



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

**Yavapai Combined Trust  
Meeting of the Advisory Group  
PUBLIC NOTICE  
Friday, January 9, 2009  
9:00 AM**

**City of Prescott  
City Hall – Downstairs Conf Rm  
201 South Cortez Street  
Prescott, AZ 86303**

The following Minutes are from the meeting of the **Yavapai Combined Trust Advisory Group** that was held on Friday, January 9, 2009 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 9:09 a.m.**

**II. Public Comment - None**

**III. Roll Call**

**Present:**

Jolaine Jackson, YCT Plan Administrator  
Alan Vigneron, Yavapai County  
Rose Hurley, Yavapai College  
Laura Markel, City of Prescott  
Aaron Polkoski, Segal

Shawni McAtee, YCT Support Staff  
Esther Hunt, Yavapai County  
Judi Schafman, Town of Chino Valley  
Wayne Carpenter, AEI

**Absent:**

Deb Webster, Yavapai College

**IV. Approval of 12/05/08 meeting minutes**

Motion to approve 12/05/08 meeting minutes made by Rose Hurley, seconded by Judi Schafman, approved unanimously.

**V. Discussion Items**

**• Plan Design Options**

Aaron explained the 2009 preliminary projection letter from Segal. He mentioned that the projection for the Trust was slightly lower than national trend due to the Trust having a bad year last year. He pointed out that the aggregate was projected to increase 5% approximately \$35,000 to \$40,000. The overall recommended increase is 15.3% without any plan changes. He stated that the projection doesn't include December numbers yet but Segal feels comfortable with the projections as they included 3 years of history. Aaron explained that vision represents about 2% of the 15.3% recommended increase and dental is approximately 4%.

Rose asked if Aaron could provide any prospective about what his other clients will be doing as far as rate increases.

Aaron responded that he didn't know yet. He has a few plans that are in good shape and a few that are not so good.

Alan stated that the County would like the option to have no changes to the plan at all.

Jolaine said that the City had plugged in a 20% increase for the sake of budget purposes and the City couldn't do it; she wasn't sure that the City could even do 15%. She stated that the City

would really like to keep the basic plus plan free because she hears lots of good feedback on the medical portion of it.

Jolaine mentioned that as an administrator she was concerned about the groups all going with different options. She doesn't want one entity to be putting a whole lot more money in than the rest. She would like to see a base offering that all entities can agree upon and then each entity can decide on their subsidies.

Rose said that she wasn't sure what the employees would prefer, to pay more for benefits and have no plan changes or to have more money in their paycheck and plan changes.

Alan explained that he was looking at it from the perspective of having some things remaining consistent. There are so many changes in everything right now that it would be nice for the employees to have something remain constant.

Jolaine asked the group if the intent was to set rates at the January board meeting.

Alan asked if that was possible.

Aaron said that Segal was comfortable with their projections.

Rose said that the group can also choose not to go with the recommended increase of 15%; not that we want to, but we have done that in the past.

Jolaine asked Aaron if he could provided what the 15.3% increase would look like to the plans.

Aaron stated that he would.

Jolaine asked the group what they thought the Board would want to see to make the rate increase decision.

Rose said that she would like to see something like what was provided last year with rates and trends detailed out.

Aaron responded that they will have all the options broken out and the numbers available in advance for the board to review.

Alan said that the Board should be informed that there was a Plan Design Review Committee that looked at several different plans and they should have a copy of the report that the PDRC did for review.

- **Financial Statements**

Aaron briefly went through the financial statements. He said that there were lots of claims out there but over all things have stabilized a little bit. He mentioned that there were no stop/loss reimbursements yet as nobody has gone through the threshold yet. He said that we have had better claims performance this year plus we had some plan changes that we made last year that may have helped. Aaron pointed out that the medical claims are down a bit according to the Zobel report and that the vision claims are up a little bit as to be expected with the plan changes that were made last year.

- **AHG Newsletter**

Jolaine informed the group that this was the first AHG newsletter that she had received and so she thought that she would pass it on to everyone.

- **Project Status Report on the AEI Audit**

Jolaine mentioned that she had attached the project status report for the AEI audit for the group to review.

- **Update on Cleland EAP Issue**

Alan asked if anyone had heard if the Owens were planning on making a presentation at the upcoming Board meeting.

Aaron said that he has had a couple conversations with Don and had sent him some information on Medicare rates.

Jolaine said that the EAP issue that Richard Cleland mentioned when he attended the last meeting has been researched and the reason for the billing issue concerning his daughter's counseling sessions was that the claim was submitted through BC/BS. She left a message for Rick to have the provider resubmit the billing through Holman and they will cover it.

Alan asked the group if they should establish some parameters in case the Owens want to attend the Board meeting to present their case so as not to have an hour long repeat session.

Jolaine asked if they should be notified of the meeting or just wait to see if they ask about it.

Rose thought that we should let them come to us if they want to attend and mentioned that if they want to speak generally public comment is limited to 3 minutes.

Jolaine asked the group if a 15 minute limit would be agreeable. Consensus was that 15 minutes would be enough time.

- **Mayo "Warning" on the YCT Website**

Jolaine explained that one of the employees of the College had contacted Deb to tell her how excited she was to see that the BC/BS website says that Mayo is an accepted provider. YCT does not have Mayo as a contracted provider because it is an out of network provider. Jolaine asked if we should put a statement on the YCT website that explains that. Shawni will contact Deb to see if she has any verbiage to put on the Trust website.

Esther informed the group that the County has had a few issues with the new urgent care. They told employees that there was a \$20 copay but that is not necessarily true. It depends on which doctor you get. It is not considered a family practice doctor but more of an emergency clinic. Judi mentioned that the C.V. urgent care is a \$20 copay and the PV one is too. The Prescott one is owned by a different company.

Judi said that she saw that some Walgreens are starting to offer mini clinics and asked if they would require just the \$20 copay.

Aaron replied that they should, and that he contacted them to request one in our area.

- **Agenda Items for YCT Board Meeting**

Rates

Advisory Group Report

Language for Trust Agreement - look into the formula for number of employees and representation and how it effects Chino...some language got changed.

Healthwaves numbers for Board approval of the spring wellness program

## **VI. Subcommittees**

Take Pam's name off the committee listing and replace with Laura's name.

EAP Program

Plan Design Review Committee (Esther, Deb, Judi)

Healthwaves (Shawni)

Mammograms

Wellness Committee (Esther, Deb, Becca)

Communications (Deb & Shawni)

Shawni mentioned that Deb had sent the ideas for the new longer benefits election form to Laurie with Segal for her to draft up a preliminary version. Laurie is waiting to hear what the rate changes will be before she sends a copy for us to review.

Update from Plan Administrator

Jolaine informed the group that we have someone in our office that is having a dental implant done and is having a problem with the billing because bone grafts are not covered. And the implant cannot be done without the procedure.

Aaron stated that most plans don't cover dental implants

Alan asked why we don't just take the whole thing out.

Aaron said that we have a \$1500 limit on the dental benefit

Alan asked if would add any money.

Wayne said that it would be cost neutral because of the \$1500 cap. He said it would be considered plan document clean up to take out the exclusion.

Aaron said that he would have Nancy take a look at it and give recommendations.

Next Meeting - February 6, 2009

Next Board Meeting – January 23, 2009 – Downstairs Conference Room

**VII. Adjournment - Meeting adjourned at 10:27 a.m.**

Shawni McAtee, YCT Support Staff

Jolaine Jackson, YCT Plan Administrator