



Minutes of Board of Trustees Annual Conference Meeting
FINAL
Friday, February 28, 2025 8:00 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
Misty Hatch	City of Holbrook
Eric Lillis	Kingman Academy of Learning
Kristie Allen	Pine-Strawberry Water Improvement District
Megan Poe	Town of Parker
Danielle Nelson	City of Safford
Katie Melser	Town of Snowflake
Kelsi Miller	Town of Springerville
Gus Lundberg	Town of Taylor
Pamela Galvan	City of Williams

The following Alternate Trustees were present:

Kristen Krey	Town of Carefree
Kara Solis	Town of Eagar
Randy Sullivan	City of Holbrook
Amy Hunt	Kingman Academy of Learning
Rachell French	City of Page
Nora Yackley	Town of Parker
Morgan Motz	Pine-Strawberry Water Improvement District
Brian Richards	Town of Snowflake
Heidi Wink	Town of Springerville
Cindy Lee	City of St. Johns
Marcie Pawlik	Town of Taylor
Sandy Jones	Town of Wellton
Kelley Pugh	City of Winslow

The following Vendors were present:

Lynn Harris	Ameritas
Rachele Martin	Blue Cross Blue Shield of Arizona
Michele Domash	Cheiron
Michael Reich	Cheiron
John Hatz	Gallagher
Tori Hudson	Gallagher

Jaime Schulenberg
Amanda Weaver
Michael Hensley
Rick Cajthaml
Marina Phillips-Waddle
Bryan Espinoza
Lisa Thompson
Stacey Bullock

Gallagher
Gallagher
Jones, Skelton & Hochuli
Meritain
Meritain
Navitus
Navitus
PlanSource

The following Guests were present:

Sandra Arreguin
Brannon Eagar
Darren Coldwell
Timothy Hinton
Mary Miranda

Desert View Schools
Town of Eagar
City of Page
City of St. Johns
Town of Wellton

1. Call to Order

The meeting was called to order at 8:01 a.m. by Ryan Hackmann, Chairperson.

2. Roll Call

Amanda Weaver, Gallagher, performed roll call. A quorum was met.

3. Discussion, Consideration of and Possible Action Regarding Approval of December 12, 2024 Trust Meeting Minutes

Ryan Hackmann, Chairperson, asked for a motion to approve the December 12, 2024 Trust meeting minutes.

Gary Neiss made a motion to approve the December 12, 2024 Meeting Minutes as presented and Eric Lillis seconded the motion.

Motion passed 16-0.

4. Discussion, Consideration of and Possible Action Regarding Approval of October, November and December 2024 RAGHT Trust Financials

Amanda Weaver, Gallagher, requested a motion to approve the RAGHT Trust Financials as previously presented at the work session.

Katie Melser made a motion to approve the financial report as presented and Gary Neiss seconded the motion.

Motion passed 16-0.

5. Discussion, Consideration of and Possible Action Regarding Approval of 2023-2024 Trust Audit

Jaime Schulenberg, Gallagher, reminded Trustees that Alan Noudali's is the Trust auditor and that Alan previously worked for the Department of Insurance and wants to ensure that the information he is providing each year will be what is needed for the examination done every 5 years. The Trust had a clean audit with no issues. A copy has been forwarded to the Director of the Department of Insurance as required by statute. A.R.S. §11-952.01 also requires that a copy of the audit be provided to each RAGHT member entity. The copy included in the meeting packet fulfills the requirement.

Ryan Hackmann asked for an approval of the 2023-2024 Annual Trust Audit. Jessica Vaughan made a motion to approve the 2023-2024 Trust Audit as presented. Gary Neiss seconded.

Motion passed 16-0.

6. Discussion, Consideration of and Possible Action Regarding Request for RAGHT Membership for Catalina Foothills School District

Jaime Schulenberg discussed with Trustees that Catalina Foothills School District (CFSD) applied for Membership with RAGHT for a July 01, 2025 effective date, noting Cheiron, Trust Actuary, completed the underwriting and CFSD were found to be a financial fit. Jaime asked Michael Reich with Cheiron go over the assessment. Trustees discussed and agreed to offer membership. David Coolidge asked if they would be willing to join with their current rates less than RAGHT. It was noted that CFSD received a favorable renewal with their current Broker. Jaime stated that Gallagher would send an offer letter. Linda Watson made a motion to offer membership. Misty Hatch seconded.

Motion passed 16-0.

7. Discussion, Consideration of and Possible Action Regarding Request for RAGHT Membership for Mayer Unified School District

Jaime Schulenberg discussed with Trustees that Mayer Unified School District (MUSD) applied for Membership with RAGHT for a July 01, 2025 effective date, noting Cheiron, Trust Actuary, completed the underwriting and were found not to be a fit. Jaime asked Michael Reich with Cheiron go over the assessment and due to their claims experience were approximately 25% higher than RAGHT. After much discussion, Trustees agreed that they felt the group was not a financial fit. David Coolidge made a motion to deny the request for membership. Kelsi Miller seconded.

