

**Cochise Combined Trust**  
**FINAL - Minutes of Annual Renewal Meeting**  
**Thursday, January 20, 2022 and Friday, January 21, 2022**

**Cochise Combined Trust**  
**FINAL - Minutes of Workshop Session**  
**Thursday, January 20, 2022**

**Trustees Present:**

Wendy Davis, Chairperson  
Jackie Elliott, Trustee  
Sharon Gilman, Trustee  
Richard Karwaczka, Trustee  
J.D. Rottweiler, Trustee  
Kim Verdugo, Trustee

**Others Present:**

Debbie Craig, Cochise College	Jared Loo, Ameritas
Jenise Dimmick, GBS	Rachele Martin, BCBS of Arizona
Ken Downie, Alliance Work Partners	Stephanie Moore, ECA
Jennifer Graeme, Cochise County	Nayla Ramirez, Central Arizona College
Scott Gregory, GBS	Mike Schionning, Cheiron
Dominique Heidt, GBS	Kelly Schoonmaker, AmeriBen
Mike Hensley, Jones Skelton & Hochuli	Lisa Thompson, Navitus
Mindy Hollander, Navitus	

**Others Present via Zoom:**

Wendy Koop, Cochise College

**1. Call to Order**

The meeting was called to order at 8:30 a.m.

**2. Opening Remarks, Introductions and Agenda Review**

Chairperson Davis welcomed everyone to the 2022-23 Cochise Combined Trust renewal meeting and reviewed the agenda.

**3. Trust Administration Review**

Stephanie Moore from GBS provided Trustees with an update on the ECA – Gallagher Benefit Services merger. Scott Gregory from GBS was present to answer any questions.

**4. Trust Financial Review**

Jenise Dimmick from GBS presented the 2020-21 plan year financial summary compared to the prior two plan years as well as the financial status of the Trust as of November 30, 2021.

**5. Network Savings Review**

Rachele Martin from Blue Cross Blue Shield of Arizona presented the claims savings report for the period of December 1, 2020 through November 30, 2021.

**6. Medical Claims Review**

Kelly Schoonmaker from AmeriBen, presented the medical claims experience incurred and paid from January 1, 2021 through December 31, 2021 compared to the prior period of January 1, 2020 through December 31, 2020; Medical Management from October 1, 2021 through December 31, 2021 and Teladoc utilization from January 1, 2021 through December 31, 2021.

**7. Prescription Claims Review**

Lisa Thompson and Mindy Hollander from Navitus presented a review of prescription drug utilization for January 1, 2021 through December 31, 2021.

**8. Vision Claims Review**

Stephanie Moore from GBS provided a review of vision claims paid from July 1, 2021 through December 31, 2021 on behalf of Kelli Ollila from EyeMed.

**9. Dental Claims Review**

Jared Loo from Ameritas presented dental claims from July 1, 2021 through December 31, 2021.

Meeting recessed for a break at 10:05 a.m. and resumed at 10:20 a.m.

**10. Employee Assistance Program Review**

Ken Downie from Alliance Work Partners presented EAP utilization from July 1, 2021 through December 31, 2021 that included engagement summary, utilization, promotional resources, online resources, and the importance of an EAP.

**11. Wellbeing Program Review**

Dominique Heidt from GBS gave a presentation detailing on-site screenings, Wondr participation and recommendation for new programming

**12. Recommended Claim Funding Rates and Benefit Options for the 2022-23 plan year**

Mike Schionning from Cheiron presented the actuarial rate development for the 2022-23 plan year including the proposed claim funding rates. The Medical/Rx rate changes for recommended was 6.9%, and the minimum was 1.7%. The Dental rate changes for

recommended was 0.0%, and the minimum was 0.0%. The Vision rate changes for recommended was 0.0%, and the minimum was 0.0%. The Short-Term Disability (STD) rate changes for recommended was 0.0%, and the minimum was 0.0%.

Meeting recessed for lunch at 11:19 a.m. and resumed at 12:50 p.m.

Trustee Karwaczka joined the meeting.

**13. 2022-23 Renewal Discussion and Budget Building**

Stephanie Moore reviewed the 2022-23 proposed budget, with the Medical/Rx claim funding recommended rate of 6.9% and Dental, vision and Short-term Disability with a 0% increase. Also, she reviewed the Insurance and Administrative fees and benefit change options. Trustees reviewed and discussed various plan design options.

