

NORTHWEST ARIZONA EMPLOYEE BENEFIT TRUST
DRAFT - Minutes of Board of Trustees Special Trust Meeting
Wednesday, November 12, 2025 10:00 A.M.

Trustees Present:

Toby Cotter, Bullhead City
Jess Knudson, Lake Havasu City
Krista Toschlog, City of Kingman

Others Present:

Jennifer Huppenthal, AHG	Laura Montini, GBS
Jeff Jennings, AHG	Terri Myers, Lake Havasu City
Krista Keller, AmeriBen	Canden Stanley, Bullhead City
Bobbie Kimelton, Lake Havasu City	Krista Toschlog, City of Kingman
Casey Lawton, Ameritas	Zahria Walters, Bullhead City
Phylicia Martel, City of Kingman	Daniela Zubic, GBS
Stephanie Moore, GBS	

1. Call to Order

The meeting was called to order by Chairperson Cotter at 10:03 A.M.

2. Roll Call

Chairperson Cotter of Bullhead City, Trustee Toschlog of Kingman, and Trustee Knudson of Lake Havasu City were present.

3. Discussion and Possible Action Regarding Approval of the August 27, 2025, Regular and Executive Session Meeting Minutes and November 4, 2025, Special Meeting Minutes.

Chairperson Toschlog made a motion to approve August 27, 2025, Regular and Executive Session Trust Meeting Minutes and November 4, 2025, Special Trust meeting minutes as presented. Trustee Knudson seconded the motion and the motion passed unanimously.

4. Discussion and Possible Action Regarding Approval of the June, July, August, and September 2025 Financials

Laura Montini, GBS, reviewed the revisions to the June 2025 financial report. Montini then presented the September 2025 financial report highlight the year-to-date cash position, large claims spend, and the new program additions that impact the budget.

Trustee Knudson made a motion to approve the June, July, August and September 2025 financial reports as presented. Trustee Toschlog seconded the motion and the motion passed unanimously.

5. Discussion and Possible Action Regarding Acceptance of June 30, 2025, IBNP and Reserve Target Letter

Laura Montini, GBS, presented the Incurred but not Paid (IBNP) calculation by Cheiron, the Trust's actuary. The IBNP as of June 30, 2025, was calculated at \$3,259,000. The Actuary also prepared a Reserve Target Letter for CCT that recommends maintaining a surplus of at least 5.5 months of plan expenses plus IBNP. Montini stated that NAEBT currently has 8.4 months of expenses in reserves.

Trustee Toschlog made a motion to accept June 30, 2025, IBNP Calculations and acknowledge receipt of the Target Reserve Letter from Cheiron. Trustee Knudson seconded the motion and the motion passed unanimously.

6. Discussion and Possible Action Regarding Mental Health Parity Analysis

Stephanie Moore, GBS, reviewed Mental Health Parity Analysis proposals submitted by Cheiron and Lumelight. Moore outlined key differences between the two vendors, summarizing the benefits and potential drawbacks of each option.

Trustee Knudson made a motion to approve a contract with Lumelight to complete the Mental Health Parity Analysis and authorize the Chairperson to execute the contract after approval as to form by the Trust Attorney. Trustee Toschlog seconded the motion and the motion passed unanimously.

7. Wellbeing Program Report and Renewal Options

Daniela Zubic, GBS, provided a report on the Trust Wellbeing Program. Zubic presented various new programs to consider for the 2026-27 plan year including: Digbi Health, Sword Move, Hinge Health, Hike Medical, and Mammogram+. Lastly, Zubic highlighted recent on-site screening, program participation, and population health data. Trustee Toschlog inquired about the differences between Wondr and Digbi and expressed interest in the Mammogram+. Chairperson Cotter inquired about the logistics of the meeting. Stephanie Moore, GBS, noted a post-meeting survey will be distributed. Lastly, Chairperson Cotter noted he would like to see program utilization statistics.

No motion needed.

8. Medical Claims Report and Renewal Options

Krista Keller, AmeriBen, provided an executive summary on medical claims incurred July 1, 2024, through June 30, 2025, and paid through August 2025, highlighting the main cost drivers and the high-cost claimants. Keller also recommended increasing the Health Savings Plan deductible to maintain HSA compliant. Chairperson Cotter noted the importance of reviewing large claimants.

No motion needed.

9. Medical Management and Patient Advocacy Report and Renewal Options

Jennifer Huppenthal, American Health Group (AHG), provided Trustees with a precertification, case management and patient advocacy program report. Huppenthal also made recommendations for the 2026-27 plan year including increased HR and member education, incentivizing the Management of Maternity (MOM) program, keeping an eye on the increase of behavioral health claims, and increasing engagement in the Patient Advocacy program. Trustee Toschlog praised AHG and all the work they are doing to assist NAEBT members. Trustee Knudson echoed the praise and gratitude. Chairperson Cotter expressed gratitude for the program and inquired about the low participation in the new MOM program.

No motion needed.

10. Medical Network Report and Renewal Options

Rachele Martin, BCBSAZ, presented key trends to monitor for the upcoming renewal. She highlighted that costs and premiums are increasing, driven by delayed medical care and the rising expense of specialty drugs. Martin outlined BCBSAZ's strategies for managing these costs, including advancements in AI-driven claims processing. She also introduced behavioral health resources available to members. Additionally, Martin reviewed NAEBT-specific trends, such as the prevalence of cancer. During the discussion, Chairperson Cotter inquired about BCA, AI, and Mayo Clinic. Trustee Knudson suggested they explore offering an alternative plan that includes Mayo.

