

NORTHWEST ARIZONA EMPLOYEE BENEFIT TRUST
DRAFT - Minutes of Board of Trustees Annual Organizational Meeting
Wednesday, August 24, 2022 10:00 A.M.

Trustees Present:

Ron Foggin, City of Kingman
Toby Cotter, City of Bullhead City
Rebecca Stone, Lake Havasu Unified School District

Trustee who joined the meeting at 10:06 A.M.:

Jess Knudson, Lake Havasu City

Others Present:

Brittney Bayliss, Lake Havasu City	Jason Rutkowski, AIWW
Jenise Dimmick, GBS	Kelly Schoonmaker, AmeriBen
Jake Goll, Navitus	Taylor Schulenberg, City of Bullhead City
Rebecca Kessler, City of Kingman	Kari Schusler, Lake Havasu Unified School District
Phylcia Martel, City of Kingman	Rose Stamps-Proper, Ameritas
David Medeiros, Navitus	Krista Toschlog, City of Kingman
Stephanie Moore, GBS	Evan Valentini, AIWW
Mike Murray, Lake Havasu Unified School District	

1. Call to Order

The meeting was called to order by Chairperson Foggin at 10:05 A.M.

2. Roll Call

All Trustees and Alternate Trustees of the Northwest Arizona Employee Benefit Trust were present with the exception of Jess Knudson who joined at 10:06 A.M.

3. Call to the Public

There were no comments from the Public.

4. Discussion and Possible Action Regarding Election of Trust Officers

Trustee Cotter expressed that the Trust has previously rotated the Chairperson position and stated that he would support Ron Foggin as the Chairperson for another year to unless Rebecca Stone was comfortable with transitioning to the Chairperson.

Trustee Cotter made a motion to elect Ron Foggin as Chairperson, Rebecca Stone, as Vice-Chairperson and GBS as NAEBT's recording secretary for the 2022-23 Plan Year, Trustee Knudson seconded the motion and the motion passed unanimously.

5. Discussion and Possible Action Regarding Approval of the February 24 and 25, 2022 Regular Trust Meeting Minutes and April 11, 2022 Special Meeting Minutes, May 11, 2022 Regular Meeting Minutes and June 9, 2022 Special Meeting Minutes

Trustee Knudson made a motion to approve the Minutes for the February 24 & 25, 2022; April 11, 2022;

May 11, 2022; June 9, 2022 meetings as presented, Trustee Stone seconded the motion and the motion passed unanimously.

6. Approval of January through June 2022 Financials

Jenise Dimmick from GBS provided a comparison of the current end of plan year (7/1/2021 – 6/30/2022) to the previous end of plan year (7/1/2020 – 6/30/2021) to Trustees. Trustee Knudson asked based on the fiscal year if there were any months to be concerned about. Stephanie explained that the reduction is mostly due to Vision claims not being paid in the month of June and being paid in the following month. Trustee Cotter inquired as to why this happened and was advised that Ameritas pulls the funds for the claims payment and it done on their schedule.

Trustee Stone made a motion to approve the January 2022 through June 2022 NAEBT Financials as presented, Trustee Knudson seconded the motion and the motion passed unanimously.

7. Medical Claims, Network Savings and COVID 19 Claims Update

Kelly Schoonmaker from AmeriBen provided the Trust with a year-end review on medical claims Incurred and paid from July 2021 through June 2022 compared to the prior plan year incurred July 2020 through June 2021. Kelly also reviewed COVID 19 claims. Trustee Cotter asked for clarification in regards to the Risk Scores on page 75 of the packet. Kelly stated that she will provide additional information regarding Risk Scores. Phylcia Martel asked if the emergency room admits and the avoidable admits could be broken down by plan to see if there is a year over year trend since the Trust recently increased the emergency room copay. Kelly and Stephanie advised that moving forward that information can be provided. Trustee Cotter expressed his concern with the high cost of air ambulance claims and stated that the Trust should look at alternatives such as a supplemental plan to reduce the cost. There was a brief conversation in regards to the cost of air ambulance claims and alternatives.

No Motion Required

8. Pharmacy Claims Update

David Medeiros and Jake Goll from Navitus provided the Trust with a report of pharmacy claims paid from from July 2021 through June 2022 compared to the prior plan year incurred July 2020 through June 2021. Chairperson Foggin inquired about DNA testing in regards to insuring members are taking the correct medication. Jake Goll explained that this testing is typically done at the prescribers office, however, specifically in regards to cancer medications, a prior authorization is required and depending on the type of drug prescribed additional tesing or documentation may be required before the medication is approved to ensure patients are taking medications that will respond well to their specific type of cancer. Stephanie Moore explained that the Trust currently covers genetic testing subject to precertification for treatment purposes only.

