

Northwest AZ Employee Benefit Trust
NOTICE OF BOARD OF TRUSTEES
QUARTERLY TRUST MEETING AND AGENDA



Location: Bullhead City Council Chambers (1255 Marina Blvd., Bullhead City, AZ 86442)

Date: Wednesday, November 12, 2025

Time: 10:00 A.M.

The Board of Trustees (the "Board") of the Northwest Arizona Employee Benefit Trust (NAEBT) may, by motion, recess into Executive Session for discussion and consultation with attorney(s) for the Board to receive legal advice on any item contained in this Agenda pursuant to ARS 38-431.03 (A) (3) or for discussion or consideration of records exempt by law from public inspection in accordance with ARS 38-431.03 (A) (2) on any item contained in this agenda.

Agenda

1.	Call to Order	Toby Cotter, Chairperson
2.	Roll Call	Laura Montini, GBS
3.	Discussion and Possible Action Regarding Approval of the August 27, 2024, Regular and Executive Session Meeting Minutes and the November 04, 2025, Special Meeting Minutes	Toby Cotter, Chairperson
4.	Discussion and Possible Action Regarding Approval of the June, July, August, and September 2025 Financials	Laura Montini, GBS
5.	Discussion and Possible Action Regarding Acceptance of the June 30, 2025 IBNP and Reserve Target Letter	Laura Montini, GBS
6.	Discussion and Possible Action Regarding Mental Health Parity Analysis	Stephanie Moore, GBS
7.	Wellbeing Program Report and Renewal Options	Daniela Zubic, GBS
8.	Medical Claims Report and Renewal Options	Krista Keller, AmeriBen
9.	Medical Management and Patient Advocacy Report and Renewal Options	Jennifer Huppenthal & Jeff Jennings, American Health Group

November 12, 2025, NAEBT Trust Meeting Agenda

10.	Medical Network Report and Renewal Options	Rachele Martin, BCBSAZ
11.	Dental Claims and Trends Report	Casey Lawton, Ameritas
12.	Vision Executive Summary and Strategic Recommendations	Irene Pacheco, VSP
13.	Discussion and Possible Action Regarding Approval of the 2025-26 Risk Management Plan	Stephanie Moore, GBS
14.	Administrative Update	Stephanie Moore, GBS
15.	Future Agenda Items	Toby Cotter, Chairperson
16.	Individual Entity Reports	Toby Cotter, Chairperson
17.	Next Meeting Date	Toby Cotter, Chairperson
18.	Call to the Public	Toby Cotter, Chairperson
19.	Adjournment	Toby Cotter, Chairperson

Note: Unless Otherwise Indicated, All Agenda Items Are Potential Action Items

Pursuant to the Americans with Disabilities Act (ADA), NAEBT endeavors to ensure the accessibility of all its programs, facilities and services to all persons with disabilities. If you need an accommodation for this meeting, please contact Stephanie Moore, GBS at (928) 391-2296.

PLEASE POST NO LATER THAN 10:00 A.M., TUESDAY, NOVEMBER 11, 2025

