

**Northwest Arizona Employee Benefit Trust**  
**DRAFT – Minutes of Work Session**  
**Thursday, February 6, 2025, 9:00 A.M.**

**Trustees Present:**

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

**Others Present:**

Ryan Benitez, Cheiron	Casey Lawton, Ameritas
Lindsay Bitterman, LHUSD	Phylicia Martel, City of Kingman
Kari Bravata, LHUSD	Rachele Martin, BCBSAZ
Sarah Camarena, Bullhead City	Laura Montini, GBS
Bryan Espinoza, Navitus	Stephanie Moore, GBS
Lisa Enos, Bullhead City	Mike Murray, LHUSD
Mike Groeger, BCBSAZ	Terri Myers, Lake Havasu City
John Hatz, GBS	Ryan Olson, Cheiron
Mike Hensley, Jones, Skelton & Hochuli	Kelly Schoonmaker, AmeriBen
Jennifer Huppenthal, AHG	Brittney Sertic-Bayliss, Lake Havasu City
Jeff Jennings, AHG	Lisa Thompson, Navitus
Krista Keller, AmeriBen	Krista Toschlog, City of Kingman
Bobbie Kimelton, Lake Havasu City	Daniela Zubic, GBS
Anthony Kozlowski, Lake Havasu City	Kristina Zwickl, GBS

**1. Call to Order**

The meeting was called to order by Chairperson Stone at 9:01 A.M.

**2. Roll Call and Introductions**

All trustees were present including Chairperson Stone representing Lake Havasu Unified School District #1, Jess Knudson representing Lake Havasu City, Tim Walsh representing City of Kingman, and Toby Cotter representing Bullhead City. Stephanie Moore from GBS welcomed everyone to the 2025-26 Northwest Arizona Employee Benefit Trust renewal meeting and reviewed the agenda. All participants introduced themselves.

**3. Legal Update**

Mike Hensley from JSH provided a fiduciary responsibility presentation.

**4. Trust Administration and Strategic Planning**

Stephanie Moore from GBS provided Trustees with the annual Trust Administration Review and Strategic Planning Report.

**5. Trust Financial Report**

Stephanie Moore from GBS presented the financial summary comparison for the last five years and large claims comparison for the last seven years.

**6. Medical Savings & BlueCare Anywhere Report**

Michael Groeger and Rachele Martin from Blue Cross Blue Shield of Arizona reviewed recent efforts of Blue Cross Blue Sheild of Arizona and reviewed the network savings for the Trust.

**7. Medical Claims Report**

Krista Keller from AmeriBen presented the medical claims experience incurred and paid from January 1, 2024, through December 31, 2024, compared to those of the same time period in the prior year. There were several questions and comments regarding the high cost of care at Havasu Regional Medical Center.

Meeting recessed at 10:44 a.m. and resumed at 11:07 a.m.

Trustee Cotter left the meeting.

**8. Medical Management & Patient Advocacy Program Report**

Jennifer Huppenthal from American Health Group gave a presentation on precertification, medical case management and patient advocacy services for the period of July 1, 2024, through December 31, 2024. Jennifer also spoke to their MOM program. Trustee Knudson and Phylcia Martel praised the patient advocacy program and expressed their appreciation for the program.

**9. Prescription Claims Report**

Lisa Thompson and Bryan Espinoza from Navitus presented a review of prescription drug utilization from January 1, 2024, through September 30, 2024, compared to same time period of the prior year.

Meeting recessed for lunch at 12:00 p.m. and resumed at 1:05 p.m.

**10. Dental and Vision Claims Report**

Casey Lawton from Ameritas presented dental and vision claims utilization for the period July 1, 2024 through December 31, 2024.

### **11. Wellbeing Program Report**

Laura Montini from GBS presented the wellbeing program participation for the 2023-24 plan year.

### **12. Recommended Claim Funding Rates and Benefit Options**

Ryan Benitez from Cheiron reviewed the actuarial rate development for the 2025-26 plan year including the proposed claim funding rates and proposed benefit design changes. The Medical/Rx rate changes was recommended to increase by 5.2%, while the Dental and vision rates were recommended at 0% increase.

### **13. 2025-26 Budget Building and Renewal Discussion**

Stephanie Moore reviewed the 2025-26 proposed draft budgets, reviewed all the components that factor into the annual benefits budget and discussed proposed benefits and rates for the 2025-26 plan year. Trustees reviewed and discussed various plan design and funding options. A lengthy discussion followed regarding the benefits and risks associated with covering GLP-1 medications for weight loss. Trustees discussed a self-funded short-term disability plan. Alternate Trustee Kimelton inquired about hormone replacement therapy coverage. Trustee Walsh inquired about the cost associated with adding Mayo Clinic to the network.

Meeting recessed at 2:48 p.m. and resumed at 3:13 p.m.

Discussions continued regarding various budget and benefit options.

### **14. Adjournment**

Chairperson Stone adjourned the meeting at 3:55 p.m.

Respectfully submitted,

Laura Montini, Recording Secretary