



**Minutes of Board of Trustees Meeting  
FINAL  
Thursday, February 23, 2023 8:00 AM  
Work Session**

**The following Trustees were present and a quorum was met:**

<b>Ryan Hackmann, Chairperson</b>	<b>Desert View Schools</b>
<b>David Coolidge, Vice-Chairperson</b>	<b>City of Winslow</b>
<b>Linda Watson, Treasurer</b>	<b>City of Page</b>
<b>Gary Neiss</b>	<b>Town of Carefree</b>
<b>Jessica Vaughan</b>	<b>Town of Eagar</b>
<b>Mark Wade</b>	<b>Greer Fire District</b>
<b>Pat Nichols</b>	<b>City of Holbrook</b>
<b>Eric Lillis</b>	<b>Kingman Academy of Learning</b>
<b>Raymond Headings</b>	<b>Pine-Strawberry Water Improvement District</b>
<b>Amy Putnam</b>	<b>Town of Parker</b>
<b>Danielle Palma</b>	<b>City of Safford</b>
<b>Katie Melser</b>	<b>Town of Snowflake</b>
<b>Kelsi Miller</b>	<b>Town of Springerville</b>
<b>Gus Lundberg</b>	<b>Town of Taylor</b>
<b>Richard Marsh</b>	<b>Town of Wellton</b>
<b>Pamela Galvan</b>	<b>City of Williams</b>

**The following Alternate Trustees were present:**

<b>Kandance French-Contreras</b>	<b>Town of Carefree</b>
<b>Rick Ogston</b>	<b>Desert View Schools</b>
<b>Bryce Hamblin</b>	<b>Town of Eagar</b>
<b>Amy Hunt</b>	<b>Kingman Academy of Learning</b>
<b>Karen Norris</b>	<b>Town of Miami</b>
<b>Rachell French</b>	<b>City of Page</b>
<b>Megan Poe</b>	<b>Town of Parker</b>
<b>Cindy Lee</b>	<b>City of St. Johns</b>
<b>Heidi Wink</b>	<b>Town of Springerville</b>
<b>Sandy Jones</b>	<b>Town of Wellton</b>
<b>Kelley Pugh</b>	<b>City of Winslow</b>

**The following Vendors were present:**

<b>Jared Loo</b>	<b>Ameritas</b>
<b>Michael Reich</b>	<b>Cheiron</b>
<b>Michael Schionning</b>	<b>Cheiron</b>
<b>Erin Collins</b>	<b>Gallagher</b>
<b>John Hatz</b>	<b>Gallagher</b>

Missy Jenson  
Megan Stavros  
Amanda Weaver  
Sally Wineman  
Michael Hensley  
Michael Cote  
Peggy Thompson  
Maria Lopez  
Jake Goll  
Lisa Thompson  
Bill Ochs

Gallagher  
Gallagher  
Gallagher  
Gallagher  
Jones, Skelton & Hochuli  
Meritain  
Meritain  
Town of Miami  
Navitus  
Navitus  
Ochs, Inc.

The following Guests were present:

Chase Carlson  
Kara Solis  
Bobby Fendley  
Maria Lopez  
Julie Walker

Benefit Intelligence  
Town of Eagar  
Fendley Benefits  
Town of Miami  
City of Williams

**1. Call to Order**

Ryan Hackmann, Rural Arizona Group Health Trust (RAGHT) Chairperson, called the meeting to order at 8:07 am.

**2. Opening Remarks and Introductions**

Ryan Hackmann and Erin Collins, Gallagher, began the meeting by thanking everyone for coming. All Trustees and vendors introduced themselves. Erin Collins introduced John Hatz as his replacement effective September 01, 2023 and officially announced his retirement.

**3. Overview of RAGHT History, Founding Principles, Operational and Financial Performance**

Erin Collins, Missy Jenson, and Amanda Weaver provided an overview on the inception of RAGHT in 2002 and the history of how the Trust has run to present.

**4. Medical Review and Claims Insights**

Michael Cote, Meritain, gave an update of RAGHT's Medical Claims for the period of December 01, 2021-November 30, 2022. Mike also provided an update on how the Aetna Network is running and also utilization of Teladoc services.

**5. Blue Cross Blue Shield of Arizona Overview/Discount and Utilization Review**

Erin Collins provided a brief overview of discount savings. Also provided were the rate guarantees and service enhancements. BCBCAZ was not in attendance.

**6. Prescription Drug Review and Insights**

Jake Goll and Lisa Thompson of Navitus gave the Trust an update on Prescription utilization for the 2021 and 2022 Calendar years along with an overview of the new Copay Max Plus offering.

#### **7. Wellness Program Review and Proposal**

Missy Jenson, Gallagher, updated Trustees on the Wellness Programs offered in 2022 and presented proposed Wellness Portal through Virgin Pulse.

#### **8. Dental & Vision Network**

Jared Loo with Ameritas provided an overview of how the dental and vision network have run since implementing July 01, 2022.

#### **9. Aetna Voluntary Products Offering & Enroller Use Review**

Megan Stavros, Gallagher, provided an overview of the Accident Plan, Critical Care, and Hospital Indemnity, A couple of options were provided to Trustees to use the Benefit Enrollers for Open Enrollment and ongoing throughout the year.

Megan also discussed with Trustees offering LegalShield through RAGHT as another Employee Paid Voluntary Benefit.

#### **10. Basic Life/Additional Life & Short Term Disability Review**

Bill Ochs with Ochs Inc. provided an overview of the Employer Basic Life, Voluntary Term Life and the Voluntary Short Term Disability. Bill reminded the entities of additional benefits offered through Securian as part of the Life Products.

#### **11. RAGHT Financial Status through December 31, 2022**

Amanda Weaver, Gallagher, reviewed the Trust's financial status through December 31, 2022, discussing with Trustees that the past 5 Plan Years; noting that the Medical/Rx Claims and Large Claims have decreased significantly for the current Plan Year.

#### **12. Recommended Claim Funding Rates for 2023-2024 and Pricing of Benefit Change Options**

Mike Schionning and Michael Reich, Cheiron, reviewed with Trustees how the claim funding amounts were formulated for the upcoming Plan Year and presented Cheiron's recommended funding factors for the 2023-2024 Plan Year.

#### **13. 2023-2024 Renewal Discussion & Benefit Building Trustee Budget Workshop & Discussion**

Erin Collins, Gallagher, explained to Trustees all of the components that make up the Trust's budget and provided an overview of benefit change options for the EPO and HDHP Plans. Trustees discussed and received clarification on the benefit options up for discussion at the Trust meeting scheduled for the following day.

#### **14. Adjournment**

Ryan Hackmann, RAGHT Chairperson, asked for an adjournment. Amy Putnam made a motion. Cindy Lee seconded. The meeting was called to an end at 4:42 p.m.