



**DRAFT - Minutes of Quarterly Trust and Annual Organizational Meeting
Wednesday, October 30, 2024**

Trustees Present:

Wendy Davis, Chairperson
Sharon Gilman, Vice-Chairperson
Richard Karwaczka, Trustee
Jennifer Lawson, Trustee
Nayla Ramirez, Trustee
J.D. Rottweiler, Trustee

Others Present:

Bryan Espinoza, Navitus	Stephanie Moore, GBS
Jennifer Graeme, Cochise County	Geno Napolitano, Curalinc
Mike Hensley, JSH	Nayla Ramirez, CAC
Krista Keller, AmeriBen	Kelly Schoonmaker, AmeriBen
Wendy Koop, Cochise College	Kym Sumner, EyeMed
Casey Lawton, Ameritas	Lisa Thompson, Navitus
Laura Montini, GBS	

1. Call to Order

The meeting was called to order at 2:00 p.m. by Chairperson Davis.

2. Discussion and Possible Action Regarding Medical Claim Denial Appeal in Public Session.

Stephanie Moore from GBS introduced the medical claim denial appeal. The appellant spoke briefly regarding the reason for her appeal.

Trustee Karwaczka made a motion to enter executive session at 2:10pm for legal advice regarding item #2. Trustee Rottweiler second the motion, and the motion passed unanimously.

Trustees resumed open session at 2:20pm.

Trustee Karwaczka expressed sympathy to the appellant, but explained Trustees had a fiduciary responsibility to follow the plan language.

Trustee Karwaczka made a motion to deny the medical claim denial appeal. Trustee Ramirez seconded the motion, and the motion passed unanimously.

3. Discussion and Possible Action Regarding Medical Claim Denial Appeal in Executive Session.

Trustee Karwaczka made a motion to enter executive session at 2:22pm for item #3. Trustee Ramirez second the motion, and the motion passed unanimously.

Trustees resumed open session at 2:39pm.

Trustee Rottweiler made a motion to grant the appeal in the amount of \$1,755.94. Trustee Gilman seconded the motion, and the motion passed unanimously.

4. Discussion and Possible Action Regarding the Approval of the July 24, 2024, Trust Meeting Minutes

Trustee Karwaczka moved to approve the July 24, 2024, Trust Meeting Minutes. Trustee Rottweiler seconded the motion, and the motion passed unanimously.

5. Discussion and Possible Action Regarding Approval of the July, August, and September 2024 Financials

Stephanie Moore from GBS reviewed the September 2024 financial reports.

Trustee Karwaczka made a motion to approve the July, August, and September 2024 Financials distributed to Trustees. Trustee Ramirez seconded the motion, and the motion passed unanimously.

6. Medical Claims Report

Krista Keller from AmeriBen provided an update on AmeriBen and various innovations and Opportunities for the Trust to consider such as a maternal health program, disease management program, patient advocacy solution, and Caelon Subrogation. Kelly Schoonmaker from AmeriBen reviewed medical claims incurred 7/1/2023 through 6/30/2024, Paid through 9/30/2024 compared to medical claims incurred 7/1/2022 through 6/30/2023, Paid through 9/30/2023.

No motion required.

7. Prescription Drug Claims Report

Lisa Thompson and Bryan Espinoza from Navitus provided a report on the prescription drug claims for the period of July 1, 2023, through June 30, 2024.

No motion required.

8. Medical Network Report

Rachele Martin from Blue Cross Blue Shield of Arizona (BCBSAZ) reviewed statewide PPO network enhancements. Rachele stated BCBSAZ is expanding their network to new behavioral health providers. Rachele also highlighted the AZ Blue Foundation is focusing on Mental Health this year.

No motion required.

9. Dental Plan Report

Casey Lawton from Ameritas presented a report on the dental network utilization. Casey made a few recommendations such

No motion required.

10. Vision Claims Report

Kym Sumner from EyeMed summarized Vision Claims from July 1, 2023, through June 30, 2024.

No motion required.

11. Life Insurance Report

Bill Ochs from Securian was present to provide a report on Life Insurance, but could not get his microphone to work, so Stephanie Moore from GBS provided the high points from the report.

No motion required.

Trustee Rottweiler left the meeting.

12. Employee Assistance Program Report

Geno Napolitano from Curalinc provided a program summary and Curalinc's product innovation and roadmap.

No motion required.

13. Wellbeing Program Report

Laura Montini from GBS provided a report on the Trust Wellbeing Program. Laura highlighted that the on-site screening and program participation, population health data, and current trends in the Physical and Emotional Wellbeing space.

No motion needed.

14. Approval of the IBNP Claim Reserves as of June30, 2023 and acceptance of the Reserve Target Letter

Laura Montini from GBS presented the Incurred but not Paid (IBNP) calculation by Cheiron, the Trust's actuary. The IBNP as of June 30, 2023, was calculated at \$1,899,000. The Actuary also prepared a Reserve Target Letter for CCT that recommends maintaining a surplus of 5.5 months of plan expenses plus IBNP. Laura stated that CCT currently has 10.2 months of expenses in reserve which exceeds the target of 5.5 months.

Trustee Gilman mad a motion to accept the IBNP calculation and acknowledge the receipt of the Target Reserve Letter from Cheiron. Trustee Ramirez seconded the motion, and the motion carried unanimously.

15. Approval of the 2023-24 CCT Risk Management Plan

Stephanie Moore from GBS presented the 2024-25 CCT Risk Management Plan and reviewed the items that are included in the plan for historical purposes as well as the current financial state of the Trust and the 2024-25 work goals.

Trustee Gilman made a motion to approve the 2023-24 CCT Risk Management Plan as presented. Trustee Ramirez seconded the motion, and the motion passed unanimously.

16. Administrative Update

Stephanie Moore reported that GBS is currently interviewing for the Wellbeing consultant role. Stephanie also shared the compliance checklist and updates on the three requests for proposals (RFP) taking place.

No motion required.

17. Future Agenda Items

There were no future agenda items.

No motion required.

18. Next Meeting Date

The next meeting is the Annual Renewal Meeting, and it is scheduled from January 31 – February 2, 2025, in Tubac, AZ.

19. Call to the Public

There were no comments from the public.

No motion required.

20. Adjournment

The meeting was adjourned at 4:32 p.m.

Respectfully Submitted,
Laura Montini, GBS
Recording Secretary