

### **NOTICE OF REGULAR MEETING**

NOTICE OF SAN LUIS HEALTH BENEFIT TRUST MEETING IN ACCORDANCE WITH SECTION 38-431.01 OF THE ARIZONA REVISED STATUTES OF THE STATE OF ARIZONA, NOTICE IS HEREBY GIVEN TO THE TRUSTEES OF SAN LUIS EMPLOYEE HEALTH BENEFIT TRUST AND TO THE GENERAL PUBLIC THAT THE TRUSTEES OF THE SAN LUIS EMPLOYEE HEALTH BENEFIT TRUST WILL HOLD A BOARD MEETING AT 5:30 P.M., WEDNESDAY, SEPTEMBER 11, 2019. THE MEETING WILL TAKE PLACE AT THE CITY HALL, COUNCIL CHAMBERS, LOCATED AT 1090 E. UNION STREET, SAN LUIS, ARIZONA, 85349. EVERYONE FROM THE PUBLIC IS INVITED TO ATTEND THE OPEN MEETING.

In accordance with the Americans with Disabilities Act (ADA) and Section 504 of the Rehabilitation Act of 1973, the City of San Luis does not discriminate on the basis of disability in the admission of or access to, or treatment of employment in its programs, activities, or services. For information regarding rights and provisions of the ADA or Section 504, or to request reasonable accommodations for participation in City programs, activities or services contact: ADA/Section 504 Coordinator, City of San Luis Human Resources Department, 1090 East Union Street, San Luis, Arizona 85349; (928) 341-8579.

Notice is hereby given that pursuant to A.R.S. §1-602.A.9, subject to certain specified statutory exceptions, parents have a right to consent before the State or any of its political subdivisions make a video or audio recording of a minor child. Meetings of the City Council are audio and/or video recorded, and, as a result, proceedings in which children are present may be subject to such recording. Parents in order to exercise their rights may either file written consent with the City Clerk to such recording, or take personal action to ensure that their child or children are not present when a recording may be made. If a child is present at the time a recording is made, the City will assume that the rights afforded parents pursuant to A.R.S. §1-602.A.9 been waived.

THIS NOTICE IS APPROVED BY:

/s/ Maria Munoz, HR Benefits Coordinator

### **AVISO DE JUNTA REGULAR**

AVISO DE JUNTA DEL FONDO DE BENEFICIOS MEDICOS DE ACUERDO A LA SECCION 38-431.01 DE LOS ESTATUTOS REVISADOS DEL ESTADO DE ARIZONA. SE LE INFORMA A LOS MIEMBROS DE LA MESA DE PERSONAL DE SEGURIDAD PUBLICA Y PUBLICO EN GENERAL QUE EL PRESIDENTE Y MESA DIRECTIVA DE FONDO DE BENEFICIOS MEDICOS, SAN LUIS, ARIZONA TENDRAN UNA JUNTA REGULAR A LAS 5:30 P.M., MIERCOLES, SEPTIEMBRE 11 DEL 2019. LA JUNTA SE LLEVARA A CABO EN LAS OFICINAS DE LA CIUDAD, EN LA SALA DEL CABILDO, UBICADA EN EL 1090 E. UNION STREET, SAN LUIS, ARIZONA, 85349. EL PUBLICO ESTA CORDIALMENTE INVITADO.

De acuerdo con el Acta de Americanos con discapacidades y la Sección 504 del Acta de Rehabilitación del 1973, la Ciudad de San Luis no discrimina por causa de discapacidad la admisión y acceso a sus programas, actividades, servicios o en el trato en cuanto a empleo. Para mas información referente a derechos y provisiones del Acta de Americanos con discapacidades o Sección 504, o para solicitar adaptaciones que sean razonables para la participación en programas, actividades o servicios de la ciudad, contactar al: Coordinador del Acta de Americanos con discapacidades/Sección 504, Departamento de Recursos Humanos de la Ciudad de San Luis, 1090 Este Calle Unión, San Luis, Arizona, 85349; (928) 341-8579.

