

**MINUTES
FOR REGULAR MEETING
EMPLOYEE BENEFITS TRUST
COUNCIL CHAMBERS
1090 E. Union Street San Luis, Arizona 85349
December 15, 2021
5:30 p.m.**

1. **CALL TO ORDER/ROLL CALL** Chairman Sanchez called the meeting to order at approximately 5:36 p.m.

THOSE PRESENT:

Board Member Gustavo MacGrew
Secretary Maria Sabori
Chairman Gerardo Sanchez

THOSE NOT PRESENT:

Board Member Maria Gonzalez
Vice-Chairman Emma Torres

OTHERS PRESENT:

Kay Marion Macuil, City Attorney
Janet Taylor, Legal Secretary/Acting Clerk
Lizandro "Louie" Galaviz, Acting City Manager
Maria Munoz, Benefits Coordinator
Susan Posada, Benefits Coordinator/Broker
Roula Encinas, Acting Assistant Director of Finance
Domingo Sosa, IT/Graphics and Media Specialist
Rueben Lopez, 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 8, 2021

MOTION: Chairman Gerardo Sanchez and Secretary Maria Sabori to approve the Consent Agenda as presented. **Motion passed unanimously.**

The vote was as follows:

Chairman Sanchez	Aye
Secretary Maria Sabori	Aye

Board Member Gustavo MacGrew Aye

3. DISCUSSION AND POSSIBLE ACTION ITEMS:

3.A. Discussion and possible action on any and all items regarding the quarterly review of the benefit plan. **(Monica Castro, Director of Finance and Susan Posada, Broker and Consultant)** Discussion only no action.

Ms. Castro was not available to attend. Roula Encinas, Acting Assistant Director of Finance, stated there was nothing to report until after the audit.

Ms. Posada said there are a few large claims and perhaps more coming in, some carrying over from last year and some due to COVID.

3.B. Discussion and possible action on any and all matters regarding complex imaging and lab services. **(Susan Posada, Broker, and Consultant)**

Ms. Posada stated that services provided by the hospital are very expensive not only to the employee but also to the trust. She did some research, and now we will have some of the local Yuma labs like Sonora Quest and LabCorp. For imaging SimonMed and South County Diagnostic Services. She also explained the difference between using ESurgeries and using the services directly. Ms. Posada said that prior authorization is required for complex imaging like MRI, CT, and PET scans. She also recommended contacting Esurgeries for more complex labs and stated travel might be involved for some of these services.

Chairman Sanchez commented that having the option only adds to the benefits and minimizes the cost. Unfortunately, some need the other option of the services provided here.

Secretary Maria Sabori asked when this would go into effect, and Ms. Posada replied that legally she needed to give employees a 60-day notice of a change. Probably March 1st.

MOTION: Chairman Sanchez and Board Member Gustavo MacGrew approve to amend the benefits plan to allow for stand-alone imaging and lab services providers and authorize staff to take all actions needed to accomplish it. **Motion passed unanimously.**

The vote was as follows:

Chairman Gerardo Sanchez Aye

Secretary Maria Sabori Aye

Board Member Gustavo MacGrew Aye

3.C. Discussion and possible action on any and all matters regarding the hearing aid benefit for the US and Mexico medical plans. (Susan Posada, Broker, and Consultant)

Chairman Sanchez commented that he was interested in hearing about this because most plans don't cover hearing aids.

Ms. Posada gave a brief history regarding ACA and the requirement to pay for a hearing exam and not the hearing aid, which can be very expensive, and that is why it is being brought up.

Ms. Posada discussed that she was able to add hearing aids to the plan for both the Mexico and US plan; the cost is relatively similar. She mentioned that most plans have a limited basis and that hearing aids run anywhere from \$300.00 to \$7,000.00 and that most insurance companies do not offer this benefit.

Ms. Sabori asked Susan how many claims a year does she see for hearing aids, and Ms. Posada replied not many and then asked Maria Munoz how many she saw coming in; she responded two (2).

Chairman Sanchez replied that the reason we don't see many is that providers know that they are not covered. But if he knew they were covered, he would be prescribing them that this was a very rare benefit.

Ms. Sabori asked if Siarmed had limits as well, and Ms. Posada replied that they only have limits that we give them. It's a \$1,500.00 limit in Mexico.

Chairman Sanchez commented that \$1,500.00 is a good start, and we can take a look at the claims and that \$1,500.00 is a very good option. Siarmed will find hearing aids within the \$1,500.00 to \$3,000.00 range and not the \$7,000.00 range.

Board Member MacGrew said that we can always change it, and Ms. Sabori agreed.

Ms. Posada listed the following plan options:

- 1) Limit to one hearing aid for each ear every 3 years for children 18 and younger.
- 2) Limit to the cost of one hearing aid per ear up to a maximum payment of \$2,200.00 every 36 months
- 3) Limit to a maximum benefit of \$1,500.00 per calendar year every 36 months.

Motion: Chairman Gerardo Sanchez and Maria Sabori to approve option three (3) as presented. **Motion passed unanimously.**

The vote was as follows:

Chairman Gerardo Sanchez Aye

APPROVED BY MEMBERS

DATE: January 12, 2022

Minute Taker: s/J. Taylor

Board Member Gustavo MacGrew Aye
Secretary Maria Sabori Aye

4. ADJOURNMENT

Motion: Chairman Sanchez and Maria Sabori to adjourn the meeting. **Motion passed unanimously.**

The vote was as follows:

Chairman Sanchez Aye
Board Member Gustavo MacGrew Aye
Secretary Maria Sabori Aye

APPROVED BY MEMBERS

DATE: January 12, 2022

Minute Taker: s/J. Taylor