

NOTICE OF REGULAR MEETING

In accordance with §38-431.02 of the Arizona Revised Statutes of the State of Arizona, notice is hereby given to the Employee Benefit Trust Board and to the general public that the Mayor and Trustees of the Employee Benefit Trust Board will hold an Employee Benefits Trust Board Meeting at 5:30 P.M., December 15, 2021. The meeting will take place at the City Council Chambers, located at 1090 E. Union Street, San Luis, Arizona, 85349.

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, Human Resources Coordinator

AVISO DE JUNTA REGULAR

De acuerdo con los Estatutos del Estado de Arizona A.R.S. §38-431.02, se le informa a los miembros de la Junta Fiduciaria de Beneficios para Empleados y al público en general que el Presidente y la Mesa Directiva de Fondo de Beneficios Medicos de San Luis, Arizona, tendrán una Junta Regular a las 5:30 P.M., el 15 de Diciembre del 2021. La junta se llevará a cabo en la Sala del Cabildo, ubicada en el 1090 E. Union Street, San Luis, Arizona, 85349.

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 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, December 15, 2021
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.

For the safety of the public during the COVID-19 pandemic, members of the public may attend the Employee Benefits Trust Board meeting of December 15, 2021, in person if the 6-foot distance can be maintained, which is 27 people. However, members of the public may listen to the meeting's live audio stream on the City of San Luis' website <https://sanluisaz.gov/listenlive>. Recordings of the meetings will be available on the city's website <https://sanluisaz.gov/listenlive> after the meeting.

Por la seguridad del público durante la pandemia COVID-19, habrá asistencia en persona para los miembros del público en la Junta de Fideicomiso de Beneficios para Empleados del 15 de Diciembre del 2021, si la distancia de 6 pies puede mantenerse. Sin embargo, los miembros del público pueden escuchar el audio en vivo de la reunión transmitido en el sitio web de la Ciudad de San Luis <https://sanluisaz.gov/listenlive>. Las grabaciones de las reuniones estarán disponibles en el sitio web de la ciudad <https://sanluisaz.gov/listenlive> después de la reunión.

- 1. CALL TO ORDER/ROLL CALL**
- 2. CONSENT AGENDA**
 - 2. A. MINUTES OF:**
- Regular meeting held on September 8, 2021
- 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**)
 - 3. B.** Discussion and possible action on any and all matters regarding Complex Imaging and lab services. (**Susan Posada, Broker and Consultant**)
 - 3. C.** Discussion and possible action on any and all matters regarding the hearing aid benefit in US and MEXICO medical plans. (**Susan Posada, Broker and Consultant**)
- 4. ADJOURNMENT**

Employee Benefit Trust Board Meeting

2. A.

Meeting Date: 12/15/2021

Summary

MINUTES OF:

- Regular meeting held on September 8, 2021

Attachments

Minutes for meeting held on 09/08/2021

**MINUTES
EMPLOYEE BENEFITS TRUST
COUNCIL CHAMBERS
1090 E UNION STREET SAN LUIS, ARIZONA 85349
SEPTEMBER 8, 2021**

1. CALL TO ORDER/ROLL CALL – TIME: 5:36 p.m.

THOSE PRESENT:

Board Member Gustavo MacGrew
Secretary Maria Sabori
Vice-Chairman Emma Torres – Via Zoom
Chairman Gerardo Sanchez

NOT PRESENT:

Board Member Maria Gonzalez

OTHERS PRESENT:

Kay Marion Macuil, City Attorney
Janet Taylor, Legal Secretary/Acting Clerk
Lizandro (Louie) Galaviz, Acting City Manager
Maria Munoz, HR Benefits Coordinator
Susan Posada, Broker/Benefits Coordinator
Monica Castro, Director of Finance
Rodger Diaz, Human Resources Coordinator
Jossue Cerda, IT Specialist
Axel Chayra, IT Specialist

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 June 23, 2021
Chairman Sanchez and Secretary Maria Sabori to approve the minutes of the Regular Meeting held June 23, 2021. **Motion passed unanimously.**

The vote was as follows:

Board Member Gustavo MacGrew	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 by the Mayor on any and all matters regarding nomination and recommendation to City Council to renew or appoint a 5-year term for the Trustee position of Chair and Vice-Chair. **(Kay Marion Macuil, City Attorney)**

Mayor Gerardo Sanchez stated that he wishes to continue as chairman and asked if anyone else would be interested in the position. There was no response. Mayor asked Emma Torres if she wanted to continue, and Ms. Torres stated that she did and that there would be possible travel in the future but would let the board know if and when that occurs.

