

**Cleveland County, OK**  
**Cleveland County Office Building**

*201 South Jones  
Norman, OK 73069  
Suite 200*



**Employee Benefits Committee**  
**Meeting Minutes**

**Thursday, April 2, 2026**  
**9:00 AM**

*Rod Cleveland - Chairman  
Douglas Warr - Vice-Chairman  
Pam Howlett - Member  
Raimie McDaniel - Member  
Marilyn Williams - Member  
Tammy Richards - Member*

*<https://www.clevelandcount yok.com/>*

Meeting Called to Order

### **Roll Call**

Present: Pam Howlett, Raimie McDaniel, Marilyn Williams, and Tammy Richards

Absent: Chairman Rod Cleveland and Vice-Chairman Douglas Warr

Notice of the meeting was properly posted on March 31, 2026.

### **Approval of Minutes**

Marilyn Williams moved, seconded by Tammy Richards, to approve the minutes of the Regular Meeting held on March 5, 2026. The motion carried by the following votes:

Aye: 4 - Howlett, McDaniel, Williams, and Richards

### **Public Comment:**

**Mr. Terry Lee Davis signed up for public comment as follows: I'm a representative of a company that focuses on supporting families through life benefits. We're here today to explain some of the services we offer and how they may benefit you.**

**To give you a bit of background, our organization has been around for over 125 years. You may not have seen much advertising from us on TV or radio, but we actually have more policyholders than any other life insurance company in the country. We also partner with major organizations, including professional sports teams, which speaks to the strength and reliability of our company.**

**Our most popular benefit is our life insurance. One of our key policies is designed for individuals age 55 and younger. With this plan, you only pay premiums until age 65, after which the policy remains active with no further payments required. The premiums never increase, and the coverage amount never decreases. You can also add family members, and their rates are locked in based on their age at enrollment. As children grow older, the policy can be transferred to them, giving them continued coverage and flexibility for their own families in the future.**

For individuals over 55, we offer alternative whole life policies that provide lifetime coverage. All of our policies remain in effect even after retirement, with no changes to premiums or coverage. Employees can pay premiums pre-tax, while spouses and dependents can also be covered, though their premiums are paid after tax.

Our second most popular offering is our cancer benefit. Upon a first diagnosis, this policy provides a significant cash payout and covers treatments such as chemotherapy, radiation, hospital stays, and doctor visits. It also includes travel reimbursement if treatment requires you to travel, even covering transportation for two people and multiple trips per year. Unlike many other plans, there is no overall cap on benefits. While one portion of the payout is issued only once, most benefits can be used repeatedly if cancer recurs.

We also offer an additional “cash cancer” policy that provides a lump-sum payment directly to you, ranging from \$10,000 to \$50,000. This money is tax-free and can be used however you need—whether for medical bills or everyday expenses. Many people find this especially helpful since other forms of assistance, like disability, often don’t cover all costs.

We’ve seen firsthand how these benefits can make a difference. For example, one individual who initially only wanted life insurance later added cancer coverage due to family history. Shortly after, she was diagnosed with a rare form of cancer. The policy helped cover hundreds of thousands of dollars in expenses and eased a significant financial burden. In addition to these, we offer other benefits, but these are the most popular ones. Thank you for allowing us the opportunity to share this information. I’d be happy to answer any questions.

## **Items of Business**

### **2. Discussion and possible action on a status update from Classen Family.**

Emergency Manager George Mauldin said that he will defer to Huessein Torbati, PAC, to speak.

Torbati proposed the following: They are proposing a wellness screening program for employees. This would include blood work to check cholesterol, diabetes markers (A1C), blood counts, electrolytes, and thyroid function. Additional hormone testing can be included for both men and women.

Employees would have a flexible window (for example, 30–60 days) to complete the screening at their convenience at the on-site clinic or other available locations. No appointments would be necessary.

Once results are ready, employees will be notified. If everything looks normal, results will be sent via text or email. If there are any concerns, a provider will contact the employee directly to discuss next steps.

They have worked with their lab provider to offer this comprehensive screening at a discounted rate of approximately \$75 per person, which includes testing and follow-up communication.

Bailey Breen presented a brief overview of the 90-day wellness challenge with a goal of 180 points per participant. Points will be earned through a variety of healthy habits across many categories for everyone's level. There is an award of \$250 for completing the wellness program.

No new business presented at this time for discussion or possible action.

No Board member statements or announcements were made during this meeting.

**Adjourn**

At 9:25 a.m., Marilyn Williams moved, seconded by Tammy Richards, to adjourn the meeting.

The motion carried by the following vote:

Aye: 4 - Howlett, McDaniel, Williams, and Richards

**Employee Benefits Committee  
CLEVELAND COUNTY, OKLAHOMA**

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Chairman

**ATTEST:**

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Pam Howlett, County Clerk

Minutes Prepared by:

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Deputy County Clerk