



YAVAPAI COMBINED TRUST
MEETING OF THE ADVISORY GROUP
Minutes

**Yavapai Combined Trust
Meeting of the Advisory Group
PUBLIC NOTICE
Friday, October 2, 2009
9:00 AM**

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

The following Agenda was considered by the **Yavapai Combined Trust Advisory Group** at its Meeting held on Friday, October 2, 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 9:37 a.m.

II. Public Comment
No public comment

III. Roll Call
Present:

Jolaine Jackson, YCT Plan Administrator
Alan Vigneron, Yavapai County
Rose Hurley, Yavapai College
Laura Markel, City of Prescott
Wayne Carpenter, AEI

Shawni McAtee, YCT Support Staff
Esther Hunt, Yavapai County
Judi Schafman, Town of Chino Valley
Aaron Polkoski, Segal

Absent:
Deb Webster, Yavapai College

IV. Approval of 9/4/09 meeting minutes

Motion to approve 9/04/09 meeting minutes made by Judi Schafman, seconded by Alan Vigneron, approved unanimously.

V. Discussion Items

• Financial Statements

Aaron briefly went through the financial statements and pointed out that August was a good month and the preliminary numbers for September look good as well. He mentioned that they do anticipate several large claims coming in but the increase in contributions has definitely helped.

Jolaine distributed the draft of the 2010 calendar and said that the City downstairs conference room has been tentatively booked for all the meetings. She asked the group to check their calendars and then finalize the schedule at the next meeting.

• “To do” List

Jolaine informed the group that Segal was looking into a HDHP as well as other options for the City as they cannot fund at the Premier level. The City is going to have short funds due to State funding issues and other issues.

Alan said that these decisions could affect the financial viability of the Trust. Rose agreed and said that this issue would probably either make or break this Trust.

Jolaine said that the City has to do something different but doesn't want to force the Trust to go along with their decision and she said that they may have to make the decision as an entity outside of the Trust.

Aaron said that the Trust can be affected either way, if the City stays and decides to fund differently the Trust could be affected with adverse selection but if the City leaves it will be affected too. Aaron asked that assuming medical trend will be a 10% increase next year can each of the entities absorb that? He said that they have other Trusts that have funded at different levels and haven't been affected all that much.

Jolaine said that she is interested in a solution for this year but also doesn't want to be messing around with it every year and is looking for a solution that will hold for awhile.

Alan said that the economy will eventually come back and doesn't want to make cuts and then next year if the economy comes back his employees wonder why their benefits haven't gone back up as well. He said that the County isn't interested in changing the funding for Premier at this point and will possibly look for changes elsewhere such as their catastrophic leave policy or no longer funding the vision plan.

Jolaine confirmed with Alan that the County would still fund the Premier plan and would do something internally. Alan replied that was correct.

Aaron asked if the City, College and Chino wanted to look into a Hybrid plan. They all said they were interested in doing that. Rose said that this issue is going to change this Trust; do this and someone is going to pull out of the Trust or someone is going to pull out of the Trust to do this.

Alan said that the group came together because of common interest but if that changes we do need to be able to shake hands and walk away.

Judi said that even if there is a 0% percent increase they cannot fund the Premier plan next year. Jolaine replied that the City is in the same situation and asked the group where that leaves us.

Judi said that she would like to see what options are available. Rose said that we should look at the stuff that we looked at last year again.

Aaron said that it would be better to look at it now than in March. Jolaine asked if we should form a subcommittee again or look at it in the Advisory group. Alan said the subcommittee already did the work; we should just look at the prices again. Aaron confirmed that he would provide prices for those plan designs. Jolaine said a core plan with a buy up and a buy down or a HDHP. She also asked if he could build the new Mental Health Parity stuff into the models. Aaron said that he would.

Jolaine asked the group if we need to keep the EAP with the Mental Health Parity changes. Rose asked if it was a luxury during these times or a necessity. Alan suggested using it as a crisis referral program with no visits. Aaron said that it was probably better to keep the EAP in place for the first year and see how the Mental Health Parity changes come out. The group agreed to keep with the 3 visit model.

Jolaine said that we would put aside the "To do" list for the moment and come back to it next month with prices and other options.

Rose asked Jolaine if the City was still going to get numbers and Jolaine replied that they were so that she could give the Manager all his options. Alan said that the County had looked into options as well. Jolaine asked him what kind of numbers they had received. He said around the same, and that they also looked at other Trusts with other Counties. The problem is that YCT has a 12 month stipulation but maybe it's possible for the Board to vote on that. Jolaine said that she thought the Board would be understanding with the entities.

- RFP Consideration for 09/10 Vendors

Jolaine restated that the group was not going to do an EAP RFP this year but the other RFPs that we were looking at were pharmacy and life insurance.

Aaron said that the pharmacy had pretty good numbers this year. Aaron will check with WHI to see if they are available to do a presentation at the October Board meeting, or possible the November Advisory meeting.

Aaron said that the life insurance numbers were a little higher than he has seen. Jolaine asked about RFP costs, she thought anywhere from 5 to 10 thousand and asked if the ones that Aaron has seen had been worth the cost. Aaron said he had seen some RFP's come in at 40% lower. He said that he would talk to Standard and see what they say. He will let the group know at the November meeting and they can decide from there if they want to do an RFP or not based on Standard's response.

- Urgent Care Amendment

Jolaine asked if everyone has read through the amendment. Alan said that he had; it was confusing to read but it does seem to say what we want it to. She asked if it was ok to take to the October Board meeting. The group agreed.

- Flu Shot Schedule

Jolaine told the group that we had a great response at the earlier flu shots and that Healthwaves would let us know when the H1N1 shots would be available.

VI. Subcommittees

Update from Plan Administrator

Upcoming Schedule

11/6/09	Prescott City Hall
12/4/09	Prescott City Hall

Next Board meeting scheduled for October 23, 2009.

VII. Adjournment - Meeting adjourned at 11:46 a.m.