

COCHISE COUNTY

**COCHISE COMBINED TRUST
PROPOSED BENEFITS & RATES
FY 2025/2026**

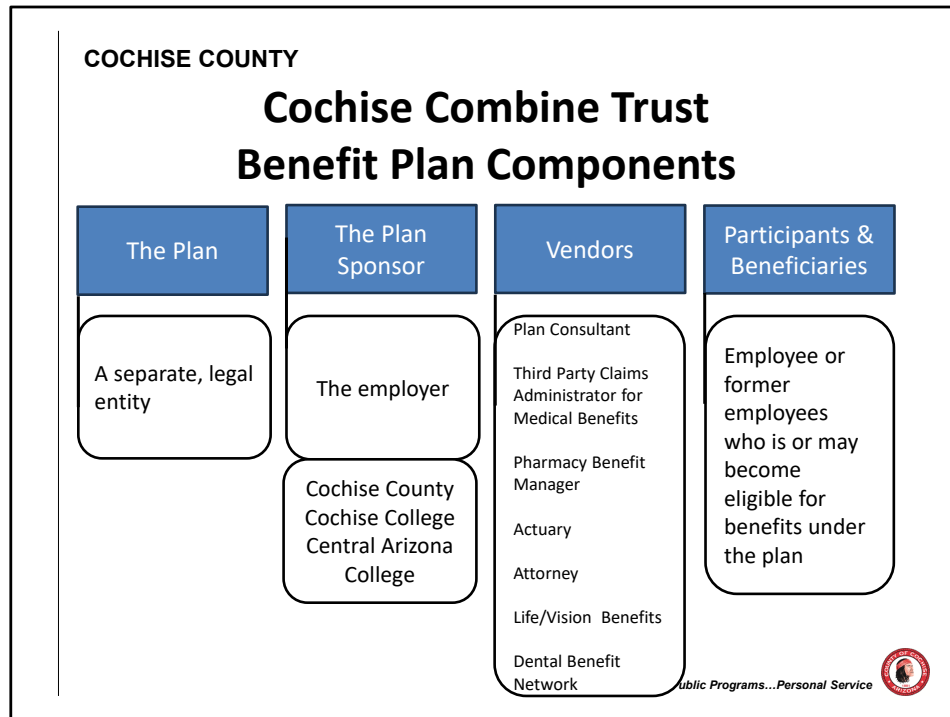
February 25, 2025



Public Programs...Personal Service

Good morning, Mister Chair and members of the board.

In January, the Trustees of Cochise Combined Trust met to review the performance of the Trust and to vote on rates and benefit changes for the upcoming plan year, which begins July 1st, 2025. Cochise Combined Trust consists of Cochise County, Cochise College and Central Arizona College. Each entity has two trustees. Sharon Gilman, Interim County Administrator and myself, Jennifer Graeme HR Director, represent the County.



Formulating the comprehensive benefit plan provided our employees through Cochise Combined Trust involves a number of participants. “The Plan” is Cochise Combined Trust, a separate legal entity. Cochise County, is the Plan Sponsor. Our vendors include the “plan consultant”, Gallagher, whose services I will detail in the next slide. Our Third Party Claims Administrator is Ameriben. The Pharmacy Benefit Manager is currently Navatis and changing to RX Benefits this coming plan year, following an RFP. Actuarial services are provided by Cherion who helps to ensure the fiscal health of the Trust. Mike Hensley is the Trust Attorney. Voluntary Benefits include Life and Vision Insurance. Our Dental Benefit Network is Ameritas. Our active employees, COBRA participants and retirees are the participants and beneficiaries.

COCHISE COUNTY

Gallagher Benefit Services Scope of Consulting Services

Strategy & Design and Plan Support

- Vendor Renewal Negotiations
- Mid-Year plan review
- Analysis of funding alternatives
- Vendor management
- RFP management
- Evaluate Emerging Trends

Communication & Education

- Employee communications
- Open enrollment meetings
- Benefit manuals

Compliance

- Ongoing Compliance Guidance
- Healthcare Reform Updates
- Technical Bulletins

Wellbeing & Engagement

- Broad Organizational Focus
- Connect Culture, Wellbeing, Employee Engagement
- Evaluate Emerging Trends

