. 54	\$1,038.57
Employee + Child	\$ 780.85	\$ 739.04	\$ 941.16
Employee + Family	\$ 996.36	\$ 943.02	\$1,200.91

Dental Cost Analysis



The Standard
Proudly Insured

Effective 7/1/2008

Rates	Current MetLife 60/60/60/60		Renewal MetLife 60/60/60/60		Option 2 Standard 100/60/60/60		Option 3 Standard 80/80/60/60		Option 4 Standard 100/80/50/60	
	In-Network (PDP)	Out-of Network(R&C)	In-Network (PDP)	Out-of Network(R&C)	In-Network	Out-of Network (90th UCR)	In-Network	Out-of Network (90th UCR)	In-Network	Out-of Network (90th UCR)
Single	\$16.51	\$35.70	\$16.51	\$35.70	\$16.51	\$35.70	\$16.51	\$35.70	\$18.00	\$38.91
Employee + Spouse	\$40.24	\$59.43	\$40.24	\$59.43	\$40.24	\$59.43	\$40.24	\$59.43	\$43.86	\$64.78
Employee + 1 Child										
Family	\$380,543	\$380,543	\$380,543	\$380,543	\$380,543	\$380,543	\$380,543	\$380,543	\$414,792	\$414,792
Estimated Annual Premium										
Percentage Change										
Dollar Change										
Deductible										
Individual	\$50	\$50	\$50	\$50	\$50	\$50	\$50	\$50	\$50	\$50
Family	\$150	\$150	\$150	\$150	\$150	\$150	\$150	\$150	\$150	\$150
Annual Maximum per Person	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500
Type A - Preventative/Diagnostic Services										
Exams	60%	60%	60%	60%	100%	100%	80%	80%	100%	80%
Cleanings	60%	60%	60%	60%	100%	100%	80%	80%	100%	80%
Fluoride	60%	60%	60%	60%	100%	100%	80%	80%	100%	80%
Space Maintainers	60%	60%	60%	60%	100%	100%	80%	80%	100%	80%
X-Rays	60%	60%	60%	60%	100%	100%	80%	80%	100%	80%
Sealants	60%	60%	60%	60%	60%	60%	80%	80%	80%	70%
Type B - Regular/Restorative Services										
Emergency Treatment for Pain	60%	60%	60%	60%	60%	60%	80%	80%	80%	70%
Fillings, Stainless Crowns	60%	60%	60%	60%	60%	60%	80%	80%	80%	70%
Simple Extractions	60%	60%	60%	60%	60%	60%	80%	80%	80%	70%
Periodontics (Gum Disease)	60%	60%	60%	60%	60%	60%	80%	80%	80%	70%
Endodontics (Root Canal)	60%	60%	60%	60%	60%	60%	60%	60%	60%	50%
Type C - Major Services										
Crowns, Inlays, Outlays	60%	60%	60%	60%	60%	60%	60%	60%	60%	50%
Bridges and Dentures	60%	60%	60%	60%	60%	60%	60%	60%	60%	50%
Oral Surgery	60%	60%	60%	60%	60%	60%	60%	60%	60%	50%
Repairs and Adjustments	60%	60%	60%	60%	60%	60%	60%	60%	60%	50%
Type D - Orthodontia										
Appliances and Related Services	60%	60%	60%	60%	60%	60%	60%	60%	60%	60%
Lifetime Maximum	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500
Age Limitation	19	19	19	19	19	19	19	19	19	19
Dependent Eligibility	19	19	19	19	19	19	19	19	19	19
Dependents Eligible to Age	25	25	25	25	25	25	25	25	25	25
Full-time Students to age										
Rate Guarantee	1 Year	1 Year	1 Year	1 Year	1 Year	1 Year	1 Year	1 Year	1 Year	1 Year



Prepared by :
Hunt Insurance Group, LLC /HRH

Exclusions, Limitations and Elimination Periods Apply

Basic Life and AD&D Cost Analysis



MetLife[®]

