COCHISE COMBINED TRUST
DRAFT – Minutes of Annual Renewal Trust Meeting
Wednesday, April 22, 2026

Trustees Present:

Wendy Davis, Chairperson
Jennifer Graeme, Trustee
Jackie Elliott, Trustee
Nayla Ramirez, Trustee

Others Present:

Scooter Freeney, Central AZ College
Laura Bacon, Gallagher
Krista Browning, AmeriBen
Stephanie Moore, Gallagher
Shelley Ulmer, Cochise College
Amy Wagner, Cochise College
Daniela Zubic, Gallagher

1. **Call to Order**
   The meeting was called to order at 2:00 p.m.

2. **Discussion and Possible Action Regarding a Medical Claim Denial Appeal**
   Stephanie Moore, Galalgher, presented the facts of the appeal.

   Trustee Graeme made a motion to deny the medical claim denial appeal. Trustee Elloitt seconded the motion and the motion passed unanimously.

3. **Discussion and Possible Action Regarding Approval of January 29, 2026, Work Session and January 30, 2026 Trust Meeting Minutes**
   Trustee Graeme made a motion to approve the the January 29, 2026, Work Session and January 30, 2026 Trust Meeting Minutes. Trustee Elliott seconded the motion, and the motion passed unanimously.

4. **Discussion and Possible Action Regarding Approval of the January, February, and March 2026 Financials**
   Laura Bacon, Gallagher, provided Trustees and Staff with a report on the financial position of the Trust as of March 2026.

   Trustee Elliott made a motion to approve January, February, and March 2026 Financials, Trustee Graeme seconded the motion, and the motion passed unanimously.

5. **Discussion and Possible Action Regarding the 2026-27 Quarterly Trust Meeting Dates**
   Trustee Graeme made a motion to approve the 2026-27 Quarterly Trust Metting Dates as presented. Trustee Elliott seconded the motion, and the motion passed unanimously.

6. **Surplus/Deficit Report and Use of Excess Surplus for the 2026-27 Plan Year**
   Stephanie Moore, Gallagher, provided the Surplus Report and history of surplus use in prior plan years.

   Trustee Elliott made a motion to approve the Use of Excess Surplus for the 2026-27Plan Year. Trustee Graeme seconded the motion, and the motion passed unanimously.

7. **Discussion and Possible Action Regarding the Vendor Bid Schedule**
   Stephanie Moore, Gallagher, reviewed the recently completed Request for Proposals (RFP), along with the proposed bid schedule. Moore recommended delaying the network RFP until fiscal year 28 to align with the third-part administrator and medical management RFP. Then, subsequently delaying the actuary, life, and vision RFP until fiscal year 29.

   Trustee Graeme made a motion to approve the vendor bid schedule as discussed. Trustee Elliott seconded the motion and the motion passed unanimously.

8. **Wellbeing Program Update**
   Daniela Zubic, Gallagher, provided an update on the Wellbeing Program. Zubic highlighted recent screening participation, upcoming events, and program participation.

   No motion required.

9. **Administrative Update**
   Laura Bacon, Gallagher, provided an update on Mental Health Parity Analysis, Reinsurance renewal, Guardian Short-term Disability Administration Implementations, and the Humana Implementation noting all tasks are moving along well.

   No motion required.

10. **Discussion and Possible Action Regarding CCT Membership Renewal**
    Trustee Graeme made a motion to invite Cochise College to retain membership in the trust for the term of July 1, 2026, through June 30, 2029. Trustee Elliott seconded the motion and the motion passed unanimously.

    Trustee Elliott made a motion to invite Cochise County to retain membership in the trust for the term of July 1, 2026, through June 30, 2029. Trustee Ramirez seconded the motion and the motion passed unanimously.

Trustee Graeme made a motion to invite Central Arizona College to retain membership in the trust for the term of July 1, 2026, through June 30, 2029. Trustee Davis seconded the motion and the motion passed unanimously.

11. Future Agenda Items

Stephanie Moore, Gallagher, asked Trustees to please bring forward any additional projects for consideration and inclusion in the Risk Management Plan that will be discussed at the next Trust meeting.

12. Call to the public

There were no members of the public who wished to address the Board.

13. Adjournment

The meeting was adjourned at 2:25 p.m.

Respectfully Submitted,
Laura Bacon, Recording Secretary