Ms. Macuil stated that she would bring this recommendation before the council.

Discussion only no action taken.

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

Ms. Castro gave an overview of how the Trust was doing financially and briefly discussed contractual services and claims (PowerPoint provided). Chairman Sanchez shared his concern with having the Trust funds in one bank.

Ms. Posada gave an overview of how the plan was doing and discussed some of the significant claims coming in. She stated that hospitalizations were up 35%, which isn't bad considering COVID. Ms. Posada addressed that we have 32 large claims as opposed to 11 large claims in the past. Ms. Posada recommends the continuance of COVID vaccinations. She also discussed that COVID, asthma, diabetes, and hypertension were the main contributors to our claims.

Maria Sabori asked Susan to explain what type of nutrition programs we had to help with diabetes.

Maria Munoz responded that the Wellness Program offered a Diabetes Prevention Program based on the biometric evaluations.

Chairman Sanchez also responded that that was one of the most difficult things to refer is nutrition. There are not enough nutrition specialists available and stated that diabetics that are in denial would do better with a person in front of them as opposed to the webcam.

Vice-Chairman Emma Torres offered a few programs that Campesinos Sin Fronteras uses and is going to have Rosa contact Maria Munoz regarding them.

Discussion only no action taken.

3.C. Discussion and possible action on any and all matters regarding implementing an investment strategy for Trust funds. **(Monica Castro, Director of Finance)**

Ms. Castro discussed the research she had done on investment opportunities for the Trust. She gave a brief PowerPoint presentation on hiring an outside consultant to manage and advise how to invest the funds from the Trust. (Powerpoint included with minutes)

Chairman Sanchez stated that she should continue to research this option and look into investing the City's funds.

Discussion only no action taken.

3.D. Discussion and possible action on any and all matters regarding the name change of EAP Preferred to Integrated Behavioral Health (IBH), Inc., effective June 1, 2021, and the ratification and approval of the agreement with IBH. **(Susan Posada, Broker, and Consultant)**

Ms. Posada explained the name change and ratification. The change offers an enhanced website and emotional support online Peer Support Groups while maintaining the same services.

MOTION: Chairman Gerardo Sanchez and Board Member Gustavo MacGrew to approve the Administrative Services Agreement for employee assistance and work-life services provided by Integrated Behavioral Health, INC. as presented.

Motion passed unanimously.

The vote was as follows:

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

3.E. Discussion and possible action on any and all matters regarding the proposed change to employee preventative service coverage. **(Susan Posada, Broker and Consultant)**

Susan Posada provided a brief discussion regarding continued coverage at 100% for the ACA mandated preventative care grades A and B. and that all other care was payable as any other illness, subject to deductibles and copays.

Chairman Gerardo Sanchez and Secretary Maria Sabori to approve to amend the benefits plan document for preventative care not mandated by ACA and not listed in

the USPSTF grade A and B, to be payable as any other illness, subject to deductibles and copays. **Motion passed unanimously.**

The vote was as follows:

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

3.F. Discussion and possible action on any and all matters regarding the change of Prescription Retail (Susan Posada, Broker and Consultant)

Ms. Posada gave a brief explanation of the problems with prescriptions and the delivery of medications when COVID first hit. Patients were getting 90-day supplies at Walmart or Walgreens, wherever and that is no longer the case. So what we want to do is encourage ordering prescriptions by mail order being less expensive for them and for the plan.