Por medio de este aviso y de acuerdo con los Estatutos Revisados del Estado de Arizona, sujeto a ciertas excepciones reglamentarias, los padres de familia tienen el derecho de dar o no dar el consentimiento antes que el Estado o alguna subdivision política grabe a un menor de edad, ya sea en audio o video. Las juntas del Concilio se graban en audio y/o video y como resultado, el hecho de que haya menores presentes puede ser sujeto a que sean grabados. Para que los padres de familia puedan ejercer sus derechos pueden solicitar por escrito con la Secretaria de la Ciudad a tal grabación, o tomar acción personal para asegurarse que su hijo/hija menor no esté presente cuando la grabación se lleve a cabo. Si un menor de edad esta presente en el momento de la grabación, la Ciudad asumirá que los padres de familia están cediendo los derechos sobre una posible grabación de acuerdo con el Estatuto Revisado del Estado de Arizona §1-602.A.9.

ESTE AVISO ES APROBADO POR:

/f/ Maria Munoz, Coordinadora de Beneficios de Recursos Humanos

**AGENDA**

**Regular Meeting  
City of San Luis Employee Benefit Trust  
Council Chambers – City Hall  
1090 E Union Street  
San Luis, AZ 85349  
Wednesday, September 11, 2019  
5:30 P.M.**

**NOTE: Some members of the Board of Trustees of the City of San Luis Employee Benefit Trust may attend the meeting telephonically. If authorized by majority vote of the Board of Trustees, an executive session will be held immediately following the vote in accordance with A.R.S. §38-431.03(A) and the meeting will be temporarily recessed while the Board retires to executive session which will not be open to the public.**

**1. CALL TO ORDER/ROLL CALL**

**2. CONSENT AGENDA**

All matters are considered to be routine by the Employee Benefit Trust Board and will be enacted by one motion. If discussion is desired, that item will be removed from the Consent Agenda and will be considered separately.

**2. A. MINUTES OF:**

- Regular meeting held on June 12, 2019

**3. DISCUSSION AND POSSIBLE ACTION ITEMS:**

**3. A.** Discussion and possible action on any and all matters regarding the approval and ratification of Stop Loss Carrier's renewal offer with Symetra Financial. **(Susan Posada, Consultant and Broker)**

**3. B.** Discussion and possible action on any and all matters regarding the annual review of the benefit plan. **(Susan Posada, Consultant and Broker)**

**3. C.** Discussion and possible action on any and all matters regarding Focus Imaging, preferred vendor, in City's Incentive/ Win-Win plan. **(Susan Posada, Consultant and Broker)**

**4. ADJOURNMENT**

**Employee Benefit Trust Board Meeting**

**2.A.**

Meeting Date: 09/11/2019

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Summary

**MINUTES OF:**

- Regular meeting held on June 12, 2019

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**Employee Benefit Trust Board Meeting**

**3.A.**

**Meeting Date:** 09/11/2019

**Department Head:** Maria Munoz, HR Technician, Human Resources Department

**Submitted By:** Maria Munoz, HR Technician, Human Resources Department

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**ITEM:**

Discussion and possible action on any and all matters regarding the approval and ratification of Stop Loss Carrier's renewal offer with Symetra Financial. **(Susan Posada, Consultant and Broker)**

**SUMMARY:**

On Employee Benefit Trust Board meeting held on June 12, 2019, the incorrect renewal offer was signed by board's Chairman, Gerardo Sanchez. This item is to ratify the offer and authorize Proposal number 152681, Option 1, as being the correct proposal

**RECOMMENDATION / SUGGESTED MOTION:**

**I MOVE TO RATIFY AND APPROVE OPTION 1 WITH SYMETRA FOR FISCAL YEAR 2019-2020 AS PRESENTED.**

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**Fiscal Impact**

**Fiscal Impact:**

Correct fiscal impact of \$486,925.00 stop loss insurance cost has been budgeted in FY 2019-2020- individual and aggregate stop loss is \$317.52 less than the prior year.

