



**Rural Arizona Group Health Trust
FINAL
Minutes of Board of Trustees Meeting
Teleconference
Thursday, June 01, 2023 8:30 a.m.**

The following Trustees were present and a quorum was met:

Ryan Hackmann, Chairperson	Desert View Schools
David Coolidge, Vice-Chairperson	City of Winslow
Linda Watson, Treasurer	City of Page
Gary Neiss	Town of Carefree
Jessica Vaughan	Town of Eagar
Mark Wade	Greer Fire District
Pat Nichols	City of Holbrook
Eric Lillis	Kingman Academy of Learning
Danielle Palma	City of Safford
Katie Melser	Town of Snowflake
Pamela Galvan	City of Williams

The following Alternate Trustees were present:

Karen Norris	Town of Miami
Morgan Motz	Pine-Strawberry Water Improvement District
Heidi Wink	Town of Springerville
Geri Judd	Town of Taylor
Sue Bennett	City of Williams

The following Vendors were present:

Erin Collins	Gallagher
John Hatz	Gallagher
Missy Jenson	Gallagher
Amanda Weaver	Gallagher
Michael Hensley	Jones, Skelton & Hochuli
Rick Cajthaml	Meritain
Mike Cote	Meritain
Marina Phillips-Waddle	Meritain

1. Call to Order

The meeting was called to order at 8:30 a.m. by Ryan Hackmann, RAGHT Chairperson.

2. Roll Call

Roll call was taken by Amanda Weaver.

3. Discussion, Consideration of and Possible Action Regarding Approval of the of the February 23, 2023 Work Session Meeting Minutes and the February 24, 2023 Trust Meeting Minutes and Executive Session Minutes

Ryan Hackmann asked if there were any changes requested or any questions. No changes were needed and no questions asked. Linda Watson made a motion to approve the minutes as presented. Eric Lillis seconded.

The motion was approved **15-0**.

4. Discussion, Consideration of and Possible Action Regarding Approval of the Financial Results Through April 30, 2023

Amanda Weaver discussed with Trustees that in reviewing the April 2023 financials the Trust is showing a gain of \$2.5M. Medical, Prescription and Dental are all running under budget YTD. In regards to Stop Loss, there are 10 Large Claimants and five have exceeded the Specific Deductible and Aggregating Specific Deductible by \$83,800. Amanda let Trustees know that the Trust is running very well.

Ryan Hackmann asked for a motion. Linda Watson made a motion to approve the financials through April 30, 2023 as presented and Pamela Galvan seconded.

The motion was approved **15-0**.

5. Wellness Program Update/Introduction of Morgan Thompson

Missy provided an overview of entity participation for the Health Risk Assessment Screening and reminded Trustees of the upcoming screenings:

- Skin Cancer
- Prostate Exams
- Flu Vaccinations
- Mammograms

Missy also provided an overview of the Omada Program noting that participation is still increasing and that participating Member have lost a grand total of 1,030 lbs. since the program was implemented in 2018.

Missy informed Trustees that she would be taking on a new role within Gallagher and her replacement would be Morgan Thompson, who she would introduce upon her start date later in June.

6. Discussion, Consideration of and Possible Action Regarding Ratification of the 2023-2024 Stop-Loss Coverage

Amanda Weaver informed Trustees that this was a great year for securing coverage with all quotes coming in under the 20% that was budgeted. RAGHT's current carrier (Voya) came back with a firm quote offering an overall increase of 11.9%, HM proposed 0.5% over current; however Wellpoint came in at a 2% decrease which was a \$410,000 savings versus budget. Gallagher worked with the Trust Chairperson to bind coverage with Wellpoint. The savings was added into the General Admin.

Amanda requested that Trustees ratify the already bound coverage with Wellpoint effective July 01, 2023.

Katie Melser made a motion to ratify the contract with Wellpoint as presented. Linda Watson seconded the motion.

The motion was approved **15-0**.

7. Discussion, Consideration of and Possible Action Regarding a Request for Proposal (RFP) for Enrollment Portal Services

John Hatz discussed with Trustees the Enrollment Portal platform and service issues that occurred during Open Enrollment and continue to be ongoing.

John asked if there was an interest in moving forward with a RFP to verify what additional options may be available to the Trust for this service and that Gallagher would bring proposal amounts back to Trustees to determine next steps.