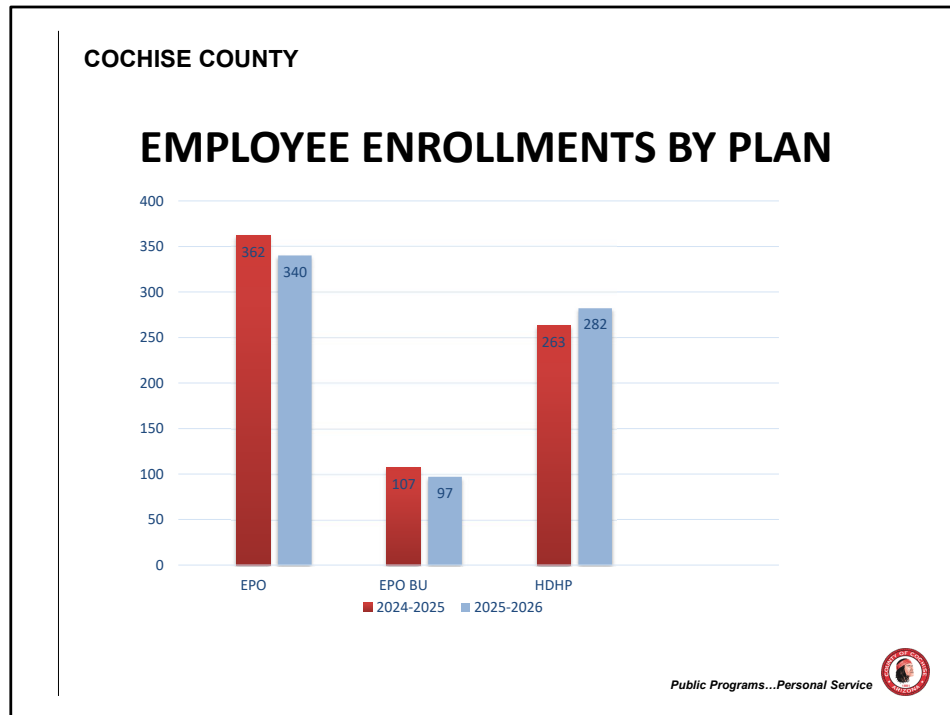
Reporting and Analytics

- Monthly Financial Reports
- Quarterly Vendor Reports
- Annual Audit
- Annual funding analysis
- Annual IBNP analysis

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Gallagher, our Benefits Consultant, provides Cochise Combined Trust with a host of benefit services as shown here. Gallagher's services ensure Cochise Combined Trust is compliant and fiscally sound while providing a comprehensive benefit plan.



Our total anticipated census, or active employee participants, is 719. This slide breaks these employees down by anticipated plan election and are based on an analysis by our actuary.

The Exclusive Provider Organization or EPO is a traditional 80/20 cost sharing plan which we anticipate 47% of our employees participating in this plan.

The EPO Buy up plan has higher premium rates, lower deductibles and we anticipate 13% of our employees selecting this plan. This is a 2% decrease from our current year and employees with this plan tend to have higher claims.

The High Deductible Health plan offers the lowest rates and the opportunity to participate in a Health Savings Account. We anticipate 39% participation in this plan.

2024-2025 EPO enrollment = 49% EPO BU = 15% HDHP = 36%

COCHISE COUNTY

2025-2026 PLAN CHANGES

- All Plans:
 - Addition of Behavioral Health to Teledoc
 - Eliminate Hospice Precertification
 - Change Pharmacy Benefit Manager to RX Benefits
 - Change Employee Assistance Program to ComPsych

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- The coming fiscal year will bring these plan changes
- Teladoc is a telehealth platform that provides on-demand medical care through video and phone consultations. It connects patients with licensed healthcare professionals, including doctors, nurses, and therapists, who can provide medical advice, diagnosis, and treatment recommendations. It offers services for a wide range of medical conditions, including minor illnesses, injuries, allergies, and mental health issues. Patients can access Teladoc through its website, mobile app, or by calling a toll-free number. This plan year, the Trust voted to add the ability for our members to receive Behavioral Health services through this platform.
- Our current medical plans require precertification prior to being placed in hospice care. This coming plan year, the precertification requirement has been eliminated.

- Two requests for proposals (RFP's) were performed by Gallagher. One for the Pharmacy Benefit Manager and one for the Employee Assistance Program. As a result, the Trustees approved two new vendors for the upcoming plan year.

Our current Pharmacy Benefit Manager is Navatis and will change to RX Benefits effective July 1st.

- An Employee Assistance Program (EAP) is a confidential service offered our employees at no cost, providing access to resources such as counseling, referrals, and support for issues such as stress, financial concerns, family issues, substance abuse, or legal matters. The EAP is available to all members of the employee's household. Our current EAP provider is Curalinc and ComPsych will be our provider effective July 1st.