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**Attachments**

Symetra Financial - Renewal offer # 152681

Symetra Schedule of Benefits

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Symetra Financial

**Excess Stop Loss Renewal Offer**

Name of Group:	City of San Luis Benefit Trust	Administrator:	EBSO, Inc.
Effective Date:	7/1/2019	Network:	Blues TPA - PPO (no bluecard)
City / State:	SAN LUIS, AZ 85349	Broker:	N/A

**Individual Stop Loss**

	<u>Current</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>
Individual Stop Loss Deductible:	\$50,000	\$50,000	\$75,000	\$100,000
Aggregating Specific Deductible:	\$0	\$0	\$0	\$0
Contract Basis:	PAID	PAID	PAID	PAID
Lifetime Maximum:	Unlimited	Unlimited	Unlimited	Unlimited
Coverages:	Med/Rx	Medical Rx	Medical Rx	Medical Rx
Single: 128 COBRA 0	\$88.26	\$88.26	\$68.32	\$53.84
Family: 110 Retirees 0	\$266.18	\$266.18	\$210.17	\$169.53
Comp: 238	\$0.00	\$170.50	\$133.88	\$107.31
Monthly Premium:	\$40,577	\$40,577	\$31,863	\$25,540
Annual Premium:	\$486,925	\$486,925	\$382,360	\$306,485
Commissions:	0.00%	0.00%	0.00%	0.00%
Terminal Liability Option:	N/A	No	No	No
Family Specific Deductible:	No	No	No	No
ISL Rate Increase / Decrease:		0.00%	-21.47%	-37.06%

**Aggregate Stop Loss**

	<u>Current</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>
Aggregate Corridor:	25%	25%	25%	25%
Contract Basis:	PAID	PAID	PAID	PAID
Aggregate Maximum:	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000
Coverages:	Med/Rx	Medical Rx	Medical Rx	Medical Rx
Single: 128	328.71	322.74	347.27	363.09
Family: 110	816.84	802.02	862.97	902.27
Composite: 238	0.00	544.26	585.62	612.29
Monthly Premium:	\$833	\$835	\$858	\$872
Attachment Point:	\$1,583,127	\$1,554,399	\$1,672,533	\$1,748,699
Minimum Attachment Point:		\$1,554,399	\$1,672,533	\$1,748,699
Aggregate Premium Rate:	\$3.62	\$3.51	\$3.60	\$3.66
Annual Aggregate Premium:	\$9,991	\$10,025	\$10,292	\$10,463
Commissions:	0.00%	0.00%	0.00%	0.00%
Terminal Liability Option:	N/A	No	No	No
Aggregate Accommodation:	No	No	No	No
Attachment Factor Increase / Decrease:		-1.81%	5.65%	10.46%
Estimated Maximum Cost:	\$2,080,044	\$2,051,364	\$2,065,184	\$2,065,647

Please acknowledge acceptance of the above terms offered in the proposal by checking off the desired option below and by signing and returning the proposal no later than 15 days from the proposal effective date.

**Option 1**       **Option 2**       **Option 3**

Signature \_\_\_\_\_ Date \_\_\_\_\_

Please see the Summary of Plan Limitations and Exclusions, Important Notes and Additional Notes sections that appear either on this page or the last page of this proposal

## PLAN HIGHLIGHTS

The terms of this offer are tentative and may change based on the receipt and review of the following information by Symetra. Except as provided below, all requested information must be received no later than 15 days after the proposed effective date of coverage; otherwise, we reserve the right to withdraw the proposed terms and return any premiums remitted.

Plan Sponsor's Plan Document or Plan Document Amendment is due no later than 90 days after the proposed effective/renewal date of Excess Loss Insurance coverage as permitted by law.

## SUMMARY OF PLAN LIMITATIONS AND EXCLUSIONS

Stop Loss offer is valid up to the effective date of coverage.

Agent does not have the authority to bind or modify the terms of this quotation or the policy to be issued without prior approval of Symetra Financial.

Composite rates / factors are for illustrative purposes and cannot be sold unless approved by underwriting.