No motion needed.

11. Dental Claims and Trends Report

Casey Lawton, Ameritas, began the presentation by reviewing industry wide dental utilization trends and the connection between oral health and medical claims. In addition, Lawton suggested new plan enhancement options such as an incentive choice plan and maternity benefit. Lastly, Lawton reviewed NAEBT's current dental plan utilization.

No motion needed.

12. Vision Executive Summary and Strategic Recommendations

Irene Pacheco, VSP, presented the Easy Option Rider, Light Care, and KidsCare plan enhancement options. She commended the Trustees for offering a generous vision plan to members and shared a few cost trends. Chairperson Cotter expressed interest in the typical costs for contacts and stated he would like to see that for consideration. Pacheco emphasized promoting standard vision exams as a wellness strategy, noting their ability to detect a wide range of health conditions. She also reviewed the cost calculator tool and highlighted the extensive network access available to members

No motion needed.

13. Discussion and Possible Action Regarding Approval of the 2025-26 Risk Management Plan

Stephanie Moore, GBS, presented the 2025–26 Draft NAEBT Risk Management Plan (RMP) to the Trustees, emphasizing key work goals such as MHP analysis, the PBM RFP, and the Wellness Mobile Unit (The "W"). Trustee Knudson recommended citing only the Trust document for items in section 2 that are outlined in both the Trust document and the RMP, currently. Alternate Trustee Kimelton asked how the baseline membership for new entities was determined; Moore explained it began at 100 and was later reduced to 75 due to interest in certain prospects. Chairperson Cotter noted additional factors to consider when underwriting new entities, such as their philosophy and strategy, and proposed adding an update to underwriting guidelines as a work goal.

Trustee Knudson made a motion to approve the 2025-26 NAEBT Risk Management Plan with the following changes: update Section 2 #1 and #4 to Refer to the NAEBT By-Laws and add review member underwriting guidelines and eligibility as a work goal. Trustee Toschlog seconded the motion and the motion passed unanimously.

14. Administrative Update

Stephanie Moore, GBS, provided several administrative updates. She announced that The Standard is offering a guaranteed issue opportunity for employees during Open Enrollment. Moore also introduced a new initiative to schedule a meeting with Fedlogic, the only U.S. vendor providing unbiased education and advocacy on federal and state benefits. She noted that clients typically see an annual ROI between 2:1 and 13:1, with Fedlogic guaranteeing at least 1:1 ROI. Moore shared that GBS is reviewing additional programs, including the Mayo Clinic Complex Care Program and an infusion therapy home health program. She reported that the “W” backup battery issue, which involved smoking, has been resolved with a replacement. Compliance efforts are underway for Gag Clause Prohibition Attestation, Mental Health Parity Compliance Review, and Medicare Part D notifications. She confirmed that the PBM RFP process is in progress. Regarding the Lake Havasu Community Health Center, Moore noted challenges in finalizing the network agreement, but resolution is in progress. When asked about timing, Knudson was informed that the estimated timeline is approximately 90 days.

No motion needed.

15. Future Agenda Items

Alternate Trustee Kimelton requested information on benefits related to hormone replacement therapy and Chairperson Cotter stated we should be focusing on women’s health issues. Stephanie Moore, GBS, noted that the hormone replacement therapy compounding issue can be incorporated into the PBM RFP to ensure they are addressed in detail.

No motion needed.

16. Individual Entity Reports

Alternate Trustee Kimelton of Lake Havasu City reported a busy season with strong engagement in the Personify Health Challenge and Mental Health Day initiatives. Kimelton noted an increased demand for EAP services following the unexpected death of a Waste Management supervisor. Kimelton also clarified that members who received a diagnostic referral at the last on-site mammogram cannot schedule a preventive screening until the referral is addressed. Lastly, Kimelton shared that the Veterans Ceremony and breakfast were successful.

Trustee Toschlog of Kingman thanked the vendor partners and highlighted the positive experience at the recent AmeriBen conference. Toschlog confirmed that Kingman has not experienced any issue with their on-site mammograms and that overall operations are running smoothly.

Alternate Trustee Stanley of Bullhead City agreed on the value of the AmeriBen conference and noted that the HR department is focusing on foundational processes now that the team is fully staffed. Stanley shared that SimonMed has been consistent and expressed interest in more information on MOM+, heart health, and Digbi Health, as well as statistics on current offerings. Chairperson Cotter of Bullhead City praised Stanley’s performance as their new HR director and mentioned the fun Halloween décor, which helped boost morale and bring employees into HR. He also noted Bullhead City has taken over operations of Chaparral Golf Course which brings two new employees.

No motion needed.

17. Next Meeting Date

The next regular meeting is scheduled for February 4-6, 2026, in Wickenburg, AZ.

18. Call to the Public

There were no comments from the Public.

No motion needed.

19. Adjournment

Trustee Knudson made a motion to adjourn the meeting at 12:27 P.M. Trustee Toschlog seconded the motion and the motion passed unanimously.

Respectfully Submitted,

Laura Montini, Recording Secretary