COCHISE COUNTY

2025-2026 PLAN CHANGES

- EPO & EPO Buy-Up:
 - Increase Specialist Copay from \$40 to \$45
 - Increase Urgent Care Copay from \$40 to \$45
 - Increase Teledoc Copay from \$40 to \$45
 - First two Teledoc Visit remain at no cost
- HDHP (changes required by law):
 - Increase in-network deductible from \$3,200/\$6,400 to \$3,300/\$6,600
 - Maximum in-network out of pocket increases from \$3,200/\$6,400 to \$3,300 / \$6,600



The EPO and EPO Buy up will see these copay increases. The HDHP is required by law to increase the deductible and maximum out of pocket. Teledoc continues to be available to HDHP participants for a \$55 copay.

HDHP Out of Network \$7,500 / \$15,000

Maximum Out of Pocket \$200,000 / \$400,000

COCHISE COUNTY

RATES

Exclusive Provider Organization or EPO

EPO	Monthly Premium Rates	Monthly Employer Contribution	Employee Contribution per pay period (26/year)
Employee Only	\$750.99	\$670.61	\$37.10
Employee + Spouse	\$1,340.97	\$1011.68	\$151.98
Employee + Child	\$1,122.22	\$901.96	\$101.66
Employee + Family	\$1,624.71	\$1,180.77	\$203.51



The employee rates for the Exclusive Provider Organization, or EPO remain the same as our current fiscal year. This is a traditional 80/20 plan requiring the member to stay within the Blue Cross Blue Shield Network for the most coverage. The employee pays 20% of the claim and the plan pays 80% until the maximum out of pocket of \$9,100 / \$18,200 is met.

COCHISE COUNTY

RATES

Exclusive Provider Organization Buy-up

EPO Buy - up	Monthly Premium Rates	Monthly Employer Contribution	Employee Contribution per pay period (26/year)
Employee Only	\$874.30	\$710.70	\$75.51
Employee + Spouse	\$1,516.70	\$1027.62	\$246.50
Employee + Child	\$1,301.82	\$918.62	\$176.86
Employee + Family	\$1,898.77	\$1,174.27	\$334.38

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The employee rates for the Exclusive Provider Organization Buy up is experiencing a 5 % increase to employees this plan year. This is a traditional 80/20 plan requiring the member to stay within the Blue Cross Blue Shield Network for the most coverage. The employee pays 20% and the plan pays 80% until the maximum out of pocket of \$5,500 / \$11,000 is met. The maximum out of pocket is the key difference between the EPO and the EPO Buy up.

COCHISE COUNTY

RATES

High Deductible Health Plan or HDHP

HDHP	Monthly Premium Rates	Monthly Employer Contribution	Employee Contribution per pay period (26/year)
Employee Only	\$668.09	\$659.45	\$3.99
Employee + Spouse	\$1,189.09	\$1,037.23	\$70.09
Employee + Child	\$993.16	\$893.47	\$46.01
Employee + Family	\$1,442.12	\$1,237.48	\$94.45



The employee rates for the High Deductible Health Plan, or HDHP remain the same as our current fiscal year. The HDHP deductible and maximum out of pocket are increasing this year, by law to \$3,300 / \$6,600. The plan requires the member to pay until these are met and once met, pays 100%. This does require the member to stay within the Blue Cross Blue Shield Network. By tax law, only HDHP participants can enroll in a Health Savings Account or HSA.

COCHISE COUNTY

RATES
Dental

Dental	Monthly Premium Rates	Monthly Employer Contribution	Employee Contribution per pay period (26/year)
Employee Only	\$27.42	\$3.44	\$11.07
Employee + Family	\$77.92	\$10.67	\$31.04



Dental premiums went up modestly. The county absorbed .66 per member per month for Employee Only and 1.88 for Employee + family.

COCHISE COUNTY

RATES
Vision

Vision	Monthly Premium Rates	Monthly Employer Contribution	Employee Contribution per pay period (26/year)
Employee Only	\$6.85		\$3.16
Employee + Spouse	\$13.02		\$6.01
Employee + Child	\$13.70		\$6.32
Employee + Family	\$19.93		\$9.20

Vision rates saw a slight increase absorbed by the employee..

COCHISE COUNTY

RECOMMENDED MOTION

Approve the Cochise Combined Trust benefit plan and premium rate structure for medical, dental and vision benefits for FY 25-26.

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Our recommendation is to Approve the Cochise Combined Trust premium rate structure for medical, dental and vision benefits for FY 25/26.

And on that note, I am happy to answer any questions you may have.