Trustees agreed that it would be beneficial to move forward to determine the price point for an RFP.

No vote was needed.

8. Discussion, Consideration of and Possible Action Regarding Enrollment Portal Reset of Employee Passwords for Open Enrollment

Amanda Weaver discussed with Trustees that an entity concern was brought to her attention stating that with the new user format outlined in Open Enrollment documents was causing confusion when Employees logged into elect benefits. Employees were using the new user password rather than what they had changed it to upon their initial sign on as a New Hire. This issue was time consuming for the Human Resources Department to assist and reset passwords for Employees during Open Enrollment. It was asked that the passwords be reset to the initial login format and Employees would be prompted to update at that time. Amanda noted that she had worked with the vendor and was told that the passwords could be reset at Open Enrollment; however, it could not be done for just one entity, all entities would have to be reset as RAGHT.

Trustees discussed and entities did not feel they were running into the same issues and felt it would be best not to reset the passwords at Open Enrollment.

No vote was needed.

9. Discussion, Consideration of and Possible Action Regarding 2023-2024 Risk Management Plan Work Goals

Erin Collins reminded Trustees of the importance of the Risk Management Plan and that it was the history and an ongoing working document for the Trust. Each year Work Goals are outlined on what will be worked on throughout the year. Gallagher outlined the following items:

1. Research an outside vendor to handle the Dependent Eligibility Audit
2. Plan/Benefit Analysis
3. Research Self-Funded or Employer Paid Short Term Disability options for all RAGHT entities.
4. Monitor Omada Health programs ongoing engagement
5. Continue to work with the Wellness Steering Committee to address participation and research programs to address risks.
6. Review the Trust's Enrollment Portal contract for possible renegotiation and/or RFP using Gallagher's internal practice
7. Conduct the RAGHT membership renewal process for City of Holbrook, Kingman Academy of Learning, City of Safford, and Town of Wellton effective July 01, 2024.
8. Stop Loss shopping, if applicable; and
9. Coordination of the Trust's Annual Renewal Meeting.

Trustees were reminded to reach out to Gallagher with any additional Work Goals they would like added.

10. Discussion, Consideration of and Possible Action Regarding Approval of the 2023-2024 RAGHT Meeting Schedule

John Hatz reminded Trustees that Gallagher provides a proposed meeting schedule for the upcoming Plan Year and asked if Trustees had any conflicts.

- ◆ Thursday, August 17, 2023 @ 8:30 a.m. – Annual Organizational Trust Meeting - Teleconference
- ◆ Thursday, November 30, 2023 @ 8:30 a.m. – Quarterly Trust Meeting - Teleconference
- ◆ Annual Conference; Hotel Valley Ho in Scottsdale, Arizona
 - Wednesday February 21, 2024 – Friday, February 23, 2024
- ◆ Thursday, June 06, 2024 @ 8:30 a.m. – Quarterly Trust Meeting – Teleconference

Ryan Hackmann asked for a motion to approve the 2023-2024 RAGHT Trust Meeting Schedule as presented.

Pamela Galvan made a motion to approve. Eric Lillis seconded the motion.

The motion was approved **15-0**.

11. Administrative Update

Erin Collins and Amanda Weaver summarized the following items:

Change in Trustees/Alternate Trustees – The following entities had a change in Trustees/Alternate Trustees:

Eagar – Alternate Trustee – Brannon Eagar
PSWID – Trustee – Kristie Allen

Membership Renewals Update – Members that renewed with RAGHT effective June 30, 2024:

- Town of Miami – Renewed through June 30, 2028 (5 years)
- City of Page – Renewed through June 30, 2028 (5 years)
- Town of Snowflake – Renewed through June 30, 2028 (5 years)
- City of Winslow – Renewed through June 30, 2028 (3 years)

Greer Fire District elected not to renew membership through RAGHT; therefore, their membership will end June 30, 2023. Once the Plan Year ends, it will be determined if the entity is in a surplus or a deficit. If a surplus exists, RAGHT will return up to 75% of surplus funds within 180 days and the balance within 27 months. If a deficit exists, RAGHT will request no more than 75% of the amount due within 180 days and the balance within 27 months. Greer Fire District may not apply for membership with RAGHT for three (3) years.

