



**FINAL - Minutes of Quarterly Trust Meeting
Wednesday, April 29, 2020**

Trustees Present:

Wendy Davis, Chairperson
Julie Morales, Vice Chairperson/Treasurer
Ed Gilligan, Trustee
J.D. Rottweiler, Trustee

Others Present:

Wick Lewis, Cochise College	Paula Prock, Central Arizona College
James Tibbets, Cochise College	Kelly Schoonmaker, AmeriBen
Elda Orduno, Cochise County	Stephanie Moore, ECA
Jennifer Graeme, Cochise County	Robert Dover, ECA
Brandi Bain, Central Arizona College	Derrick Cooper, ECA
Jackie Elliott, Central Arizona College	Jenise Dimmick, ECA

1. Call to Order

The meeting was called to order at 3:02 p.m. by Chairperson Davis.

At this time, Trustee Rottweiler made a motion to recess to allow attendees to watch Governor Ducey of Arizona's press release regarding the COVID-19 situation, Trustee Gilligan seconded the motion, and the motion passed unanimously.

At 3:32 p.m. Chairperson Davis resumed the Meeting Session.

2. Discussion and Possible Action Regarding a Medical Claim Appeal

(Appellant received notification their appeal would be held in Open Session, unless they request it be heard in Executive Session, with redacted information and was advised to notify ECA of their participation intentions)

Stephanie Moore from ECA informed the Trustees that the Trust had received an appeal from a dependent member for an emergency room claim on July 23, 2018 that was denied due to failure to provide other coverage information.

Trustee Gilligan made a motion to deny the Medical Claim Appeal, Trustee Rottweiler seconded the motion, and the motion passed unanimously.

3. Discussion and Possible Action Regarding a Medical Benefit Exception Request

(Appellant received notification their benefit exception request would be held in Open Session, unless they request it be heard in Executive Session, with redacted information and was advised to notify ECA of their participation intentions)

Stephanie Moore informed the Trustees that the Trust had received a benefit exception request from a member. The member is requesting medical foods and the applicable supplies to be covered from May 1, 2020 through the end of the plan year as a benefit exception.

Vice Chairperson/Treasurer Morales made a motion to approve the Medical Benefit Exception Request, Trustee Gilligan seconded the motion, and the motion passed unanimously.

4. Discussion and Possible Action Regarding the Approval of the January 16 and January 17 Annual Renewal Meeting Minutes

Trustee Rottweiler made a motion to approve the January 16 and January 17 Annual Renewal Meeting Minutes, Trustee Gilligan seconded the motion, and the motion passed unanimously.

5. Discussion and Possible Action Regarding Approval of the December 2019 through February 2020 Financials

Robert Dover from ECA presented a financial review for the first eight (8) months of the 2019-2020 plan year and requested approval of the December 2019 through February 2020 Financials.

Trustee Rottweiler made a motion to approve the December 2019 through February 2020 Financials as presented, Trustee Gilligan seconded the motion, and the motion passed unanimously.

6. Medical Claims Report

Kelly Schoonmaker from AmeriBen presented reporting on medical claims incurred July 2019 through January 2020 and paid through March 2020 and compared it to claims incurred July 2018 through January 2019 and paid through March 2019. Kelly also reviewed Teladoc utilization from July 2019 through March 2020.

No motion required.

7. Vendor Reports

Stephanie Moore from ECA presented reports from July 2019 through March 2020 on the following vendors: Navitus, Ameritas Dental and Ameritas Vision.

No motion required.

8. Discussion and Possible Action Regarding 2020-21 Reinsurance Renewal Authorization

Robert Dover discussed the reinsurance renewal authorization, that it is standard procedure through the budget process to estimate the renewal increase for reinsurance coverage. Carriers need to review 10 months of plan year claims data before they will submit a firm offer. ECA respectfully request that the Trustees allow ECA to work directly with the Trust's Chairperson, Dr. Wendy Davis, to negotiate and bind the Trust on the reinsurance renewal offering that is in the Trust's best interest.

Trustee Rottweiler made a motion to approve ECA to work directly with the Trust's Chairperson to negotiate and bind the Trust on the reinsurance renewal offering that is in the Trust's best interest, Trustee Gilligan seconded the motion, and the motion passed unanimously.

9. Discussion and Possible Action Regarding 2020-21 Surplus/Deficit Report and Surplus Reduction Authorization

Stephanie Moore reviewed the trust Surplus/Deficit Report and informed Trustees that they decide whether to approve the use of surplus each year. If Trustees wished to approve the utilization of surplus reduction for the 2020-21 plan year, Trustees should specify the dollar amount or percentage maximum as part of the motion. Cochise College decided not to utilize surplus reduction for the 2020-21 plan year, however, Cochise County would like to authorize up to 50% of their stated excess surplus for the 2020-21 plan year.