## IMPORTANT NOTES

**Rates and premiums are based on the employee data submitted and subject to the conditions noted on this page. Final rates and premiums are based on the plan and employee/dependent data provided as of the effective date of coverage. Any inaccurate or incomplete data submitted may require changes during the final underwriting review and risk sign-off.**

Symetra may withhold Policy reimbursement prior to the receipt and acceptance of the final signed Plan Document/ Plan Document Amendment, which Symetra will expect to clearly express the benefits promised, obligations under federal law, and generally recognized provisions concerning discretionary authority of the plan sponsor with respect to benefit claims and exclusions of experimental/investigational treatment, non-medically necessary treatment, and off-label drug use

No special enrollment may occur following issuance of this Proposal. Please provide a listing of individuals including primary Diagnosis and total paid claims in regards to:

- Any individuals that had previously met the underlying plan's maximum, and are now re-entering the plan because the annual or life time maximum has been increased.

State Assessments, if applicable, are included in the Stop Loss rates displayed in this proposal.

### **Individual Stop Loss Insurance:**

Specific Lifetime Maximum: 100% of the eligible claims up to the maximum shown on page 1 of this proposal per covered person shall be reimbursed by Symetra Financial.

### **Aggregate Benefit:**

Aggregate Maximum: 100% of the eligible claims for covered expenses in excess of the Aggregate Attachment Point, up to the maximum shown on page 1 of this proposal shall be reimbursed by Symetra Financial.

Aggregate Stop Loss Reinsurance cannot be purchased without Specific Stop Loss Reinsurance.

Multiple Coverage: If the Aggregate includes separate Attachment factors for multiple lines of coverage, then the Annual Attachment Point will be based on all coverage combined.

If multiple lines of coverage are requested, we will require that monthly claims and enrollment be provided separately before finalizing the Aggregate offer.

## ADDITIONAL NOTES

If this group has Rx coverage under the specific and/ or aggregate when there is a separate PBM, we require written documentation that we are in receipt of all prescription drug experience reports to finalize coverage. Otherwise, Rx will not be a covered expense under our stop loss policy.

If the total enrollment, single/family ratio, or enrollment by plan of benefits varies by more than 10 percent of what was quoted, we reserve the right to re-price our Specific (ISL) and Aggregate (ASL) numbers.

Quote is for active & COBRA employees only.

This Proposal assumes Blues TPA PPO and SIAMED network and current plan(s) design will be utilized by the employer.

This offer is firm and will expire in 30 days. If written acceptance is not received within this time frame, offer is subject to updated reporting/Disclosure information and may be revised accordingly. No proposal expiration date will be extended past 15 days of the effective month.



Symetra Life Insurance Company  
777 108th Avenue NE, Suite 1200  
Bellevue, Washington 98004-5135

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**EXCESS LOSS SCHEDULE OF BENEFITS**

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A. Policyholder: City of San Luis Benefit Trust

Policy Number: 16-012222-00

Effective Date of Coverage: July 1, 2012

Policyholder Anniversary Date: July 1st of each year beginning in 2013.

Premium Due Date: Premium is due on the Effective Date of Coverage and the first of each month beginning with August 1, 2012.

Enrollment (at the beginning of the Policy Period):

Single                      128                      Family                      110

Retirees covered under Excess Loss:  Yes  No

B. This Schedule of Benefits applies to the Policy Period: from 07-01-2019 to 07-01-2020

C. Individual Excess Loss Insurance:  Yes  No

1. Individual Deductible per Covered Unit: \$50,000

2. Alternate Individual Deductibles applicable?

Yes (See Excess Loss Alternate Reimbursement Endorsement)                       No

3. Covered Expenses:

Medical excluding all Prescription Drugs

Medical including Prescription Drugs defined as **ONE** of the following:

Rx Card and Mail Order                       Rx Card Only                       Rx Mail Order Only                      **OR**

Rx as part of Medical Plan subject to a Deductible and Coinsurance

Other: \_\_\_\_\_

4. Symetra's Reimbursement Percentage:

100% of Covered Expenses in excess of the Individual Deductible.

