

NORTHWEST ARIZONA EMPLOYEE BENEFIT TRUST
DRAFT - Minutes of Board of Trustees Trust and Organizational Meeting
Wednesday, August 23, 2023 10:00 A.M.

Trustees Present:

Toby Cotter, City of Bullhead City
Jess Knudson, Lake Havasu City
Rebecca Stone, Lake Havasu Unified School District #1 (LHUSD#1)
Krista Toschlog, City of Kingman

Others Present:

Danielle Marshall, Lake Havasu City	Mike Murray, LHUSD#1
Brittney Bayliss, Lake Havasu City	Lindsay Bitterman, LHUSD#1
Phylcia Martel, City of Kingman	Stephanie Moore, GBS
Taylor Schulenberg, Bullhead City	Laura Montini, GBS
Kelly Schoonmaker, AmeriBen	Jenise Dimmick, GBS
Kari Bravata, LHUSD#1	

Attending Virtually:

Bobbie Kimelton, Lake Havasu City

1. Call to Order

Vice-Chairperson Stone called the meeting to order at 10:00 A.M.

2. Roll Call

Trustees Stone, Cotter, Knudson, and Alternate Trustee Toschlog of the Northwest Arizona Employee Benefit Trust were present.

3. Call to the Public

There were no comments from the Public.

Trustee Toschlog made a motion to enter into executive session at 10:03 A.M. for agenda Items #4 and #5, Trustee Knudson seconded the motion, and the motion passed unanimously.

Trustees and Alternate Trustees resumed open session at 10:27 A.M.

4. Discussion and Possible Action Regarding a Medical Claim Appeal.

Trustee Cotter made a motion to deny the appeal, Trustee Toschlog seconded the motion and the motion passed unanimously.

5. Obtain Advice from and Provide Direction to Legal Advisors Regarding a Subrogation Reduction Request.

Trustee Cotter made a motion to authorize the Chairperson to negotiate a final settlement based on the facts presented to the Chairperson and the Trust Attorney. Trustee Knudson seconded the motion and it passed unanimously.

6. Discussion and Possible Action Regarding the Election of Officers.

Trustee Cotter thanked Ron Fogg for his years of service to NAEBT, wished him well and stated that Ron did a nice job as Trustee and Chairperson for NAEBT.

Trustee Cotter made a motion to elect Rebecca Stone as Chairperson for NAEBT for the 2023-24 plan year. Trustee Knudson seconded the motion and the motion passed unanimously.

Trustee Knudson made a motion to elect Trustee Cotter as Vice-Chairperson, Trustee Toschlog seconded the motion and the motion passed unanimously.

Trustee Cotter made a motion to election Gallagher via Stephanie Moore as the Recording Secretary, Trustee Knudson seconded the motion and it passed unanimously.

7. Discussion and Possible Action Regarding Approval of the May 10, 2023 Regular Meeting and Executive Session Minutes and June 22, 2023 Special Meeting and Executive Session Meeting Minutes.

Trustee Knudson made a motion to approve the May 10, 2023 Regular Meeting and Executive Session Minutes and June 22, 2023 Special Meeting and Executive Session Meeting Minutes as presented, Trustee Toschlog seconded the motion, and the motion passed unanimously.

8. Discussion and Possible Action Regarding Approval of the April 2023, May 2023 and June 2023 Trust Financials.

Jenise Dimmick from GBS presented a financial review through June 30, 2023 of the current plan year compared to the same period of the 2021-2022 plan year and then asked for approval of the financial reports.

Trustee Toschlog made a motion to approve the April, May and June 2023 Financials as presented, Trustee Knudson seconded the motion, and the motion passed unanimously.

9. Discussion and Possible Action Regarding the Ratification of the 2023-24 Reinsurance Renewal Contract.

Stephanie Moore from GBS reviewed the reinsurance offering that was presented to then Chairperson Fogg. The contract that was bound by the Chairperson as authorized at the May 2023 meeting included the following: 24/12 contract, a \$175,000 specific deductible, 0% increase over the 2022-23 rate on the specific contract, and a 28.2% reduction on the aggregate rate with and Sun Life who is an A+ rated carrier.