The Standard[®]
Flexibility Difference

Effective 7/1/08

Rates Per \$1000

Active Life

Active AD&D

Retiree Life

Retiree AD&D

Dependent Life

Dependent AD&D

Rate Guarantee

Plan A Life Amounts

Class 1

Class 2

Class 3

Class 4

Waiver of Premium

Accelerated Benefit

Will Planning Assistance

Travel Assistance

Suicide & Airbag Assistance

Legal Assistance

Estate Planning

Child Care/Education/Career Benefit

Repatriation Assistance

Beneficiary Bank Account Set Up

Reduction Schedule

	Current MetLife	Renewal MetLife	Option 2 Standard Plan 1	Option 3 Standard Plan 2
	\$0.300	\$0.315	\$0.295	\$0.295
	\$0.030	\$0.030	\$0.030	\$0.030
	\$0.300	\$0.315	\$0.295	\$0.295
	\$0.030	\$0.030	\$0.030	\$0.030
	\$0.290	\$0.290	\$0.290	\$0.290
	\$0.033	\$0.330	\$0.330	\$0.330
		1 Year	3 Years	3 Years
	\$100,000	\$100,000	\$100,000	\$100,000
	\$25,000	\$25,000	\$25,000	\$25,000
	\$10,000	\$10,000	\$10,000	\$10,000
	Grandfathered Amounts	Grandfathered Amounts	Grandfathered Amounts	Grandfathered Amounts
	Active-Year/Retirees-No	Active-Year/Retirees-No	Active-Year/Retirees-No	Active-Year/Retirees-No
	Yes	Yes	Yes	Yes
	Yes	Yes	Yes	Yes
	No	No	Yes	Yes
	No	No	Yes	Yes
	Yes	Yes	Yes	Yes
	Yes	Yes	No	No
	No	No	Yes	Yes
	No	No	Yes	Yes
	Yes	Yes	No	No
	Yes	Yes	Yes	Yes
	50% at Retirement/50% at age 70	50% at Retirement/50% at age 70	50% at age 70	50% at age 70

Key:

Class 1- Clerk of Court

Class 2- Deputy

Class 3- All Other Employees

Class 4 Retirees

MetLife Dependent and Spouse Coverage Equals \$2000. Standard Dependent Coverage is \$2000 and Spouse Coverage is in increments of \$5000 with a max of \$150,000 (separate rates apply).

Exclusions and Limitations Apply. Please see Proposal for Details.

Louisiana Clerk of Courts Insurance Trust Basic Life and AD&D Cost Analysis

MetLife

Effective 7/1/08

The Standard

Rates Per \$1000

Active Life

Active AD&D

Retiree Life

Retiree AD&D

Dependent Life

Dependent AD&D

Rate Guarantee

Plan B Life Amounts

Class 1

Class 2

Class 3

Class 4

Class 5

Class 6

Waiver of Premium

Accelerated Benefit

Will Planning Assistance

Travel Assistance

Seabell & Arthrop Assistance

Legal Assistance

Estate Planning

Child Care/Education/Career Benefit

Reproduction Assistance

Beneficiary Bank Account Set Up

Reduction Schedule

Current MetLife	Renewal MetLife	Option 2 Standard Plan 1
\$0.300	\$0.315	\$0.295
\$0.030	\$0.030	\$0.030
\$0.300	\$0.315	\$0.295
\$0.030	\$0.030	\$0.030
\$0.290	\$0.290	\$0.290
\$0.033	\$0.033	\$0.033
	1 Year	3 Years
\$100,000	\$100,000	\$100,000
\$50,000	\$50,000	\$50,000
\$35,000	\$35,000	\$35,000
\$25,000	\$25,000	\$25,000
\$10,000	\$10,000	\$10,000
Grandfathered Amounts	Grandfathered Amounts	Grandfathered Amounts
Active-Year/Retiree: No	Active-Year/Retiree: No	Active-Year/Retiree: No
Yes	Yes	Yes
Yes	Yes	Yes
No	No	Yes
No	No	Yes
Yes	Yes	Yes
Yes	Yes	Yes
No	No	No
No	No	Yes
Yes	Yes	Yes
50% at Retirement/50% at age 70	50% at Retirement/50% at age 70	50% at age 70

* Only Standard Plan 1 Offers Plan B Benefits

Key:

Class 1- Clerk of Court

Class 2- Any Other Employee Earning \$1300 Per Mo

Class 3- Any Other Employee Earning \$1000-1300 Per Mo

Class 4- Any Other Employee Earning \$550-\$1000 Per Mo

Class 5- Any Other Employee Earning Less Than \$550 Per Mo

Class 6- Retirees

MetLife Dependent and Spouse Coverage Equals \$2000. Standard Dependent Coverage is \$2000 and Spouse Coverage is in increments of \$5000 with a max of \$150,000(separate rates apply).

