

MINUTES
 EMPLOYEE BENEFITS TRUST
 REGULAR MEETING
 COUNCIL CHAMBERS
 1090 E UNION STREET SAN LUIS ARIZONA 85349
 MARCH 10, 2021
 5:30 PM

1. CALL TO ORDER/ROLL CALL Time: apx 5:30 p.m.

Name	Present	Absent
Board Member Maria Gonzalez - via zoom	X	
Board Member Gustavo MacGrew		X
Secretary Maria Sabori - in person	X	
Vice-Chairman Emma Torres – via zoom	X	
Chairman Gerardo Sanchez – via zoom	X	

Others Present:

Kay Marion Macuil, City Attorney
 Janet Taylor, Legal Secretary, Acting Clerk
 Tadeo A De La Hoya, City Manager
 Maria Munoz, Benefits Coordinator – via zoom
 Susan Posada, Benefits Coordinator/Broker
 Edgardo Carbajal, Acting Director of Human Resources
 Jonathan Dumadog, Senior IT Technician
 Domingo Sosa, IT Technician

2. CONSENT AGENDA

**All matters are considered 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 September 9, 2020

Motion: Board member Emma Torres and Board member Maria Gonzalez to approve the consent agenda. **Motion passed unanimously.**

The vote was as follows:

Board Member Maria Gonzalez	Aye
Secretary Maria Sabori	Aye
Vice-Chairman Emma Torres	Aye
Chairman Gerardo Sanchez	Aye

3. DISCUSSION AND POSSIBLE ACTION ITEMS:

3.A. Discussion and possible action on any and all matters regarding proposed changes to the employee benefits plans for the fiscal year starting July 1, 2021. **(Susan Posada, Consultant, and Broker)**

Ms. Posada discussed what the Trust approves and what the Trust does not approve.

The things that are required are the TPA agreement. The Stop/Loss will be for review only—the broker agreement, Teledoc bundle, the Medical and Dental Plan, and the contributions.

Ms. Posada gave a brief overview of the plan. She announced no new changes to the medical or the dental because the final stop/loss approval was not yet available but did have an estimate, and it was a nine (9) percent increase. The final would be available by the end of March. Ms. Posada discussed how the stop/loss works and the different elements of it.

Ms. Posada discussed Blue/Cross Blue/Shield rates and that they were at \$17.50 per employee per month but have increased substantially, and that there were two (2) choices. One of \$19.25 per year or take the second, which is \$19.25 for two (2) years. Ms. Posada stated to take the second one because we do not know what they are going to do for the second year, so we would want to be locked in for the two (2) years.

The EBSO fees did not change except for the claim management. It is not really a fee that EBSO charges; it is a fee that is passed on. That will increase about 2.8 percent.

Siarmed fees will remain the same, Susan's broker fees will remain the same.

The Blue Cross/Blue Shield will go up the two (2) year rate.

The ACA fees that we have to pay to the federal government went from \$2.54 to \$2.66.

There was a good increase in the utilization of Healthiest You, and she is looking at a bundle. Currently, employees can call in and not pay anything out of pocket. We are not trying to take away from employees seeing their doctors, and virtual is just another way to see their doctors, especially with the COVID situation. Currently, we pay \$8.00 per employee per month. We are suggesting we add a bundle. Any employee can call in and talk to any doctor and not pay a dollar out of pocket; they would pay a co-pay for the medication only.

Ms. Posada stated that by adding the bundle, we add mental health and would add the additional services of them calling a mental health provider. They also have dermatology. This is on the app so an employee can take a picture of the problem

and send it to the dermatologist, who then would contact the employee and discuss potential issues and, if needed, prescribe medication. And that is in the app only. For neck and back would be to see what the problem is and offer an exercise program, personalizing that to your needs.

Nutrition for many years, you have asked for nutrition, and nutrition can be very expensive. Employees can call in schedule a time with a nutritionist and get a program set up for them. In addition to the program, the nutritionist would provide a grocery checklist. This program will not limit the number of people that can participate. The difference is \$21,504.00.

Board Member Maria Gonzalez asked Susan if this was available to employees right now. Susan replied that the only thing available to the employees is general medical.

Chairman Sanchez stated that he was a little hesitant with TeleMed medicine. Still, it is becoming very convenient, especially for single moms, people who are working out of town like truckers. I am doing virtuals at work, and they are either in Phoenix or Tucson, and they will park, and we will talk about their medical condition for 15-20 minutes, and a lot of times, it is simple questions that can be answered over the phone. Eventually, it is going to become the video and access with smartphones. It is just a matter of time. I think in the long run, we will save money, especially if you have access to mental health. A lot of things can be done over the phone. The nutrition aspect of it is also a big one. We lack both psych and nutrition in Yuma County.

Ms. Posada stated that this is the only thing she is asking to add to the plan. Many things can be prevented, and it has to do with nutrition. They will also provide a grocery list and work with you on what your issues are and what you need to do. She also stated that she had pressed hard for Spanish-speaking programs, and not all of them are the nutrition is not, and neither is dermatology—zero cost to employees.

