



YAVAPAI COMBINED TRUST  
MEETING OF THE ADVISORY GROUP  
**MINUTES**

**Yavapai Combined Trust**  
**Meeting of the Advisory Group**  
**PUBLIC NOTICE**  
**Friday, September 12, 2008**  
**9:00 AM**

**City of Prescott**  
**201 S. Cortez Street**  
**Prescott, AZ 86303**

The following Agenda was considered by the **Yavapai Combined Trust Advisory Group** at its Meeting held on Friday, September 12, 2008 at 9:00 a.m. at the City of Prescott Downstairs Conference Room. Notice of this meeting was given pursuant to Arizona Revised Statutes, Section 38-431.02.

**I. Call to Order – Meeting called to order at 9:08 a.m.**

**II. Roll Call**  
**Present:**

Jolaine Jackson, YCT Plan Administrator  
Alan Vigneron, Yavapai County  
Deb Webster, Yavapai College  
Wayne Carpenter, AEI

Shawni McAtee, YCT Support Staff  
Rose Hurley, Yavapai College  
Pam Atencio, City of Prescott  
Aaron Polkoski, Segal

**Absent:**

Judi Schafman, Town of Chino Valley  
Esther Hunt, Yavapai County

**III. Approval of 06/06/08 meeting minutes**

Motion to approve 06/06/08 meeting minutes made by Rose Hurley, seconded by Alan Vigneron, approved unanimously.

**IV. Approval of 08/01/08 meeting minutes**

Motion to approve 08/01/08 meeting minutes made by Rose Hurley, seconded by Alan Vigneron, approved unanimously.

**V. Discussion Items**

• Financial statements

Aaron distributed the financial statements and briefly went through them pointing out a few items. He mentioned that the first month of the plan year showed steady enrollment with the dependent enrollment being slightly down. He moved on to the Contributions and Expense page and stated that the new plan year did not start very good with a loss of \$200,000 for the first month. There are 8 claims over \$25,000 already. Vision claims spiked due to people waiting for the new plan year to start.

Rose asked if Segal was going to prepare an executive summary like they did last year. Aaron said he would check into it and have it for the next Board meeting.

• Trust Agreement Changes

Jolaine brought up a few items that needed clarification involving the Trust Agreement language. The first item was language regarding whether or not a new entity joining the Trust was able to have board representation or not. There was some discussion back and forth and Jolaine asked everyone to be prepared to make a decision on the issue at the next Board meeting.

Deb asked if there was a time limit on membership. Alan replied that there wasn't but the agreement calls for an entity to give 12 months advance notice.

Rose said that she had an employee inquire as to why we aren't a part of the State insurance that university's are a part of. Jolaine asked if City's were eligible. Wayne said that yes they were under Department of Administration guidelines but that he didn't remember the exact statement. Aaron said that he thought it was very cost prohibitive but would check into it to verify. Alan mentioned that there was also the drawback of not having participation regarding the decisions.

- Changing other insurance information on the enrollment forms (Handout)

Pam told the group that AEI had a suggestion of adding an "Other Medical Coverage" section on enrollment forms due to avoid conflicting information and confusion. Jolaine said we would look at changing the forms for the next open enrollment and for now we will get copies of the insurance card. Deb said that she would also like to include life insurance and short term disability on the enrollment form as well. She said she would get a sample of an old form that used to have a fold out section for an example.

- Updated YCT independently contracted provider list

Jolaine stated that Deb had suggested an updated provider list for the YCT website as the one that is currently on there is not correct. Aaron replied that Dave Weller is currently working on that.

Jolaine mentioned that she saw that there was an urgent care opening in Prescott and asked Aaron if he could check to see if it's a Blue Cross / Blue Shield (BC/BS) provider. She also mentioned that there is a naturopath MD that wants to join BC/BS as a provider and asked Aaron to contact them to get more details.

- FSA – Eligible Expenses

Pam informed the group that she recently found out the the eligible expenses listed on the IRS website are not correct for our plan as our plan is a cafeteria type plan. She asked AEI if they could provide us a list. Wayne said they can but that some of the expenses are up to the Trust. He said that there is a list somewhere. Jolaine asked Aaron if he could bring a list to the October advisory meeting.

- Discussion: Dependent Elder Coverage

Aaron distributed a SHRM handout and Jolaine referenced page 51 as the section on dependent elder care coverage and stated that it is considered an employee friendly benefit. There was some discussion on dependent care being an eligible FSA expense and questions as to if that refers to only child care or if it would apply to in home nurse care for dependent elders. It should be on the FSA eligible expense list that Aaron will provide at the October meeting. Jolaine stated that we need to add an elder care definition to the SPD and add examples of eligible elder care expenses under the dependent care section of the FSA flyer

- Follow up: AEI receive SmartFlex deposit refund

Wayne commented that there was still time left in the deadline for the refund and said that Rick would let the Trust know as soon as he receives it.

