

**NORTHERN ARIZONA PUBLIC EMPLOYEES BENEFIT TRUST  
MEETING MINUTES  
June 19, 2009**

**The following Consultants/Vendors were present:**

Amy Girardo            Segal

**The following Trustees were present:**

Allison Eckert            Coconino County  
Jami Van Ess              Coconino Community College District  
Jim Wine                  City of Flagstaff

**The following Alternate Trustees were present:**

Kathy Jenkins            Coconino County

**The following guests were present:**

Deborah Beals            Flagstaff Housing  
Debbie Gangloff          City of Flagstaff  
Judy Jones                NAIPTA  
Angi Napier                Coconino County  
Drew Sharp                Coconino Community College

**The following Trustees, Alternate Trustees and guests were not present:**

Theresa Alvarado          Coconino Community College District  
Shannon Anderson        City of Flagstaff  
Jane Binder                City of Flagstaff  
Kevin Brown                Flagstaff Unified School District  
Carrie Cromer              Flagstaff Unified School District  
Bob Kuhn                    Flagstaff Unified School District  
Siri Mullaney              Coconino Community College  
Kathy Reichman            Flagstaff Unified School District  
Sandi Schulz                Coconino County  
Tina Wells                  Accommodation School  
Barbara West                Flagstaff Unified School District

**AGENDA**

1.     **CALL TO ORDER**                    12:35 pm
2.     **APPROVAL OF MINUTES**    Approved Board Meeting Minutes of April 24, 2009

### 3. ACTION ITEMS

#### A. Stoploss Insurance Discussion/Decision

Amy Girardo

It was discussed at the last Trust Board meeting that a very preliminary proposal from Symetra for stoploss insurance was received and that on a preliminary basis the proposal could save the Trust approximately \$150,000. At the direction of the Trustees, Segal requested a final proposal from Symetra. Independently, Segal also contacted Blue Cross Blue Shield of Arizona to request a Best and Final offer for stoploss insurance in order to compare the offers. Both offers were presented to the Trustees. On a fixed cost premium basis both offers were within \$1,000 of each other. Both offers generated a \$140,000 projected annual premium savings for the 2009/2010 plan year. However, there were several contractual differences between the offers that were reviewed with the Trustees.

- Blue Cross provided a 12/24 contract, while Symetra provided a 12/18 contract. The Blue Cross contract provides 12 months of run-out instead of 6 months. When asked, Symetra did state they could provide a 12/24 contract for a 5 percent increase to the specific premium.
- Blue Cross does not have a stated limit of liability for the aggregate stoploss insurance. However, Symetra will only pay up to \$1 million of coverage over the maximum liability insurance.
- Blue Cross provides the Trust with an immediate credit on any specific stoploss or aggregate reimbursement. The Trust would need to wait for approval and payment of a claim from Symetra.
- Claims paid by Blue Cross will be paid by the Blue Cross stoploss coverage, however, if an outside stoploss vendor (like Symetra) is in place there may be a dispute on payment, such as experimental treatment.

The Trustees reviewed the proposals. Motion was approved to accept the Blue Cross offer.

#### B. Fiduciary Insurance

Allison Eckert

Allison will check with Willis to determine whether or not all checks have been submitted for the fiduciary insurance by each of the employers. She will follow up with any of the employers that have not submitted their payment.

#### C. Wellness Committee Update (Fall Health Fair)

Angi Napier

The date for the Health Fair kick-off is October 16 and 17, 2009. Both days the Fair will start at 10:00 a.m. this year instead of 8:00 a.m. It is confirmed that NAPEBT will host their Health Fair at the Aquaplex again this year. Angi Napier, on behalf of the Wellness Committee, asked the Trust to approve \$750 for giveaway items this year. Last year the giveaways ran out, therefore, the request was made for \$250 more this year for supplies.

Curves Seventh Avenue would like to make available a discount to NAPEBT employees. In order to obtain the discount there would be a corporate membership agreement, however, it appears to be a very simple agreement. Curves also has a weight loss challenge. Although Curves is a facility for women, the weight loss challenge would include men and hours would be set for them to attend. The challenge cost is \$50 per participant for six weeks. One question raised by the Wellness Committee was whether or not NAPEBT would be willing to pay a portion of the \$50 fee per participant.

Motion was approved to fund the Health Fair with \$750. Motion was approved to move forward with corporate membership and the weight loss challenge program with Curves. There is no cost to the Trust for either program.

Amy will follow up with Segal's compliance team to determine whether or not there are any compliance issues involved should the Trust decide to fund a portion of the \$50 weight loss challenge fee on behalf of employees.

**D. Topics for the September Newsletter**

Amy Girardo

Amy needs to provide a list to the Segal Communications team to start working on the September newsletter. The Trustees discussed including topics like "Money Lessons for Life." The County will provide material for that topic. Also, they would like to publicize the health fair in October at the Aquaplex and the Walk Groups the wellness committee has started. Other items may include flu safety reminders. They may also want to update participants on their corporate membership with Curves.

**E. Project Plan**

Amy Girardo

Amy will conduct individual meetings with each of the four Trustees in July and August. The aggregate results of the Trustee meetings will be shared with the Trustees in August. We will use the results of the report at the August meeting to help develop the 2009-2010 agenda for the plan year.

**4. INFORMATION REPORTS**

A. Trust Financial Report – Report Distributed

Amy Girardo

B. Monthly Medical Claims Report – Report Distributed

Amy Girardo

C. BCBSAZ Administrative Fee Payments – Report Distributed

Amy Girardo

**5. CALL TO THE PUBLIC - None**

**6. CURRENT EVENT SUMMARIES** – A general discussion of open enrollment took place among the employers in attendance. The College District commented they received a few changes (20-25). The City had about 100 changes because they increased the contribution for family coverage by \$60 per month. Flagstaff Housing Authority and NAIPTA both reported they had one person change their election. The County reported they had 385 changes across the board. The City and the County reported they only had a handful of people take advantage of domestic partner coverage. Several employers commented on the large number of voluntary life insurance requests.

**7. ANNOUNCEMENTS**

**8. NEXT REGULAR MEETING - August 21, 2009, 12:30 pm**

**9. EXECUTIVE SESSION - None**

**10. ADJOURNMENT – Meeting adjourned at 2:00 pm**