Ms. Posada stated she put the plan up for viewing, but there are no changes to it.

Ms. Posada discussed the basic life insurance plan briefly and told the board this plan is not paid out of the Trust however wanted to discuss her recommendations to change it to a flat rate of \$50,000.00 instead of a one-month salary. This is the only increase she is asking the city for. From the Trust, she is asking \$21,000.00 for the Healthiest You.

Vision-no changes. We are on the second of a three-year renewal.

Ms. Posada discussed the stop/loss numbers briefly and said she would bring them up at the next meeting when the final numbers come in. She also stated that there were 38 new dependants in the program. This means we are insuring an additional 7% which adds costs to the plan.

The only change the Trust needs to be concerned about is the Healthiest You, Blue/Cross & Blue/Shield contract, the TPA contract, and Susan's contract.

City Manager Tadeo De La Hoya asked Chairman Sanchez if he had any questions for Susan. He stated no and thanked her for keeping the rates low and did not think an additional \$6,000.00 to the city for life insurance was a problem. It is a benefit the employees should receive if we are able.

Vice-Chairman Emma Torres asked what our pandemic plan is and what method we have as not to lose sleep or money that is in the employee trust.

Chairman Sanchez responded that the key is not to get infected. Not have everyone in the same room like the building department. Since I have enacted the emergency measures, we are avoiding clusters of employees. We are never together. We have scattered schedules. By doing that, we are protecting the Trust.

It would be catastrophic if the Fire Department, Police Department got infected.

Susan Posada explained with our coverage, we are double covered. We are protected with the aggregate and the catastrophic.

Chairman Sanchez asked if there were any more questions from the board. There were none.

MOTION Vice-Chairman Emma Torres and Board Member Maria Gonzalez to approve the Teledoc-Healthiest-You bundle. **Motion passed unanimously.**

The vote was as follows:

Board Member Maria Gonzalez	Aye
Secretary Maria Sabori	Aye
Vice-Chairman Emma Torres	Aye
Chairman Gerardo Sanchez	Aye

MOTION: Secretary Maria Sabori and Board Member Maria Gonzalez to approve EBSO's renewal. **Motion passed unanimously.**

The vote was as follows:

Board Member Maria Gonzalez	Aye
Secretary Maria Sabori	Aye
Vice-Chairman Emma Torres	Aye
Chairman Gerardo Sanchez	Aye

MOTION: Secretary Maria Sabori and Vice-Chairman Emma Torres to approve the budget decrease for the Wellness Program. **Motion passed unanimously.**

The vote was as follows:

Board Member Maria Gonzalez	Aye
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Secretary Maria Sabori	Aye
Vice-Chairman Emma Torres	Aye
Chairman Gerardo Sanchez	Aye

MOTION: Secretary Maria Sabori and Board Member Maria Gonzalez to approve the BCBS Renewal. **Motion passed unanimously.**

The vote was as follows:

Board Member Maria Gonzalez	Aye
Secretary Maria Sabori	Aye
Vice-Chairman Emma Torres	Aye
Chairman Gerardo Sanchez	Aye

3.B. Discussion and possible action on any and all matters regarding renewal of a broker agreement with Susan Posada Agency, Inc. **(Edgardo Carbajal, Acting Director of Human Resources)**

Edgar Carbajal, Acting Director of Human Resources, discussed Ms. Posada's contract and that it was due to expire June 30, 2021. Ms. Posada has advised the City of San Luis and the Trust since 2013 and gave a brief background on Ms. Posada's duties, and explained the contract was for June 2021 to 2024, an extension of three (3) years. Mr. Carbajal went over the services Ms. Posada was to provide to the city for both the US and Mexico.

Chairman Sanchez asked Mr. Carbajal if there were any changes to Ms. Posada's contract, and Mr. Carbajal and Susan responded just the date to three (3) years.

Board Member Maria Gonzalez asked why the contract for three (3) years was? She stated she had not read the contract yet.

Mr. De La Hoya explained that this was the same contract she had had for the last three (3) years when you extended it the last time. And the other three (3) years this the extension of that contract.

Vice-Chairman Torres thanked Maria for bringing it up and said that she had not had a chance to read the contract. She thought it was going to be a (1) year contract. She thought that was said the last time they met. Vice-Chairman then asked Chairman Sanchez for a little more time to review the contract.

MOTION: Chairman Gerardo Sanchez and Vice-Chairman Emma Torres to continue the item to a special meeting. **Motion passed unanimously.**

The vote was as follows:

Board Member Maria Gonzalez	Aye
Secretary Maria Sabori	Aye
Vice-Chairman Emma Torres	Aye
Chairman Gerardo Sanchez	Aye

Motion: Vice-Chairman Emma Torres and Board Member Maria Gonzalez to adjourn the meeting. **Motion passed unanimously.**

The vote was as follows:

Board Member Maria Gonzalez	Aye
Secretary Maria Sabori	Aye
Vice-Chairman Emma Torres	Aye
Chairman Gerardo Sanchez	Aye

Meeting adjourned at approximately 6:27 p.m.