

**Cochise Combined Trust**  
**DRAFT - Minutes of Work Session**  
**Thursday, January 29, 2026**

**Trustees Present:**

Wendy Davis, Chairperson  
Jackie Elliott, Trustee  
Sharon Gilman, Trustee  
Jennifer Graeme, Trustee  
James Perey, Trustee  
Nayla Ramirez, Trustee

**Others Present:**

Laura Bacon, Gallagher	Wendy Koop, Cochise College
Kayla Begley, EyeMed	Rachele Martin, AZ Blue
Ryan Benitez, Cheiron	Stephanie Moore, Gallagher
Mike Groeger, AZ Blue	Tealjoy Murray, RxBenefits
Ambrosia Jones, EyeMed	Ravi Patel, JS&H
John Hatz, Gallagher	Lauren San Juan, RxBenefits
Michael Hensley, JS&H	Kyle Thompson, RxBenefits
Krista Keller, AmeriBen	Pam Vannoy, AmeriBen
	Daniela Zubic, Gallagher

**1. Call to Order, Open Remarks, Introductions and Agenda Review**

The meeting was called to order at 9:00 a.m. by Chairperson Davis. Chairperson Davis welcomed everyone to the 2026-27 Cochise Combined Trust renewal meeting, reviewed the agenda and thanked everyone for coming. Each attendee introduced themselves.

**2. Legal Update**

Mike Hensley and Ravi Patel from JS&H provided Trustees with a presentation on fiduciary liability responsibility.

**3. Trust Administration Review and Strategic Planning**

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

**4. Trust Financial Update**

Laura Bacon from Gallagher presented the financial summary comparison for the last five years. Bacon reviewed the budget, claims expenses, and large claims, and highlighted the financial standing of the Trust's first six months of the plan year. Lastly, Bacon highlighted the annual rate change over the last ten years.

**5. Network Savings Report**

Michael Groeger and Rachele Martin from Blue Cross Blue Shield of Arizona (AZ Blue) reviewed the network savings for the Trust. Martin also introduced the new Join Administration Arrangement that the Trust will be moving to July 1, 2026.

Meeting recessed at 10:15am. Meeting resumed at 10:25am.

**6. Medical Claims and Medical Management Report**

Krista Keller from AmeriBen presented the medical claims experience incurred and paid from July 1, 2025, through November 30, 2025, compared to those of the same time period in the prior year. Pam Vannoy from AmeriBen presented the Medical Management claims from July 1, 2024, through June 30, 2025.

**7. Prescription Claims Report**

Tealjoy Murray and Lauren San Juan from RxBenefits presented a review of prescription drug utilization from July 1, 2025, through October 31, 2025.

**8. Vision Claims Report**

Kayla Begley and Ambrosia Jones from EyeMed provided a review of the vision plan and the vision claims paid from July 1, 2024, through June 30, 2025, compared to the same time period of the previous year.

**9. Wellbeing Program Update**

Daniela Zubic from Gallagher reviewed major diagnostic areas, current solutions, and future opportunities. Zubic reviewed Digbi Health program and a brief discussion followed.

**10. Recommended Claim Funding Rates and Benefit Options for the 2026-27 plan year**

Ryan Benitez from Cheiron presented the actuarial rate development for the 2026-27 plan year. The recommended Medical/Rx funding rate was 8.6% higher than the current funding rate. The recommended Dental rate change was 0.2% higher than the current funding rate. The recommended Vision rate was recommended at 13.6% higher than the current funding rate. The Short-Term Disability (STD) rate

change was recommended at a 4.7% increase. Ryan also shared various possible benefit changes priced for the EPO, Buy-up EPO, and HDHP plans.

Meeting recessed for lunch at 11:30am and resumed at 12:47pm.

**11. 2026-27 Renewal Discussion and Budget Building**

Stephanie Moore reviewed the 2026-27 proposed budget, with the Medical/Rx claim funding recommended rates from the actuary. Trustees reviewed and discussed various plan design options after Ryan Benitez, Cheiron, provided the explanation of how the change affected the claims funding.

**12. Adjournment**

The meeting was adjourned at 1:52pm.

Respectfully Submitted,  
Laura Bacon, Account Manager