Chairman Sanchez replied; so what you are saying is that you can go to the pharmacy and get a 30-day supply and that you can get a 90-day supply only through mail order.

Ms. Posada responded; yes.

Chairman Sanchez requested that more figures be provided.

Discussion only no action taken.

4. Adjournment

Chairman Gerardo Sanchez and Board Member Gustavo MacGrew to approve the adjournment of the meeting. **Motion passed unanimously.**

The vote was as follows:

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

Meeting adjourned at approximately 6:42 p.m.

Employee Benefit Trust Board Meeting

3. A.

Meeting Date: 12/15/2021

Department Head: Maria Munoz, HR Benefits Coordinator, Human Resources Department

Submitted By: Maria Munoz, HR Benefits Coordinator, Human Resources Department

ITEM:

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**)

SUMMARY:

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:

A motion is not required but this discussion is on the Agenda as a possible action item.

I MOTION TO _____

Fiscal Impact

Fiscal Impact:

N/A

Employee Benefit Trust Board Meeting

3. B.

Meeting Date: 12/15/2021

Department Head: Maria Munoz, HR Benefits Coordinator, Human Resources Department

Submitted By: Maria Munoz, HR Benefits Coordinator, Human Resources Department

ITEM:

Discussion and possible action on any and all matters regarding Complex Imaging and lab services. **(Susan Posada, Broker and Consultant)**

SUMMARY:

Laboratory and Complex imaging services in the local Yuma area are increasingly high, and its expensive costs are directly affecting the members as well as the plan. By creating Stand-alone providers the members can directly go to these clinics and receive lab and complex imaging services by paying a \$25.00 co-pay only, instead of going through the YRMC providers and paying co-pay, co-insurance and deductible. Stand-Alone Providers list:

Imaging

- South County Diagnostic Services - 151 S. Oak Avenue, Suite 5, San Luis, AZ
- SimonMed Imaging - 2500 S. 8th Avenue, Ste 103, Yuma, AZ

Labs

- Labcorp (3 locations)
 - 1) 1951 W. 25th Street, Ste F, Yuma, AZ
 - 2) 2435 Ave A Yuma, AZ
 - 3) 1240 W 24th Street, Yuma AZ
- Sonora Quest Laboratory - 2270 S. Ridgeview Dr., Yuma AZ

Diagnostic X-ray and Lab—US Plan

- \$15 co-pay primary care
- \$25 co-pay contracted standalone provider: No deductible
- No charge if using a facility through E-surgeries
- 20% after deductible at a hospital

Complex – MRI, CT and PET Scan—US Plan (Prior Authorization Required)

- No charge if using a facility through E-surgeries
- \$25 co-pay at contracted standalone provider. No deductible
- 20% after deductible at a hospital

ESurgeries program continues to be in effect and is currently working on contracting with local providers.

RECOMMENDATION / SUGGESTED MOTION:

I MOVE 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.

Fiscal Impact

Fiscal Impact:

N/A

Attachments

San Luis Medical Mall



San Luis Medical Mall

South County Diagnostic Services, LLC.

Ultrasound:

- Arterial Doppler
- Abdominal
- Thyroid
 - Fetal
 - Doppler Fetal Heart
 - Venous Doppler
 - General

Digital X Rays:

- ✓ • General x rays

Mammograms:

- ✓ • Screening & Diagnostic Mammogram
- ✓ • 3D Mammogram

DEXA Scans:

- ✓ • General Bone Density Test

Specialty & Diagnostic Services

151 S. Oak Avenue, Suite 5
San Luis, AZ 85336
928.662.0416



San Luis Medical Mall



Employee Benefit Trust Board Meeting

3. C.

Meeting Date: 12/15/2021

Department Head: Maria Munoz, HR Benefits Coordinator, Human Resources Department

Submitted By: Maria Munoz, HR Benefits Coordinator, Human Resources Department

ITEM:

Discussion and possible action on any and all matters regarding the hearing aid benefit in US and MEXICO medical plans. **(Susan Posada, Broker and Consultant)**

SUMMARY:

Hearing aids are generally not covered by medical insurance, although some plans may provide its members an allowance towards their hearing aid purchase, impose age caps for benefit and/or make benefit available every few years.