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## EXCESS LOSS SCHEDULE OF BENEFITS

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Applies to Policy Period: from 07-01-2019 to 07-01-2020

5. Individual Lifetime Reimbursement Maximum: Unlimited per Covered Unit  
Policy Period Reimbursement Maximum: Unlimited per Covered Unit

6. Premium Rates:

Covered Units

Single	\$88.26
Family	\$266.18

7. Reimbursement Option:

Covered Expenses incurred on or after the Policy Effective Date and paid during the Policy Period with:

Run-in Period	<u>Unlimited</u>	months	Run-in Limit	<u>Unlimited</u>
Run-out Period	<u>0</u>	months	Run-out Limit	<u>N/A</u>

8. Individual Excess Loss Terminal Provision applicable?  Yes  No

9. Individual Excess Loss Advantage Provision applicable?  Yes  No

**D. Aggregate Excess Loss Insurance:**  Yes  No

1. Covered Expenses:

- Medical excluding all Prescription Drugs  
 Medical including Prescription Drugs defined as **ONE** of the following:  
 Rx Card and Mail Order  Rx Card Only  Rx Mail Order Only **OR**  
 Rx as part of Medical Plan subject to a Deductible and Coinsurance  
 Vision  
 Dental  
 Short-Term Disability  
 Other \_\_\_\_\_

2. Aggregate Attachment Point will be set by Symetra.

3. Symetra's Reimbursement Percentage:

100% of Covered Expenses in excess of the Aggregate Attachment Point.

4. Aggregate Reimbursement Maximum per Policy Period: \$1,000,000

5. Monthly Aggregate Accommodation Provision applicable?  Yes  No

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## EXCESS LOSS SCHEDULE OF BENEFITS

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Applies to Policy Period: from 07-01-2019 to 07-01-2020

6. Reimbursement Option:

Covered Expenses incurred on or after the Policy Effective Date and paid during the Policy Period with:

Run-in Period	<u>Unlimited</u> months	Run-in Limit	<u>Unlimited</u>
Run-out Period	<u>0</u> months	Run-out Limit	<u>N/A</u>

7. Minimum Aggregate Attachment Point:

100% of the first Monthly Aggregate Attachment Point x 12.

8. Monthly Aggregate Attachment Factors:

<u>Covered Units</u>	
Single	\$322.74
Family	\$802.02

9. Aggregate Excess Loss Terminal Provision applicable?  Yes  No

10. Aggregate Excess Loss premium: \$3.51

Paid: per employee per month

11. Net Claim Limit: \$50,000 per Covered Unit

**E. Medical Conversion Privilege:**  Yes  No

**F. Endorsements Included**

- Individual Excess Loss Advance Funding Endorsement  
 Excess Loss Alternate Reimbursement Endorsement

**G. Additional Information:**

Claims determined to be eligible under the Employee Benefit Plan in final and binding external review by independent review organizations (IROs) will also be deemed Covered Expenses under the Policy. Claim exception requests pending and under IRO review at the end of the Policy Period will continue to be considered for coverage.

**H. Associated Companies:**

Name	Effective Date	Termination Date
<u>N/A</u>	<u></u>	<u></u>

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- 2 Enter your account information, then click "Get Started."  
*Refer to your contract for your policy number and billing zip code.*
- 3 Complete all required fields and click "Register Now." Watch for an email with your temporary username and password.

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  - ACA reporting
  - HIPAA compliance
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Stop loss, filed as the Excess Loss policy, is insured by Symetra Life Insurance Company, 777 108th Ave NE, Suite 1200, Bellevue, WA 98004. In New York, stop loss, filed as the Excess Loss policy, is insured by First Symetra National Life Insurance Company of New York, New York, NY. Mailing address: P.O. Box 34690, Seattle, WA 98124.

**Employee Benefit Trust Board Meeting**

**3.B.**

**Meeting Date:** 09/11/2019

**Department Head:** Maria Munoz, HR Technician, Human Resources Department

**Submitted By:** Maria Munoz, HR Technician, Human Resources Department

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**ITEM:**

Discussion and possible action on any and all matters regarding the annual review of the benefit plan.  
**(Susan Posada, Consultant and Broker)**

**SUMMARY:**

As discussed at the meeting held on February 13, 2019, the Trustees are to meet quarterly to review the Trust Fund on a quarterly basis. This would be to ensure "sufficient funds to exist to pay outstanding and future benefits, to pay for losses or claims or any combination of insurance and direct payment, and to pay for risk management consultation."

This item is informational. However, it has been put on the agenda as an action item in case there is any action the Board wishes to take.