Gus Lundberg and Cindy Lee joined the meeting.

Motion passed 17-0.

8. Discussion, Consideration of and Possible Action Regarding Replacing Omada with Digbi Health

Tori Hudson, Gallagher, reminded Trustees that Phillip Hampton had provided an overview of the proposed program to replace Omada. Tori discussed with Trustees that Omada was a targeted program for Diabetes, Prediabetes, Hypertension and Obesity. In the time the program has been in place, claims for those diagnosis have not decreased, so the recommendation was to transition to Digbi Health. The estimated cost would be similar to what was budgeted for Omada; however, the cost would be processed out of claims rather than a set annual dollar amount. Trustees

discussed with David Coolidge stating this seemed to be a good program. Katie Melser made a motion to terminate the contract with Omada effective June 30, 2025 and contract with Digbi effective July 01, 2025. Jessica Vaughan seconded.

Motion passed 17-0.

9. Discussion, Consideration of and Possible Action Regarding Approval of the 2025-2026 Administrative Vendor Contract Renewals Offerings

Jaime Schulenberg, Gallagher, provided an overview of the following vendors that are up for renewal effective July 01, 2025:

- Jones. Skelton & Hochuli – Trust Legal Counsel
- Ochs/Securian – Basic Life & Voluntary Term Life

Ryan Hackmann asked for a motion. Gus Lundberg made a motion to approve the contract renewal offerings and authorize Gallagher to work with the Trust Legal Counsel and Chairperson to sign them effective July 01, 2025. Eric Lillis seconded.

Motion passed 17-0.

10. Discussion, Consideration of and Possible Action Regarding Benefits and Rates for the 2025-2026 Plan Year

After discussion of the renewal and various benefit changes, Trustees approved the following changes for 2025-2026: Actuary Recommended Increase assuming the following benefit changes:

- Medical/Rx – 5.5%
- Dental – 0.0%
- Vision - 0.0%

MEDICAL/Rx - DEDUCTIBLE/OUT OF POCKET MAXIMUM

- No Changes to any of the Plans

MEDICAL – EPO - \$750 DEDUCTIBLE PLAN

- Add Teladoc Behavioral Mental Health
 - \$0 Copay

MEDICAL – EPO - \$1,500 DEDUCTIBLE PLAN

- No longer offer Plan

MEDICAL – HDHP - \$4,000 DEDUCTIBLE PLAN

- Add Teladoc Behavioral Mental Health
 - Subject to Deductible
- Add Expanded List of Preventative Medications
 - \$0 Member Cost Share

Discontinue Teladoc & Telemedicine \$0 Member Cost Share effective July 01, 2025

- Member Cost Share per Schedule of Benefits

MEDICAL – HDHP - \$6,900 DEDUCTIBLE PLAN

- Add Teladoc Behavioral Mental Health

- Subject to Deductible
- Add Expanded List of Preventative Medications
 - \$0 Member Cost Share
- Discontinue Teladoc & Telemedicine \$0 Member Cost Share effective July 01, 2025
 - Member Cost Share per Schedule of Benefits

DENTAL

- Increase Annual Maximum from \$2,000:
 - \$3,000
- Add Adult Orthodontia Coverage
 - Lifetime Maximum - \$2,000

VISION

- Increase Frames & Contact Lenses from \$150:
 - \$180

WELLNESS

- Replace Omada Program with Digbi Health Program
 - Pay Claims through Medical

VOLUNTARY TERM LIFE

- None

EMPLOYEE PAID VOLUNTARY BENEFITS

- None

ADMINISTRATION

- Remove Precertification for Hospice
- PSWID Adding EPO \$750

ADDITIONAL ITEMS

- Passive Enrollment
- Evidence of Insurability:
 - Employee up to \$750,000
 - Spouse up to \$250,000

Ryan Hackmann asked for a motion. Gary Neiss made a motion to approve the benefit changes as reflected above, including rounding premiums up to the nearest even cent number to make them easily divisible by two (2), with Legal Counsel to review new contracts and renewals of or amendments to contracts and to authorize the Trust Chairperson to sign any contracts and/or contract amendments that will become effective July 01, 2025. Eric Lillis seconded.

David Coolidge made a motion to remove the \$1,500 EPO Plan Effective July 01, 2025 due to minimal participation. Katie Melser seconded the motion. Gallagher will work to bring an additional EPO Plan option for the 2026-2027 Plan Year.

Both Motions passed 17-0

11. Discussion, Consideration of and Possible Action Regarding Open Enrollment Period

Amanda Weaver discussed with Trustees scheduling Open Enrollment from April 28, 2025-May 23, 2025, allowing the week of May 26th for any additional cleanup by Human Resources in the PlanSource Portal. This will help ensure the file feeds go to the vendors timely.