**14. Review of Provider Network RFP and Potential Future Contract**

*Trustee Rottweiler made a motion to enter into Executive Session at 2:32 p.m. for agenda item #14, Trustee Elliott seconded the motion and the motion passed unanimously.*

*Trustees returned to Open Session at 3:09 p.m.*

**15. Adjournment**

The meeting was adjourned at 3:09 p.m.

## COCHISE COMBINED TRUST

### FINAL – Minutes of Annual Renewal Trust Meeting

Friday, January 21, 2022

#### Trustees Present:

Wendy Davis, Chairperson  
Jackie Elliott, Trustee  
Sharon Gilman, Trustee  
Richard Karwaczka, Trustee  
J.D. Rottweiler, Trustee  
Kim Verdugo, Trustee

#### Others Present:

Debbie Craig, Cochise College	Jared Loo, Ameritas
Jenise Dimmick, GBS	Rachele Martin, BCBS of Arizona
Ken Downie, Alliance Work Partners	Stephanie Moore, ECA
Jennifer Graeme, Cochise County	Nayla Ramirez, Central Arizona College
Scott Gregory, GBS	Mike Schionning, Cheiron
Dominique Heidt, GBS	Kelly Schoonmaker, AmeriBen
Mike Hensley, Jones Skelton & Hochuli	Lisa Thompson, Navitus
Mindy Hollander, Navitus	

#### Others Present via Zoom:

Wendy Koop, Cochise College

#### 1. Call to Order

The meeting was called to order at 9:00 a.m.

*Trustee Elliott made a motion to enter into Executive Session at 9:00 a.m. for agenda item #2, Trustee Karwaczka seconded the motion and the motion passed unanimously.*

*Trustees returned to Open Session at 9:38 a.m.*

#### 2. Discussion and Possible Action Regarding a Benefit Exception Request and Claim Denial Appeal

*Trustee Rottweiler made a motion to table the item and revisit upon the results of further research as soon as possible, Trustee Karwaczka seconded the motion, and the motion passed unanimously.*

**3. Discussion and Possible Action Regarding Approval of the October 27, 2021 Trust Meeting Minutes**

*Trustee Karwaczka made a motion to approve the October 27, 2021, Regular and Executive Session Trust Meeting Minutes as presented without changes, Trustee Gilman seconded the motion, and the motion passed unanimously.*

**4. Discussion and Possible Action Regarding Approval of the October and November 2021 Financials**

Trustees requested their individual surplus amounts and were given for each entity.  
*Trustee Rottweiler made a motion to approve the October and November 2021 Financials, Trustee Elliott seconded the motion, and the motion passed unanimously.*

**5. June 30, 2021 Financial Audit**

Stephanie Moore from GBS notified the Trust of the requirement for the yearly annual audit of the Trust. Stephanie brought to the Trusts attention the increase in the Trust's Net Assets and the increase of the Trust's Incurred but Not Reported liability. Stephanie asked the Trustees to provide her with the number of bound copies each entity would like.

*No motion required.*

**6. Discussion and Possible Action Regarding Cochise County providing the Annual On-site Flu Vaccinations to Cochise County and Cochise College Plan Participants**

Stephanie Moore from GBS explained that the Cochise County Health Department would like to be able to provide flu vaccines to Cochise County and Cochise College plan participants and still have Healthwaves continue to service Central AZ College. Trustee Gilman explained where the request originated from. There was a brief discussion regarding flu vaccines and who is allowed to be a vendor.

*No motion required.*

**7. Discussion and Possible Action Regarding the award of contract for Medical Network**

Stephanie Moore from GBS explained that Trustees approved joining with other GBS clients in an RFP for medical network services. Stephanie also explained that Mike Schionning with Cheiron had previously presented the results to the RFP Committee on January 13, 2022 and also with Trustees on January 20, 2022.

