



**Minutes of Board of Trustees Meeting
FINAL
Thursday, February 22, 2024 8:00 AM
Work Session**

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
Pat Nichols	City of Holbrook
Eric Lillis	Kingman Academy of Learning
Karen Norris	Town of Miami
Kristie Allen	Pine-Strawberry Water Improvement District
Jenaya Stringham	Town of Parker
Danielle Palma	City of Safford
Katie Melser	Town of Snowflake
Kelsi Miller	Town of Springerville
Paul Ramsey	City of St. Johns
Gus Lundberg	Town of Taylor
Pamela Galvan	City of Williams

The following Alternate Trustees were present:

Kandance French-Contreras	Town of Carefree
Kara Solis	Town of Eagar
Amy Hunt	Kingman Academy of Learning
Rachell French	City of Page
Megan Poe	Town of Parker
Morgan Motz	Pine-Strawberry Water Improvement District
Brian Richards	Town of Snowflake
Cindy Lee	City of St. Johns
Geri Judd	Town of Taylor
Sandy Jones	Town of Wellton
Kelley Pugh	City of Winslow

The following Vendors were present:

Jennifer Huppenthal	American Health Group
Casey Lawton	Ameritas
Rachele Martin	Blue Cross Blue Shield of Arizona
Ryan Benitez	Cheiron
Michael Reich	Cheiron
John Hatz	Gallagher
Tori Hudson	Gallagher
Ross Volk	Gallagher

Amanda Weaver
Michael Hensley
Rick Cajthaml
Marina Phillips-Waddle
Maria Lopez
Jake Goll
Lisa Thompson
Bill Ochs
Donny Usher

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

The following Guests were present:

Bobby Fendley
Misty Hatch
Janelle Victory
Maria Lopez
Darren Coldwell
Nora Yackley

Benefit Commerce Group
City of Holbrook
Kingman Academy of Learning
Town of Miami
City of Page
Town of Parker

1. Call to Order

Ryan Hackmann, Rural Arizona Group Health Trust (RAGHT) Chairperson, called the meeting to order at 8:02 am.

2. Opening Remarks and Introductions

Ryan Hackmann, Trust Chairperson and John Hatz, Gallagher began the meeting by thanking everyone for coming. All Trustees and vendors introduced themselves.

3. Compliance Update

Ross Volk, Gallagher Compliance Counsel, provided Trustees an overview of coverage for COVID testing, vaccines, and treatment, Medicaid Plans, No Surprises Act requirements, updates on preventative care services and pharmacy benefit cost and reporting.

4. Overview of RAGHT History, Founding Principles, and Benefit Considerations

John Hatz provided an overview on of RAGHT's history and benefit changes and discussions to focus during the work session.

5. Medical Review and Claims Insights

Rick Cajthaml, Meritain, gave an update of RAGHT's Medical Claims for the period of January 2023 through December 2023. Rick also provided an update on how the Aetna Network is running and also utilization of Teladoc services.

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

Rachele Martin provided a brief overview of discount savings and Community Partnerships and Programs.

7. Prescription Drug Review and Insights

Jake Goll and Lisa Thompson of Navitus gave the Trust an update on Prescription utilization for October 2022 – September 2023 along with an overview of the new Weight Loss Medications on the market.

8. Dental & Vision Network

Casey Lawton with Ameritas provided an overview of how the dental and vision network have run since the 2023 Calendar Year and provided an overview of the Fusion Benefit.

9. Wellness Program Review and Cost Share Waiver Program

Tori Hudson, Gallagher, updated Trustees on the Wellness Programs offered in 2023 and presented a Cost Share Waiver Program for Diabetic Medications.

10. Medical Management Overview/Patient Advocacy Services Proposal

Jennifer Huppenthal provided an update on Utilization Review and Case Management Services. Jennifer also discussed a proposal regarding a service that assists Covered Members on Medical/Rx Benefit use, assisting with claims issues, and precertification of Medical Services.

11. Basic Life/Additional Life & Short Term Disability Review & Voluntary Term Life Proposal

Bill Ochs with Ochs Inc. provided an overview of the Employer Basic Life, Voluntary Term Life and the Voluntary Short Term Disability. A reminder to the entities regarding additional benefits offered through Securian as part of the Life Products. Bill also discussed and proposed to Trustees an offering of allowing Employees and Spouses to increase VTL above the Guaranteed Issue by completing an Evidence of Insurability.

12. Aetna Voluntary Products Offering/MASA Proposal & Enroller Use

John Hatz, Gallagher, provided an overview of the Accident Plan, Critical Care, and Hospital Indemnity. John discussed a few enhancements to the Accident Plan. A brief overview was provided regarding the MASA Benefit, noting that No Surprises Act should negate any issues with Emergency ambulance services. John also noted that Benefit Enrollers could be utilized for Open Enrollment at no cost to the Trust if voted on by Trustees.

13. PlanSource Overview

Donny Usher with PlanSource provided an overview of the new Enrollment Portal that will replace the current platform.

14. RAGHT Financial Status through December 31, 2023

Amanda Weaver, Gallagher, reviewed the Trust's financial status through December 31, 2023, 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.

15. Recommended Claim Funding Rates for 2024-2025 and Pricing of Benefit Change Options

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 2024-2025 Plan Year.

16. 2024-2025 Renewal Discussion & Benefit Building Trustee Budget Workshop & Discussion

John Hatz, 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.

17. Adjournment

Ryan Hackmann, RAGHT Chairperson, adjourned the meeting at 3:58 p.m.