- Healthwaves report

Jolaine asked if anyone had any comments after reviewing the condensed version of the Healthwaves report. Ted will present the full report at the Board meeting on September 25<sup>th</sup>. Allan mentioned that he didn't see any quantitative information regarding the benefit of people participating in the health program versus reduction in sick time or early detection and what that translates into as far as savings and their justification to continue the program. He would like to see those questions answered in the presentation to the Board. Jolaine asked Aaron what the program costs the Trust. He didn't have exact numbers with him but would get them from Ted. These are the numbers from Ted since the advisory group meeting - Total cost of the wellness program April/May screenings 2008 = \$81,975.50 (\$90.68 per person)

Jolaine informed the group that Pam had received a call from YRMC expressing their interest in providing wellness services to the Trust like the program that Healthwaves offers. Pam contacted

the person that called her and told them the scope of the program and the cost that we currently pay through Healthwaves. YRMC replied that they did not have the manpower to provide those services on the large scale that we wanted nor could they match the price that we pay for everything.

## **VI. Subcommittees**

### EAP Program

Review statistics report from Larry Frazier (Handout)

Jolaine pointed out that the statistic report shows that our numbers are going down a bit, however she admitted that she is getting a little tired of hearing that Holman Frazier is continually losing money on us. She is happy with their services as an employer though. Jolaine said that in reviewing Holman's financial reports they show a \$60,000 loss but she doesn't see the \$50,000 check that we sent to them on the statement. She asked Aaron to talk to Larry about providing a quarterly report and possibly dropping the legal and financial assistance of their services.

Alan mentioned that the County was not happy with Holman's managed referrals, Jolaine responded that the City was and Rose said that the College was happy with their services as well.

Rose said that she had been visited by an AFLAC representative and she told him that she would ask if the Trust was interested in their services. The group responded that they weren't. Jolaine said that the City is currently doing enrollment for short term disability coverage with AFLAC but the Trust is not interested as a whole.

### Plan Design Review Committee (Esther, Deb, Pam & Judi)

Jolaine explained that since we require a member to attend weight management prior to a possible gastric bypass we should look at adding physician recommended nutrition or weight management as a covered benefit or possibly eliminate the gastric bypass coverage. The committee will review a few other plans to see if that is a common benefit. The committee will also review qualifying event changes on page 34 and 35 of the SPD and compare to see if they are different from the IRS list.

### Healthwaves (Shawni)

Shawni is currently working with the entities to get the fall flu shots scheduled. Still waiting to hear if the suggested date will work for the Town of Chino Valley.

### Mammograms

We had excellent participation with the MOM program this year. We should have statistics for the next Advisory group meeting.

### Wellness Committee (Esther, Deb, Pam, Becca)

The committee had not met yet as of the date of this meeting.

### Communications (Deb & Shawni)

Jolaine asked Alan if he could have an update at the next Advisory meeting on the on the County's internal SPD bookmark project and FAQ factsheet for the YCT website.

Deb, Pam and Shawni will meet to discuss reorganizing the layout of YCT website and will present the changes at the November meeting.

Deb would like a quick reference phone chart for AEI contacts and who does what for internal use only. Wayne will provide.

### Health Savings Account (Judi, Jolaine, Mark Woodfill, Frank D'Angelo and Deb)

Jolaine explained that there is a HSA meeting immediately following the Advisory group meeting and that the group would be finalizing their recommendation for the Board.

Update from Plan Administrator

Jolaine reported that the RFP for Claims Audit will be going to the YCT Board on 9/25/08.

She distributed the HIPAA Fine article and just wanted everybody to be aware that someone had received a fine. She also mentioned that there were a few other handouts for informational purposes on higher costs of health care and on medical bills that you shouldn't pay.

Jolaine informed the group that the next meeting was on October 3<sup>rd</sup> and it is in Chino.

Jolaine asked if anyone had any items for the Board meeting. Alan said that he would like the Trust agreement changes and the HSA stuff that was going to the Board in advance to review.

Future Meeting Issues:

Domestic partner update

October: mail Medicare D notices to all members homes

2008 Schedule (10/3/08 (Chino) 11/7/08, 12/5/08)

**VII. Adjournment – Meeting adjourned at 11:07 a.m.**

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**Shawni McAtee, YCT Support Staff**

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**Jolaine Jackson, YCT Plan Administrator**