Trustee Toschlog made a motion to ratify the contract with Sun Life effective July 1, 2023 with a \$175,000 specific deductible, no lasered members on a 24/12 contract, Trustee Cotter seconded the motion, and the motion passed unanimously.

10. Medical Claims Report

Kelly Schoonmaker from AmeriBen provided Trustees with a report on medical claims paid from July 1, 2022 through June 30, 2023.

No action taken.

11. Rx, Medical Management, Dental, Vision, Life and EAP Reports

Stephanie Moore from GBS provided an executive report for Rx, medical management, dental, vision, life insurance and the employee assistance program. Trustee Cotter commented on the Rx reduction and the life insurance program and requested GBS to look at life insurance options for the next renewal.

No action taken.

12. Surplus Deficit Report

Stephanie Moore from GBS reviewed the current surplus report with Trustees.

No action taken.

13. Wellness Update

Laura Montini from GBS provided updates on Completed Programs, Current Programs and a Virgin Pulse Update.

No action taken.

14. Administrative Update

Stephanie Moore from GBS shared with Trustees and Staff that Jared is no longer with Ameritas and that a new Account Representative has not yet been assigned. Also, that Jenise Dimmick with GBS has accepted a new position with the branch but that she will still be working with NAEBT staff since she is also supporting the Wellbeing practice. Stephanie also reported that the Fiduciary Liability policy has been renewed effective July 1, 2023.

No action taken.

15. Individual Entity Reports

Bullhead City – Danielle Marshall shared that they have had a lot going on with the addition of the Bullhead Belle boat and recruiting. Danielle also shared that they have had great participation for the wellness events.

City of Kingman – Krista shared the news that Ron Foggin is no longer with the City of Kingman and Tina Moline, the Financial Services Director is current the interim City Manager. Krista thanked Laura for the great wellness plan and shared some of the City wellness events they held recently that incorporated both wellness and safety. Krista also mentioned how much she appreciates the Patient Advocacy Program provided by AHG and the member comments they included in the report.

Lake Havasu City – Trustee Knudson shared that the HR Department is busy recruiting to fill the 32 new positions added to the budget. He also thanked Jenise for her work on the account. Trustee Knudson thanked Ron Foggin for all of his contributions to the Trust stating that because of his participation, among other improvements, the Trust changed the plans to enhance mental health treatment for all members and made it a better plan for everyone. Jess noted that Bobbie Kimelton was recently been inducted into the AZ Veterans Hall of Fame and was named Vice-Commander for the American Legion in AZ. Bobbie shared that AHG has been instrumental in assisting two member situations recently and that she appreciates the effort on their part to assist these members. Bobbie indicated that she has seen an influx of mental health situations and their office has provided referrals to the EAP. She also asked Laura to make sure the vendors providing on-site screenings are sending highly trained and qualified screeners to the entities.

Lake Havasu Unified School District - Chairperson Stone stated that she echoed the statements regarding

Ron and his passion for the Trust and wellbeing of the plan participants and shared that she has learned a lot from him over the last few years. Mike Murray stated that school is back in session with over 5,000 students and the staff to support those students. Open enrollment saw some employees moving over to the Health Savings Plan so they are moving in the right direction based on the goal stated in February. Payroll/Benefits has officially moved from finance to the Human Resources department. Mike thanked Kari Dunlop for her passion for benefits and Gallagher for the support. Mike thanked Ron Foggin for his time with the trust, for being an advocate for the health of the members and for making sure the Trust was financed properly and securely.

Trustee Cotter added that he had reached out to the Mohave County Manager and invited them to consider joining NAEBT.

No action taken.

16. Future Agenda Items

Life insurance updates for the 2023-24 plan year

17. Next Meeting Date

The next meeting is scheduled to be held in Bullhead City on November 15, 2023.

18. Adjournment

Chairperson Stone adjourned the meeting at 11:28 P.M.

Respectfully Submitted,

Stephanie Moore, Recording Secretary