Exclusions and Limitations Apply. Please see Proposal for Details.

Louisiana Clerk of Courts Insurance Trust
Basic Life and AD&D Cost Analysis

MetLife

The Standard
The Insurance Company of New York

Effective 7/1/08

	Current MetLife	Renewal MetLife	Option 2 Standard Plan 1	Option 3 Standard Plan 2	Option 4 Standard Plan 3
Rates Per \$1000					
Active Life	\$0.300	\$0.315	\$0.295	\$0.295	\$0.295
Active AD&D	\$0.030	\$0.030	\$0.030	\$0.030	\$0.030
Retiree Life	\$0.300	\$0.315	\$0.295	\$0.295	\$0.295
Retiree AD&D	\$0.030	\$0.030	\$0.030	\$0.030	\$0.030
Dependent Life	\$0.290	\$0.290	\$0.290	\$0.290	\$0.290
Dependent AD&D	\$0.033	\$0.033	\$0.033	\$0.033	\$0.033
Rate Guarantee		1 Year	3 Years	3 Years	3 Years
Plan C Life Amounts					
Class 1	\$200,000	\$200,000	\$200,000	\$200,000	\$200,000
Class 2	\$100,000	\$100,000	\$100,000	\$100,000	\$100,000
Class 3	\$70,000	\$70,000	\$70,000	\$70,000	\$70,000
Class 4	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000
Class 5	\$20,000	\$20,000	\$20,000	\$20,000	\$20,000
Class 6	Grandfathered Amounts	Grandfathered Amounts	Grandfathered Amounts	Grandfathered Amounts	Grandfathered Amounts
Waiver of Premium	Active-Yes/Retirees-No	Active-Yes/Retirees-No	Active-Yes/Retirees-No	Active-Yes/Retirees-No	Active-Yes/Retirees-No
Accelerated Benefit	Yes	Yes	Yes	Yes	Yes
Will Planning Assistance	Yes	Yes	Yes	Yes	Yes
Travel Assistance	No	No	Yes	Yes	Yes
Sabbatical & Airbag Assistance	No	No	Yes	Yes	Yes
Legal Assistance	Yes	Yes	Yes	Yes	Yes
Estate Planning	Yes	Yes	No	No	No
Child Care/Education/Career Benefit	No	No	Yes	Yes	Yes
Rehabilitation Assistance	No	No	Yes	Yes	Yes
Beneficiary Bank Account Set Up	Yes	Yes	No	No	No
Reduction Schedule	50% at Retirement/50% at age 70	50% at Retirement/50% at age 70	50% at age 70	50% at age 70	50% at age 70

Key:

Class 1- Clerk of Court

Class 2- Any Other Employee Earning \$1300 Per Mo

Class 3- Any Other Employee Earning \$1000-\$1300 Per Mo

Class 4- Any Other Employee Earning \$550-\$1000 Per Mo

Class 5- Any Other Employee Earning Less Than \$550 Per Mo

Class 6- Retirees

MetLife Dependent and Spouse Coverage Equals \$2000. Standard Dependent Coverage is \$2000 and Spouse Coverage is in increments of \$5000 with a max of \$150,000(separate rates apply).

Exclusions and Limitations Apply. Please see Proposal for Details.

