



City of Detroit General Retiree Healthcare Trust

City of Detroit General Retiree Healthcare (RHC) Trust Meeting Minutes
Tuesday, August 24, 2021 Regular Meeting

Via Microsoft Teams

I. Call to order and Roll call

- A. A Regular meeting of the Trustees of the Detroit General RHC Trust was called to Order by Chairperson Tom Sheehan at 1:04 p.m.
- B. **Board Members present at roll call:** Chairperson Thomas Sheehan remotely from Royal Oak, MI; Trustee Floyd Allen remotely from Detroit, MI; Trustee Chuck Gayney remotely from Detroit, MI; Vice Chairperson Barbara Wise-Johnson remotely from Detroit, MI; Trustee Doris Ewing remotely from Bloomingdale, IL; Trustee Shirley Lightsey remotely from Southfield, MI; Trustee Roger Cheek remotely from Detroit, MI. As five (5) Trustees are required to make a quorum and seven (7) were present, Chairperson Sheehan declared a quorum and the meeting proceeded.
- C. **Others Present:** Aaron Castle (*Legal*), Duane Menter and Jennifer Crosby (*BeneSys*)

II. Approval of Agenda

Motion was made by Trustee Lightsey and seconded by Trustee Allen to approve the agenda. **Motion** passed unanimously.

III. Public Comment - None

IV. Regular Meeting Agenda

Approval of Minutes

A. Proposed August 10, 2021 regular meeting minutes

Motion was made by Trustee Wise Johnson and seconded by Trustee Lightsey to approve the minutes of the August 10, 2021 with corrections as requested. **Motion** passed unanimously.

V. Financial Reports

A. Financial Statements – June 2021

Motion was made by Trustee Cheek and seconded by Trustee Allen to approve and accept the Financial Statements for June 2021. **Motion** passed unanimously.

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B. Bills for Approval

Invoices in the aggregate amount of \$478,678.49 were presented for payment from: BCBS MA (\$268,273.50); Delta Dental (\$45,346.32); Fifth Third Bank (\$5,000.00); HAP (\$120,752.51); Humana (\$10,044.12); Priority Health (\$720.00); VSP (\$28,542.04).

Motion was made by Trustee Wise Johnson and seconded by Trustee Lightsey to approve and authorize payment of the invoices subject to availability of funds. **Motion** passed unanimously.

C. Fifth Third Bank Balances

Ms. Crosby provided balance amount from Fifth Third to ensure funds are available to submit invoices for payment and benefit payments to retirees.

VI. Administrative Reports

A. BeneSys Barometers through June 2021

The BeneSys Barometers were provided as follows:

Eligible by Month - A report showing number of eligible members by month through the month of June 2021. This report reflects the breakdown of eligible members by HRA, HAP, Blue Care Network, and Blue Cross Blue Shield Medicare Advantage, Humana and Priority Health and a total of all participants. The number of total eligible participants, as of June 2021, was 6,786, which is a decrease of 105 eligible participants from May 2021.

Income and Expenses by Month - A report showing the income and expenses, excluding investment income, for the months of June 2019 thru June 2021, was provided. This report shows an expense of \$3,241,127 at the end June 2021.

Investment Income by Month - A report showing the investment gain/loss for the months of June 2019 thru June 2021 was provided.

Fund Assets - A report showing the assets and equity of the Fund for months of June 2019 through June 2021 was provided for review. This report shows both Assets and Fund Equity have increased after a slight decline.

Benefit and Operating Costs by Month – A report showing the total benefit and operating costs for the months of June 2019 through June 2021 was provided.

Benefit Premiums Paid – A report showing the total premiums paid for medical, dental and vision for the months of June 2019 through June 30, 2021 was reviewed.

Motion was made by Trustee Wise Johnson and seconded by Trustee Ewing to accept the Barometers for June 2021. **Motion** passed unanimously.

B. BeneSys 2021 Outstanding Check Report

Ms. Crosby presented the list of the current Outstanding HRA Checks. She informed the Board that the process put in place to adhere to the Outstanding Check Policy from August 2020 went into effect March 2021. She told the Board how many letters have

been mailed and there are no outstanding checks beyond a year old.

VII. Financial Consultants

A. Monthly Performance Report – July 31, 2021

NEPC provided the Monthly Performance Report through July 31, 2021 for the Board to review.

Motion was made by Trustee Cheek and seconded by Trustee Lightsey to accept the Monthly Performance Report through July 31, 2021 as provided. **Motion** passed unanimously.

VIII. GRS Consulting

A. Hearing Aid Benefits - Pending

Mr. Pranschke will be presenting at the next Board meeting.

IX. Legal Report

Mr. Castle informed the Board that he had reviewed the Fifth Third ACH Origination Documents for ACH Direct Deposit provided and has been able to reach common ground with Fifth Third on everything except the jury waiver provisions. He informed Fifth Third that he would have to inform the Board that Fifth Third is not willing to change the jury waiver provisions and have the Board decide if they are willing to move forward. The Board expressed that they are willing to move forward with Fifth Third. Mr. Castle said he is only waiting on the Fee Schedule and we should be ready to move forward by the next meeting.

Mr. Castle updated the Board on the Open Meetings Act for Wayne County. Wayne County amended the Emergency Declaration quietly with a expiration date of September 30, 2021 rather than December 31, 2021. The City of Detroit ended their Emergency Declaration July 31, 2021.

X. New Business

A. 2022 Dental/Vision Rate Responses

Ms. Crosby presented the responses received from Delta Dental and DENCAP Dental. There are no rate changes for Delta Dental. DENCAP has made a small increase for single rate coverage. She will continue to report to the Board as the other providers respond.

XI. Unfinished Business

A. Pension Report – Eligibility Dates for Early Retirees

No updates were discussed for this item, it is still in progress.

B. Service Provider Review – BeneSys, Inc.

The Board would like to wait on additional discussion until they can meet in person again.

C. Direct Deposit for HRA Checks – Statement of Work

This matter has been carried over to the next meeting.

D. 2022 Open Enrollment Timeline

Ms. Crosby presented an updated Open Enrollment Timeline to inform the Board of progress.

E. 2022 Open Enrollment Cover Letter

Ms. Crosby will present the Final Letter once she completes the updates.

F. 2022 Open Enrollment Book & Cost of Coverage

Ms. Crosby presented to the Board updated 2022 Open Enrollment Book and Cost of Coverage for their review and to get feedback for updates that need to be made. The Board gave requested updated. Ms. Crosby will put these updates into the documents and present them at the next Board Meeting.

G. HRA Direct Deposit Form

Ms. Crosby presented to the Board a Direct Deposit Form Draft to be included with the 2022 Open Enrollment Materials this year for the Board to review. The Board approved this document.

H. Fifth Third ACH Origination Documents

Mr. Castle addressed this in his legal report.

I. Fifth Third Contact Information Form

Mr. Castle addressed this in his legal report.

XII. Correspondence

BeneSys provided the following communication to The Board for review.

- A. BeneSys Plan & Progress re No Surprises Act**
- B. Humana Moms Meals Post Discharge Flyer**

XIII. Trustee Comment/Open Forum

Chairman Sheehan shared the report received from Gail Oxendine that shows the retirees that have returned to work with the City of Detroit. The Board requested that BeneSys cross reference this list to make sure there are no instances of double dipping.

XIV. Adjournment

There being no further business a **Motion** was made by Trustee Lightsey and seconded by Trustee Gayney to adjourn the meeting at 1:43 p.m. **Motion** passed unanimously.

Respectfully submitted,

Jennifer Crosby, Plan Associate