Trustee Rottweiler made a motion to approve authorization for Cochise County to utilize up to 50% of their stated excess surplus if they need to do so under an emergency, Vice Chairperson/Treasurer Morales seconded the motion, and the motion passed unanimously.

10. Discussion and Possible Action Regarding Life Insurance Proposal from Securian/Ochs

With Central Arizona College (CAC) joining CCT, effective July 1, 2020, Securian/Ochs offered a one-year rate pass on all groups through June 30, 2021. Robert Dover presented a proposal from Securian/Ochs offering Cochise Combined Trust (CCT) either a three or five-year rate guarantee along with plan enhancements.

Trustee Rottweiler made a motion to approve the three-year rate guarantee with plan enhancements with Securian/Ochs effective July 1, 2020, Trustee Gilligan seconded the motion, and the motion passed unanimously.

11. Discussion and Possible Action Regarding Renaming the Trust

Stephanie Moore discussed with the Trustees, with Central Arizona College joining CCT the name no longer properly describes the geographical location of the membership. Mike Hensley, Trust Attorney, provided the process and timeline to make a name change. It was suggested if the name changes, that the new name become effective July 1, 2021 to allow time to update the Trust legal documents. Trustee Rottweiler recommended if the Trust name changes, could the name reflect the initials to stay CCT, an example was given, County College Trust (CCT) as most employee/members refer to the Trust with its acronym of CCT.

No motion was made at this time.

12. Vendor Bid Schedule Review and Discussion and Possible Action Regarding a Broker/Consultant RFP

Stephanie Moore discussed with Trustees that the Vendor Bid Schedule was updated with the contract extensions that were offered during the renewal meetings to facilitate CAC joining CCT. Request for Proposals (RFP's) will be initiated for Legal, Dental Administrator and Vision on or around December 2020 for an effective date of RFP award for the 2021-2022 plan year. Life Carrier which was due for an RFP during this time was approved for a three-year rate guarantee with Securian/Ochs in agenda item #10. Trustees discussed the Broker/Consultant RFP and decided to forgo the RFP for one-year and initiate it for the 2022-2023 plan year. ECA informed the Trustees that the Vendor Bid Schedule would be updated to reflect these changes.

No motion required.

13. Wellness Update

Derrick Cooper from ECA updated Trustees on the Health Risk Assessment, present programs, future programs potential new screenings to include hearing test, dental exams and/or vision screenings for CCT Wellness.

No motion required.

14. Discussion and Possible Action Regarding 2020-21 Quarterly Trust Meeting Dates

Robert Dover recommended selecting dates and locations for the upcoming 2020-21 plan year for the quarterly trust meetings. The following dates and locations have been proposed: Wednesday, July 29, 2020, Cochise County to host; Wednesday, October 28, 2020, Cochise College to host; January 27 – 29, 2021 (Renewal Meeting) to be held at Tubac Golf Resort; and Wednesday, April 28, 2021, Central Arizona College to host. Chairperson Davis informed Trustees that she would not be available during January 27 – 29, 2021 to attend the Renewal Meeting. ECA presented to Trustees to move the Renewal Meeting to January 20 – 22, 2021, all Trustees approved the date change. Trustee Gilligan requested ECA receive additional quotes from resorts in either Pima or Pinal County for the Renewal Meeting to allow for a more central location for all entities who would be attending.

Vice Chairperson/Treasurer Morales made a motion to approve the 2020-21 quarterly trust meetings with the revised date and to obtain additional quotes and locations of the Renewal Meeting, Trustee Gilligan seconded the motion, and the motion passed unanimously.

15. Discussion and Possible Action regarding adding PHCS Network to the HDHP and Administrative Update

Stephanie Moore proposed adding the Private Healthcare System (PHCS) network to the HDHP, effective July 1, 2020. Per Mike Schionning, Trust Actuary, the cost of the financial impact will be minimal and will not require a change in rates.

Trustee Rottweiler made a motion to approve adding the PHCS network to the HDHP, effective July 1, 2020, Trustee Gilligan seconded the motion, and the motion passed unanimously.

During the Administrative Update, Stephanie Moore asked the Trustees in regards to the CCT Website if they had someone within their entities that could work on fixing the website to include adding a third link for Central Arizona College to mirror Cochise County and Cochise College. Chairperson Davis stated Cochise College may have someone to assist and will have them reach out to ECA.

No motion required.

16. Future Agenda Items

Not items were proposed for a future agenda at this time.

No motion required.

17. Call to the Public

No public was present.

18. Adjournment

The meeting was adjourned at 5:11 p.m.

Respectfully Submitted,

Robert Dover

Recording Secretary