The Board of Higher Education/MTA Health and Welfare Trust Fund administers the Dental Plan and Vision Discount plan for all employees in public higher education who are affiliated with the MTA. There are twelve Trustees, six appointed each by management and by labor. I serve as the MSCA Trustee and as treasurer of the Trust.

Currently, the fund represents approximately 9000 individuals who hold either individual or family dental plans. Funding is provided solely by negotiated state contributions of around $15.50 per week per employee (depending on the employee’s bargaining unit).

The Dental Plan is currently administered by MetLife. Coverage is up to the annual maximum benefit of $1,200. Negotiations have just ended for the MetLife renewal and the trust will vote on the premium costs at the next meeting. Our average loss ratio is anticipated to be lower than usual from July 2019-March 2020 due to the COVID-19 shutdowns of services; our typical loss ratio for the end of the fiscal year months is 99%. Our rate cap continues to be negotiated for FY2022.

The manager of the trust is Health Plans, Inc. (HPI). HPI has created a solid member database and strives to answer members’ questions in a pleasant, professional, timely manner. The Trust also employs Jack Nicolas, of KD Consulting Group, as our negotiator/consultant. The monthly reports to the trust are very comprehensive and informative and the consultant is extremely helpful to the Trustees at both Trust meetings and Financial Committee meetings.

**Financial activities in the past year:**
We are almost complete with the transition to EBSB and hope to close the Bank of America account in the near future.
An audit was performed by Whittlesey & Hadley, P.C.; IRS tax forms 5500 and 990 were filed in a timely fashion.
We are in significant need to increase the state contributions as the amount has not changed for a number of years and our premiums continue to increase in cost. Due to the recent downturn in the economy, the Trust suffered a significant loss of investment income.

Any members having issues with their dental or vision plans can contact any Trustee who can put them in touch with either Health Plans, Inc. (eligibility manager for the trust) or with our direct representative at MetLife.

Web page: https://bhe.healthplansinc.com/