**RECOMMENDATION / SUGGESTED MOTION:**

**I MOTION TO** \_\_\_\_\_

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**Employee Benefit Trust Board Meeting**

**3.C.**

**Meeting Date:** 09/11/2019

**Department Head:** Maria Munoz, HR Technician, Human Resources Department

**Submitted By:** Maria Munoz, HR Technician, Human Resources Department

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**ITEM:**

Discussion and possible action on any and all matters regarding Focus Imaging, preferred vendor, in City's Incentive/ Win-Win plan. **(Susan Posada, Consultant and Broker)**

**SUMMARY:**

Focus Imaging has been bought over by Yuma Regional Medical Center. This facility will no longer be considered a standalone facility, it will be part of the hospital and services will be billed at hospital rates. Research for other network providers is in place.

This item is informational. However, it has been set on the agenda for action in case there is any action the Board wishes to take on it.

**RECOMMENDATION / SUGGESTED MOTION:**

**I MOVE TO** \_\_\_\_\_

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**Attachments**

Article- YRMC

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# YUMA REGIONAL MEDICAL CENTER

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## Yuma Regional Medical Center to Partner with Focused Imaging and Advanced Radiology Healthcare, Improve Access to High-Quality Services in Yuma

**As part of ongoing efforts to provide convenient access to highly-coordinated patient care in Yuma, officials with Yuma Regional Medical Center (YRMC) announced today a new partnership with Focused Imaging and Advanced Radiology Healthcare, the area's leading provider of diagnostic imaging services.**

"We are thrilled to officially welcome such a highly respected member of Yuma's medical community into the YRMC family," said Robert Trenchel, D.O., CEO of YRMC. "At YRMC, we are working to build a highly-integrated health system, in which our physicians and staff can provide superior care to patients across a broad array of important services. Bringing Focused Imaging and Advanced Radiology Healthcare into YRMC will help our community's providers work more closely together to coordinate care, share important patient information and take a holistic approach to meeting patients' healthcare needs."

The announcement signifies another step forward in YRMC's efforts to increase the level of integration the system can offer its patients in the Yuma community. Better coordination across the "continuum of care" - which includes all the care a patient receives from outpatient and inpatient settings, diagnostics, specialists, subspecialists and more - has been shown to improve care outcomes and patient experience.

Officials with YRMC also said the health system will ensure its newest employees have everything they need to meet patients' needs, including continued investment in areas like staffing, facilities and technology.

"Across the course of our conversations, it became abundantly clear that the mission, vision and culture of YRMC align closely with what we have built at Focused Imaging and Advanced Radiology Healthcare," said Focused Imaging and Advanced Radiology Healthcare CEO Mike Doukas. "By joining YRMC - with its established infrastructure and cutting-edge expertise - our doctors and staff will be able devote their time and attention toward what they do best: providing excellent care for patients. We are confident and excited about how this partnership will advance healthcare here in Yuma."

As the organizations begin the integration process, Focused Imaging and Advanced Radiology Healthcare's patient data and records will transition to YRMC's electronic medical record (EMR), allowing for more efficient delivery of care to the entire Yuma

community. This single EMR will enable secure, quick data-sharing among the staff at Focused Imaging and Advanced Radiology Healthcare and other YRMC providers and facilities.

For Focused Imaging and Advanced Radiology Healthcare patients, it will allow access to YRMC's MyCare portal, an online tool where patients can manage health records, receive appointment reminders, review lab and imaging results and view medication and immunization history.

"Focused Imaging and Advanced Radiology Healthcare's sterling reputation for patient service makes it the kind of patient-focused organization that aligns perfectly with YRMC," said Bharat Magu, M.D., Chief Medical Officer of YRMC. "Our medical staff has worked closely with most of these doctors for many years, and today's announcement allows us to strengthen that partnership even more. We look forward to working side-by-side to streamline the care delivery process and improve coordination of the high-quality care that YRMC is known for."

Focused Imaging and Advanced Radiology Healthcare was founded in Yuma in 2002. Physicians and staff will continue to meet patients' imaging needs at 2270 Ridgeview Drive in Yuma.

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## Recent News

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[YRMC begins Visitor Restrictions for flu season January 9 \(\)](#)

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