Ryan Hackmann asked for a motion. Jessica Vaughan made a motion to approve the Open Enrollment Dates and Kristie Allen seconded.

Motion passed 17-0.

12. Discussion, Consideration of and Possible Action Regarding Stop Loss Renewal Authorization

Jaime Schulenberg discussed with Trustees that when renewing the Stop Loss each Plan Year it can be a very quick turnaround when binding the coverage. Jaime requested that Trustees approve allowing Gallagher to work with the Trust Chairperson on the best option for the Trust and then asking Trustees to ratify at the next Trust Meeting.

Ryan Hackmann asked for a motion. Katie Melser made a motion to approve Gallagher working with the Chairperson to bind the Stop Loss coverage and later ratifying the coverage with Trustees. Gary Neiss seconded.

Motion passed 17-0.

13. Discussion and Possible Action Regarding RAGHT Membership Renewals for Desert View Schools, Town of Springerville, City of St. Johns, Town of Taylor, and City of Williams

Ryan Hackmann reminded Trustees that the current membership terms for Desert View Schools, Town of Springerville, City of St. Johns, Town of Taylor, and City of Williams were all expiring as of June 30, 2025. Ryan explained that if the entities are offered renewals and wish to continue membership, 3, 4, and 5 year terms are available at the entity's discretion. If an entity chooses not to continue membership, then notice must be given to Gallagher by April 01, 2025.

Ryan Hackmann reminded Trustees that each Membership Renewal Offering would be handled individually with a motion for each

Desert View Schools – David Coolidge took over the meeting as Vice-Chairperson and asked for a motion to offer membership renewal to Desert View Schools. Katie Melser made a motion to offer a renewal of membership. Eric Lillis seconded the motion. Desert View Schools abstained from the vote. **Motion passed 16-0.**

Ryan Hackmann resumed running the meeting.

Town of Springerville – Jessica Vaughan made a motion to offer a renewal of membership. Cindy Lee seconded the motion. Town of Springerville abstained from the vote. **Motion passed 16-0.**

City of St. Johns – Kelsi Miller made a motion to offer a renewal of membership. Jessica Vaughan seconded the motion. City of St. Johns abstained from the vote. **Motion passed 16-0.**

Town of Taylor – Katie Melser made a motion to offer a renewal of membership. Gary Neiss seconded the motion. Town of Taylor abstained from the vote. **Motion passed 16-0.**

City of Williams – Kristie Allen made a motion to offer a renewal of membership. Sandy Jones seconded the motion. City of Williams abstained from the vote. **Motion passed 16-0.**

14. Administrative Update

Amanda Weaver gave a brief overview of the following:

Basic Employer Paid Life – All full-time benefits eligible employees **must** be added into the Enrollment Portal. Even if these employees waive all other coverages, they **must** elect the Employer Paid Basic Life.

Dual Coverage - Married employees and parents/child(ren) employed by the entities cannot cover each other on benefits. Married spouses cannot both cover dependent children on benefits.

Monthly Premiums - Per RAGHT Trust Bylaws,, monthly premiums to RAGHT vendors are to be paid in the EXACT amount and adjustments requested for the next monthly billing, Meritain monthly premiums MUST be paid by the end of the month in which they are due, The late payment schedule will be enforced.

Open Enrollment Meetings – Due to the number of entities and working to coordinate schedules with vendors for the Open Enrollment Meetings, Gallagher will be sending out an email to verify if we are requested to present onsite, virtual or a combination. Please provide dates and times so we can verify availability and add your entity to the calendar. Please let us know as soon as possible as our schedules fill up quickly.

PlanSource - The email field in the PlanSource platform will be made a required field so employees will receive important notifications from the platform. The platform can automatically create the username, but the initial password must still be created by the HR representative. The system requires the employee to change their password at their first login.

Gallagher National Benchmarking Survey - The invitations have been sent out to participate. If you haven't received yours and would like to participate, we can send your personalized link to the survey.

Greer Fire District: - The last surplus payment in the amount of \$9,341.52 for Greer Fire District was requested on February 18th.

15. Future Agenda Items

Updating the RAGHT Underwriting Guidelines to include allowing a higher Employer contribution for the Health Savings Account.

16. Individual Entity Reports

Desert View Schools is building their new Middle School.

17. Next Meeting Date

The next scheduled meeting for RAGHT will be held on Thursday, June 12, 2025 at 8:30 a.m. via teleconference.

18. Call to Public

No Public Request.

19. Adjournment

Ryan Hackmann asked for a motion to adjourn. Gary Neiss made a motion. Eric Lillis seconded the motion. The meeting adjourned at 9:11 a.m.