Renaissance Breach of Contract – Renaissance breached their contract as it did not provide a “walk clause”. Initially, the hotel was willing to provide a small settlement of \$1,525 + the reimbursement of the \$6,000 deposit. Gallagher requested a larger settlement of an additional \$3,255 to offset the cost of the increased room rates at the new conference/hotel facility. Trust Legal Counsel sent a Demand Letter and was able to collect the total balance due to the Trust, in the amount of \$10,780.

Navitus Request For Proposal/Contract – Gallagher and Navitus are working to finalize the contract effective July 01, 2023.

SmartBen Service Rep – Effective May 25th, Spencer Lewis is no longer with Alight. The new replacement is Ebony Halty at ebony.halty@alight.com.

Open Enrollment-SmartBen System - A few reminders:

- a. **Open Enrollment is closed**
- b. **Dual Enrollment** - Any New Hires/Qualifying Life Events effective May 1, 2023 or June 1, 2023 will need to enroll for the 2022-2023 Plan Year as

New Hire/Qualifying Life Event and also enroll for the 2023-2024 Open Enrollment.

- c. **May 29th to June 2nd** – Human Resources will have one work week to clear everything out of Pending Management. Failure of every entity to clean out Pending Management will hold up the process for all RAGHT entities.
- d. **June 6th to June 30th** – All vendors will need to be notified of any New Hire Enrollments, Qualifying Events, or changes made in the SmartBen portal as this is the blackout period. Files will not be sent during this timeframe.

Basic Life & Voluntary Term Life Reminders -

- a. All Benefit Eligible Employees MUST be enrolled in the Basic Employer Paid Life even if waiving additional coverages.
- b. Employer Paid Dependent Life – if an Employee is covering their spouse/dependents on the medical, the Dependent Paid Life must be elected. If an Employee is not covering their spouse/dependents, this benefit is optional.
- c. Dual Employees – If an entity employs spouses and/or dependents who are covered under their spouse's/parent's dependent coverage, they can only be covered under the Employee coverages for Basic and Voluntary Term Life. They may not also be covered under the Spouse or Child Life coverages. This is prohibited under the terms of the Life policies as duplicate coverage. This also includes married Employees that both work at a RAGHT entity.

Gallagher will be auditing the most recent billings to ensure the processes above are being administered correctly by the entities. If errors are found, the appropriate entities will be notified with an overview of the effective date of the retro adjustments.

Voluntary Short Term Disability/Voluntary Term Life Employee Offering: - A Special enrollment offering for these two benefits will be offered to Employees during Open Enrollment. Gallagher, Alight, and Ochs will be working to audit all Employees that elected the increases and verify all coverages are correct prior to July 01, 2023.

Voluntary Term Life (VTL) – Age Band Report - Once Open Enrollment has completed, Gallagher will request the Age Band Report from Alight and forward each entity their Member information. The report will include all Members whose Voluntary Term Life Premium will be increasing effective July 01, 2023.

SmartBen Bulk Confirmations & Benefit Comparisons - Once Pending Management is cleared out, Alight will provide Bulk Confirmations for all Employees that shows benefits for the 2023-2024 Plan Year. Comparison Reports are also available UPON REQUEST. The reports will show current benefits and

Open Enrollment benefits. It is the entities' responsibility to cross reference the spreadsheets should these be requested.

Trustee & Entity Documents – With a new Plan Year approaching, we will be updating Trustee/Alternate Trustee and Entity Documents:

- Conflict of Interest – Trustees and Alternate Trustees must complete each year
- HIPAA – Trustees, Alternate Trustees and HR Contacts must complete each year
- Meritain PHI Forms – Gallagher will be working to clean up who should be receiving reports, billings, and have access to the Meritain Portal

Personal Health Information (PHI) - When sending claims issues or any information that includes PHI, this must be sent in a secure fashion. If entities are unable to send secure, please fax the information or reach out to Gallagher and we can send you a secure email to respond to and include the information.

12. Next Meeting Date

Next meeting is scheduled for Thursday, August 17, 2023 at 8:30 a.m. (Annual Organizational Meeting) and will be held via teleconference call.

13. Call to Public

There was no response to the call to the public.

14. Adjourn

Ryan Hackmann asked for a motion to adjourn the meeting at 9:22 a.m. Pamela Galvan made a motion. Linda Watson seconded.