Louisiana Clerk of Courts Insurance Trust
Voluntary Life & AD&D Benefit



Effective 7/1/08

REVISED

	Option 1 MetLife		Option 2 Standard		Retirees
	Active LIFE only- Retiree Coverage Not Offered	Active Employees: Life	Active Employees: AD&D	Active Employees: AD&D	
Rates Per \$1000					
Age 30 or less	\$0.06	\$0.06	\$0.03	\$0.03	\$3.99
Age 30-34	\$0.06	\$0.06	\$0.03	\$0.03	\$3.99
Age 35-39	\$0.09	\$0.09	\$0.03	\$0.03	\$3.99
Age 40-44	\$0.10	\$0.10	\$0.03	\$0.03	\$3.99
Age 45-49	\$0.15	\$0.15	\$0.03	\$0.03	\$3.99
Age 50-54	\$0.23	\$0.23	\$0.03	\$0.03	\$3.99
Age 55-59	\$0.45	\$0.45	\$0.03	\$0.03	\$3.99
Age 60-64	\$0.69	\$0.69	\$0.03	\$0.03	\$3.99
Age 65-69	\$1.33	\$1.33	\$0.03	\$0.03	\$3.99
Age 70-74	\$2.16	\$2.16	\$0.03	\$0.03	\$3.99
Age 75+	\$2.16	\$2.16	\$0.03	\$0.03	\$3.99
Rate Guarantee	3 Years	3 Years	1 Year	3 Years	
Coverage Amounts	Increments of \$10,000. Maximum of \$500,000	Increments of \$10,000. Minimum of \$300,000	Increments of \$10,000. Maximum of \$300,000	Choice of \$5000 or \$10000	
Guarantee Issued Amount	\$100,000	\$120,000	N/A	\$5,000	
Waiver of Premium	Active-Yes/Retiree-Yes	Yes	Yes	No	
Portability	Yes	Yes	Yes	Yes	
Accelerated Benefit	Yes	Yes	Yes	Yes	
Refund/Financial Advice	Yes	No	No	No	
Travel Assistance	No	Yes	Yes	Yes	
Rehabilitation Assistance	No	No	No	No	
Will Preparation	Yes	No	No	No	
Beneficiary Bank Account Set Up	Yes	No	No	No	
Reduction Schedule	None	50% at age 70	50% at age 70	None	

Exclusions and Limitations Apply. Please see Proposal for Details.



LOUISIANA CLERKS OF COURT INSURANCE TRUST

11745 Bricksome Avenue • Suite B-1 • Baton Rouge, Louisiana 70816
TELEPHONE (225) 293-1162 • (800) 256-6660 • FACSIMILE (225) 291-7859

DEBBIE D. HUDNALL
EXECUTIVE DIRECTOR

April 23, 2008

TO: LA. CLERKS OF COURT INSURANCE TRUST BOARD MEMBERS &
2007-2008 INSURANCE TRUST BOARD MEMBERS

FROM: DEBBIE D. HUDNALL

RE: INSURANCE BOARD MEETING

President Michael Thibodeaux has called a Special Insurance Trust Board Meeting for 1:00 PM on May 6, at the Embassy Suites Hotel in Baton Rouge. Because there are so many details to cover on new insurance proposals, he did not feel all issues could be properly covered on a telephone conference call. The Board will be making important decisions and we want to make sure that all of your questions can be answered.

We are also inviting last years Board members to attend because they have previously heard some of the presentation and might be able to add additional insight. The meeting should only last a couple of hours; therefore you should not have to be out of your office for more than a day.

Please RSVP at 800-256-6660 by April 28th so we will know how many to expect. The new Board will be beginning their new year with a real BANG!

**LOUISIANA CLERKS OF COURT INSURANCE TRUST
BOARD OF TRUSTEES
TUESDAY, MAY 6, 2008
BATON ROUGE, LOUISIANA**

1. **Call to Order.....Michael Thibodeaux, President**
2. **Opening Prayer.....Bill Hodge**
3. **Pledge of Allegiance.....Louie Bernard**
4. **Roll Call.....Debbie Hudnall**

Members

Hon. Michael Thibodeaux - President
Hon. Louie Bernard - 1st Vice-President
Hon. Bill Hodge - Treasurer
Hon. Felicia Ann Hendl – 1st District Member
Hon. Dot Lundin - 2nd District Member
Hon. Allen Blanchard - 3rd District Member
Ms. Debbie Hudnall - Executive Director

Hon. Pat Gladney - 4th District Member
Hon. Kay Bolding - 5th District Member
Hon. Lanell Landry - 6th District Member
Hon. ElRay Lemoine - 7th District Member
Hon. Charlie Jagneaux - 8th District Member
Hon. Jim Martin – Past President
Mr. Orres LeBlanc – Retired Member

5. **Comments by President.....Michael Thibodeaux**
6. **Hunt Insurance Group.....Scott Hunt**
 - 8.1 2008 – 2009 Insurance Proposal
7. **Other Business**
8. **Comments**
9. **Adjournment**