No Motion Required

9. Dental and Vision Claims Update

Rose Stamps-Proper from Ameritas provided a year-end review on dental and vision claims paid from July 1, 2021 through June 30, 2022 compared to the prior plan year July 1, 2020 through June 30, 2021. Chairperson Foggin asked if the industry is seeing an increase in glasses/contact pricing due to inflation. Rose explained there has been some changes but the changes have not been consistent but stated she could provide the Trust with what the industry is seeing on average based on trends.

No Motion Required

10. Other Vendor Reports

Stephanie Moore from GBS provided an update on The Standard claims from July 1, 2021 through June 30, 2022 and Mental Health Utilization. Reporting for the Employee Assistance Program is not yet available. Trustee Knudson expressed that two of their members had an issue connecting with providers with the new EAP provider, he stated that the members were emailed a list of providers rather than an appointment being made for them. Stephanie stated that Supportlinc was contacted for clarification and we were told that the members first appointment will be made by Supportlinc, however, if the member declines or is not available by telephone, a list of providers is emailed. There was a discussion regarding experiences from the different entities and marketing regarding alternative options for counseling, text coaching, text therapy and family counseling.

No Motion Required

11. AIWW/ Rezolut Wellness Screening Update

Evan Valentini and Jason Rutkowski from AIWW were present to address the Trust regarding the past issues and the resolution of those issues. Stephanie did let them know since their billing update was done to ensure nobody would receive further bills, we have seen one member with a new billing and was not showing past due. AIWW will further review this particular member to see why this member was missed in the update. There was a discussion regarding the frustrations from each entity and the impact that this billing error has had on our members and the integrity of onsite screenings. There was a discussion regarding options to apologize to members affected regarding the billing issue with AIWW.

No Motion Required

12. Surplus/Deficit Report

Stephanie Moore from GBS provided the Trust with the Surplus/deficit allocation report through June 2022.

No Motion Required

13. Approval of the Incurred But Not Paid (IBNP) Claims Reserves as of June 30, 2022 and Actuary Reserve Recommendation Letter

Janise Dimmick from GBS provided the Trustees with a report on the Incurred but Not Paid (IBNP) Claim Reserves report as prepared by the Trust's Actuary, Cheiron. There was a discussion regarding the impact of large claims and lagged claims on the IBNP.

Trustee Cotter made a motion to approve the IBNP as presented and to acknowledge receipt of the Actuary's reserve letter recommendation, Trustee Knudson seconded the motion and the motion passed unanimously.

14. Wellness Update

Stephanie Moore from GBS provided updates on Completed Programs, Current Programs, Future Programs and the Virgin Pulse Portal. Stephanie also informed the Trust that a Wellness Specialist has been hired and will be joining the team soon.

No Motion Required

15. Administrative Report

Stephanie Moore with GBS provided the Trust with an update regarding the Community Health Development Foundation Tour and Meeting. There was a brief discussion regarding incentives to encourage members to utilize this facility.

No Motion Required

16. Individual Entity Reports

Lake Havasu Schools – Mike Murray stated that open enrollment and the new hire orientation went well. Bullhead City – Toby Cotter stated that things are well in Bullhead City.

Lake Havasu City – Jess Knudson stated the city has 43 job vacancies. He also stated that the city is working on a solution for the mental health calls that come into police dispatch. Brittney stated open enrollment was successful and approximately 50 members switched to the HDHP from the EPO plan.

City of Kingman – Krista Toschlog is looking forward to the AmeriBen conference. Ron Foggin stated the City has had good success with the onsite screenings, however, would like members to have as much opportunities as possible to obtain their flu shots.

No Motion Required

17. Future Agenda Items

Trustee Cotter would like to have additional information regarding plans for air ambulance options, investment opportunities and an Opioid update.

No Motion Required

18. Next Meeting Date – November 16, 2022 Hosted by Lake Havasu City

The next scheduled meeting will take place on November 16, 2022 at 10:00 A.M. in Lake Havasu City.

No Motion Required

19. Adjournment

Chairman Foggin adjourned the meeting at 12:34 p.m.

Respectfully Submitted,

Jenise Dimmick, Recording Secretary