*Trustee Rottweiler made a motion to approve a contract with Blue Cross Blue Shield of Arizona for medical network services based on the proposal provided and authorize the Chairperson to execute the contract following review and approval by the Trust Attorney, Trustee Elliott seconded the motion, and the motion passed unanimously.*

**8. Discussion and Possible Action Regarding the Navitus GPO Amendment**

Stephanie Moore from GBS explained that a contract amendment is required to join the Group Purchasing Organization (GPO) and also explained that Navitus has agreed to waive the rebate management fee of \$0.40/PMPM until the end of this plan year. Trustee Rottweiler asked for Stephanie's recommendation. Stephanie stated that it would be her recommendation to approve the amendment and stated that the Trust could also do an RFP for Pharmacy Benefits Manager if after October 1, 2022 (which would be on year the GPO contract was in effect). The additional fees of \$0.40/PMPM did not outweigh the additional rebates received from the GPO. Mike Hensley from JS&H informed the Trust of the most significant changes the amendment would have to the Trust.

*Trustee Elliott made a motion to approve the Navitus GPO Amendment to the in-force Pharmacy Benefit Management Services Agreement with changes, approve the \$0.40/PMPM fee to be effective July 1, 2022 and authorize the Chairperson to execute the amendment after review and approval by the Trust Attorney.*

#### **9. Discussion and Possible Action Regarding Approval of the 2022-23 Benefits and Rates**

Stephanie Moore reviewed and discussed the budget, benefits and rates presented during the renewal workshop. Stephanie also recommended that addition to wording for option 1 for genetic testing/counseling, that the language also include, "and the results of the tests will directly impact clinical decision making outcome or treatment outcome of the covered individual"

Benefit Change Options:

Medical/Rx:

EPO:

- 1) Alternate 3% Medical/Rx funding factors
- 2) Add option 1 for genetic testing/ counseling
- 3) Add coverage for offsite preventative 3D mammograms
- 4) Increase non-HCR wellness to \$750 including \$100 in off-site non-required

Buy-Up EPO

- 1) Recommended 6.8% Medical/Rx funding factors
- 2) Add option 1 for genetic testing/ counseling
- 3) Add coverage for offsite preventative 3D mammograms
- 4) Increase non-HCR wellness to \$750 including \$100 in off-site non-required

HDHP

- 1) Alternate 3% Medical/Rx funding factors
- 2) Add option 1 for genetic testing/ counseling
- 3) Add coverage for offsite preventative 3D mammograms
- 4) Increase non-HCR wellness to \$750 including \$100 in off-site non-required
- 5) Non-Network MOOP \$200,000/\$400,000

Dental

- 1) Recommended Dental funding factors

Vision

- 1) Rate Pass Vision funding factors

Short Term Disability

- 1) Recommended STD funding factors.

Chairperson Davis thanked everyone for their hard work and time preparing the budget.

*Trustee Rottweiler made a motion to approve the 2022-23 funding and plan design changes as presented and approve the rates for the 2022-23 CCT plan year beginning July 1, 2022.*

#### **10. Discussion and Possible Action Regarding Approval of the 2022-23 Administrative Vendor Contract Amendments**

The following administrative contracts were up for renewal effective July 1, 2022:

- 1) Ameritas (Dental Administration and Network) – Ameritas is offering a rate pass (\$3.20/PEPM) through June 30, 2024.
- 2) Gallagher Benefit Services/ECA. Inc. (Wellness Consulting) – This contract will not need to be renewed since no additional programming was added.

*Trustee Rottweiler made a motion to approve the amendment with Ameritas as presented and authorize the Trust Chairperson to execute the amendments upon review and approval of the Trust Attorney.*

#### **11. Administrative Update**

Stephanie Moore from GBS advised the Trust interviews will be done for all vendors who responded to the RFP for EAP on February 1, 2022 and also gave an update regarding the reimbursements for at home COVID tests.

*No motion required.*

#### **12. Future Agenda Items**

Chairperson Davis stated that we anticipate a special meeting one Trustees receive information back on their research request and potentially the EAP contract award depending on the date of the meeting.

*No motion required.*

**13. Next Meeting Date**

The next meeting is scheduled for April 27, 2022, 2:00 p.m. to be held via zoom or at Central Arizona College.

*No motion required.*

**14. Call to the public**

No public was present.

*No motion required.*

**15. Adjournment**

The meeting was adjourned at 10:06 a.m.

Respectfully Submitted,  
Jenise Dimmick, Account Manager