

Cochise Combined Trust
DRAFT - Minutes of Work Session
Friday, January 30, 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

The Meeting was called to order at 9:00am by Chairperson Davis.

2. Discussion and Possible Action Regarding Approval of the October 29, 2025 Trust Meeting Minutes

Trustee Perey made a motion to approve the October 29, 2025, Trust Meeting Minutes as presented. Trustee Gilman seconded the motion, and the motion passed unanimously.

3. Discussion and Possible Action Regarding Approval of the Trust Financial Reports through December 2025

Laura Bacon from Gallagher reviewed the December 2025 financial report highlighting the year-to-date cash position and high-dollar claimants.

Trustee Graeme made a motion to approve the Trust Financial Reports through December 2025. Trustee Perey seconded the motion, and the motion passed unanimously.

4. Discussion and Possible Action Regarding Acceptance of June 30, 2025, Financial Audit

Stephanie Moore from Gallagher reviewed the June 30, 2025 financial audit. Moore highlighted the Trust's total assets and Incurred but Not Reported (IBNR) liability.

Trustee Gilman made a motion to acknowledge receipt of the June 30, 2025, financial audit. Trustee Ramirez seconded the motion, and the motion passed unanimously.

5. Reinsurance Renewal Authorization

Trustee Graeme made a motion to authorize the CCT Trust Chairperson to bind the 2026-27 reinsurance contract that is in the best interest of the Trust. Trustee Perey seconded the motion, and the motion passed unanimously.

6. Surplus Deficit Report

Stephanie Moore from GBS presented the Surplus Deficit report as of December 2025.

No motion required.

7. Discussion and Possible Action Regarding Dental Network and Administration Request for Proposal. May go into executive session pursuant to ARS Sec. 38-431.03 (A) (3 and 4).

Stephanie Moore from Gallagher presented the proposals from the two interviewed finalists, Ameritas and Humana.

Trustee Gilman made a motion to approve a contract with Humana for Dental Network and Administration services based on the proposal provided and authorize the Chairperson to execute the contract following review and approval by the Trust Attorney. Trustee Ramirez seconded the motion, and the motion passed unanimously.

Chairperson Davis expressed their appreciation for the partnership with Ameritas and that they are looking forward to working with Humana.

8. Discussion and Possible Action Regarding Trust Attorney Request for Proposal. May go into executive session pursuant to ARS Sec. 38-431.03 (A) (3 and 4).

Stephanie Moore from Gallagher reported that the incumbent, Jones, Skelton, and Hochuli (JS&H), was the only firm to respond to the RFP. Moore reviewed the proposal.

Trustee Ramirez made a motion to approve a contract with Jones, Skelton, and Hochuli for Trust Attorney services based on the proposal provided and authorized the Chairperson to execute the contract following review and approval by the Trust Attorney. Trustee Gilman seconded the motion, and the motion passed unanimously.

9. Discussion and Possible Action Regarding Short-Term Disability Administration Request for Proposal. May go into executive session pursuant to ARS Sec. 38-431.03 (A) (3 and 4).

Stephanie Moore from Gallagher reviewed the proposal from Guardian, and shared that Ochs, NIS/Madison Life and Hartford declined to bid unless the group had a second line of coverage.

Trustee Gilman made a motion to approve a contract with Guardian for Short-term Disability Administration services based on the proposal provided and the level of services each entity requests and authorize the Chairperson to execute the contract following review and approval by the Trust Attorney. Trustee Elliott seconded the motion and the motion passed unanimously.

10. Discussion and Possible Action Regarding Approval of the 2026-27 Benefits and Rates

Stephanie Moore reviewed and discussed the budget, benefits and rates presented during the renewal workshop. Trustees selected the following benefit changes for the 2026-27 plan year.

Benefit Change Options:

EPO

- Change Telemedicine copays to \$30 with no free visits

EPO Buy-Up

- Increase deductible to \$400/\$1,200
- Change Telemedicine copays to \$30 with no free visits
- Increase MOOP to \$6,000/\$12,000

HDHP

- Increase deductible and MOOP to \$3,400/\$6,800

All Plans:

- Add Digbi Health as a point solution
- Add FedLogic as a point solution

Dental, Vision, Short-term Disability – No changes

Life Insurance

- Guaranteed Issue up to \$100,000 for employees only, unless previously denied

Trustee Ramirez made a motion to approve the 2026-27 funding and plan design changes as presented with the with the Active HDHP at 6.5% funding increase, the Active EPO at 6.5% funding increase, and the active Buy-Up EPO at 10.7%. Lastly, all Retiree tiers/plans at 10.7% funding increase for the 2026-27 plan year beginning July 1, 2026. Trustee Gilman seconded the motion, the motion passed unanimously.

11. Discussion and Possible Action Regarding Approval of New Program Contracts

Trustee Graeme made a motion to approve a contract with Digbi Health and FedLogic and authorized the Chairperson to execute the contract on behalf of the Trust following approval as to form by the Trust Attorney. Trustee Pery seconded the motion, and the motion passed unanimously.

12. Discussion and Possible Action Regarding Approval of the 2026-27 Administrative Vendor Contract Amendments

The following administrative vendor amendments were presented with an effective date of July 1, 2025: AmeriBen, Blue Cross Blue Sheild of Arizona, Gallagher Benefit Services, RxBenefits, Cheiron, and Securian Life Insurance.

Trustee Pery made a motion to approve the amendments as presented and to authorize the Chairperson to execute the amendments following review as to form by the Trust Attorney. Trustee Gilman seconded the motion, and the motion passed unanimously.

13. Administrative Update

There were no administrative updates.

No motion required.

14. Future Meeting Items

There were no future agenda items requested.

15. Next Meeting Date

The next meeting is scheduled for April 22, 2026, 2:00pm to be held via Zoom.

16. Call to the Public

No public was present.

17. Adjournment

The meeting was adjourned at 9:27am.

Respectfully Submitted,
Laura Bacon, Account Manager