Current plan allows hearing aids to one per coverage year, per plan member (no cap in range of cost). Plan will cover 80% after deductible.

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 every 36 month
- 3) Limit to a maximum benefit of \$1,500 per calendar year every 36 months.

RECOMMENDATION / SUGGESTED MOTION:

I MOVE TO PLAN OPTION NUMBER _____ AS PRESENTED.

Fiscal Impact

Fiscal Impact:

n/a

Fiscal Impact:

n/a

Attachments

US medical plan hearing aid benefit

Mexico Only medical plan - hearing aid benefit coverage

Benefit Description	PPO Plan pays	Non-PPO Plan pays	Additional Limitations and Explanations
Durable Medical Equipment, Prosthetics, Orthotics and Disposable Supplies	80% after Deductible	50% after Deductible	Hearing aids are LIMITED to one per Coverage Year.
Emergency Services and Urgent Care Services Emergency visit Urgent Care	80% (Deductible waived). 100% after a \$30 Copay per visit (Deductible waived)	80% (Deductible waived). 50% after Deductible	In an Emergency, as defined by the Plan, Non-PPO Covered Expenses will be paid at the PPO level.
ESurgeries Procedures	100% (Deductible waived)	Not applicable	
Home Health Care	80% after Deductible	50% after Deductible	LIMITED to a maximum of 60 visits per Coverage Year.
Hospice Care	80% after Deductible	50% after Deductible	Bereavement Counseling is LIMITED to a Lifetime maximum benefit payment of \$300 per family.
Inpatient Hospital Services (Non-Emergency), Outpatient Hospital, or Ambulatory Surgical Center Services ESurgeries providers All others	100% (Deductible waived). 80% after Deductible	Not Applicable 50% after Deductible	

THE NETWORK IS ADMINISTERED BY: SIARMED

The only Out-of-Network providers covered under this Plan are United States providers and only in the case of an Emergency. All other Out-of-Network providers are NOT covered.

NOTE: The following out-of-network services will be eligible expenses during the course of public health emergency relating to COVID-19 : Procedures and services through Exclusive Surgeries Solutions LLC; procedures and services through San Luis Walk in Clinic.

The Plan will at all times be in compliance with PPACA rules and regulations. PPACA requires that benefits that are offered by the Plan that are “Essential Health Benefits” as defined by the United States Department of Health And Human Services may not be restricted to less than a certain annual amount. If a major medical benefit of the Plan has a plan maximum below that amount, the Plan will continue to pay benefits for the Essential Health Benefit components of that benefit even though such payments would exceed the plan maximum for that benefit.

Benefit Description	Mexico Coverage SIARMED - Plan pays	Out-of-Network – US Healthcare Providers only - Plan Pays	Additional Limitations and Explanations
Ambulance Services -Air and Ground	Included in Emergency Copay	Included in Emergency Copay	Out-of-Network only covered in the case of Emergency.
COVID-19 tests and vaccine administration	100%	100%	Includes testing, related services, and vaccine administration to the extent required by law.
Dental Hospitalization and Dental Services Office Visits	100% after a \$25 Copay per visit	Not Covered	
Durable Medical Equipment, Prosthetics, Orthotics and Disposable Supplies	100% after a \$5 Copay per visit	Hearing aids: 80% All other: Not Covered	Hearing aids are LIMITED to one per Coverage Year and only covered in US. In network covered services only include: <ul style="list-style-type: none"> • Nebulizer • Breast pump
Emergency Services and Urgent Care Services Emergency visit Urgent Care (visit only)	100% after a \$150 Copay per visit 100% after a \$20 Copay per visit	100% after a \$150 Copay per visit Not Covered	In an Emergency, as defined by the Plan, Out-of-Network Covered Expenses will be paid at the Siarmed level. Copay is waived if hospitalized and benefits revert to applicable inpatient hospital benefit.
Home Health Care	Not Covered	Not Covered	