



# City of Detroit General Retiree Healthcare Trust

City of Detroit General Retiree Healthcare (RHC) Trust Meeting Minutes

Tuesday, June 24, 2025, Meeting

BeneSys, Inc., 700 Tower Drive, Troy, MI 48098

## I. Call to order and Roll call

- a. A regular meeting of the Board of Trustees of the Detroit General RHC Trust was called to Order by Chairperson Thomas Sheehan at 1:03 p.m.
- b. **Board Members present at roll call:** Chairperson Thomas Sheehan; Trustee Barbara Wise-Johnson; Trustee Charles Gayney; Trustee Ed Hannan; Trustee Roger Cheek; Trustee Floyd Allen (via Teams); Trustee Dion Stevens. As four (4) Trustees are required to make a quorum and seven (7) were present, Chairperson Sheehan declared a quorum and the meeting proceeded.
- c. **Others Present:** Frank Judd (*Legal Counsel*); Pam Trotter (*BCBSM Dental*); Violet Gjorgjevski (via Teams) and Jennifer Crosby (*BeneSys*)

## II. Approval of Agenda

**Motion** was made by Trustee Hannan and seconded by Trustee Gayney to approve the agenda.

Motion passed unanimously.

## III. Public Comment – None

*Trustee Wise-Johnson and Trustee Cheek arrived at 1:04 p.m.*

## IV. Regular Agenda

### A. Approval of May 27, 2025, Meeting Minutes

**Motion** was made by Trustee Gayney and seconded by Trustee Hannan to approve the Meeting Minutes of May 27, 2025, as amended.

Motion passed unanimously.

## V. Financial Reports

### A. Fifth Third Statement – May 2025

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**Motion** was made by Trustee Hannan and seconded by Trustee Gayney to approve and accept the Fifth Third Statement for May 2025.

Motion passed unanimously.

#### **B. Principal Statement – April 2025**

**Motion** was made by Trustee Hannan and seconded by Trustee Stevens to approve and accept the Principal Statement for April 2025.

Motion passed unanimously.

#### **C. Financial Statements April 2025**

**Motion** was made by Trustee Stevens and seconded by Trustee Hannan to approve and accept the Financial Statements for April 2025.

Motion passed unanimously

#### **D. Bills for Ratification**

The Bills for Ratification report was presented to the Board along with the invoices of premiums paid.

**Motion** was made by Trustee Wise-Johnson and seconded by Trustee Stevens to approve the bills for ratification for June 24, 2025, as presented.

Motion passed unanimously.

#### **E. Bills for Approval**

Invoices in the aggregate amount of \$37,449.04 were presented for payment from: BeneSys (\$32,152.81); RSCD (\$2,522.73); VMT Law (\$2,773.50).

**Motion** was made by Trustee Wise-Johnson and seconded by Trustee Stevens to approve and authorize payment of the presented invoices subject to availability of funds.

Motion passed unanimously.

#### **F. Fifth Third Bank Balance**

Ms. Crosby provided the current cash balance from Fifth Third.

### **VI. Financial Consultant**

- A. Performance Report – April 30, 2025**
- B. Performance Report – May 31, 2025**

### **VII. Administrative Reports**

- A. BeneSys Barometers through March 2025**

The BeneSys Barometers were provided as follows:

**Eligible by Month** - A report showing the number of eligible members by month through the month of April 2025. 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 total number of eligible participants as of April 2025 was 5,164, which is a decrease of 25 eligible participants from March 2025.

**Income and Expenses by Month** - A report showing the income and expenses, excluding investment income, for the months of April 2023 through April 2025, was provided. This report shows an expense of \$2,618,854 at the end of April 2025.

**Investment Income by Month** - A report showing the investment gain/loss for the months of April 2023 through April 2025 were provided. There was an increase in investment income comparing April 2024 with April 2025.

**Fund Assets** - A report showing the assets and equity of the Fund for the months of April 2023 through April 2025 was provided for review. This report shows both Assets and Fund Equity are about the same from March 2025 to April 2025.

**Benefit and Operating Costs by Month** – A report showing the total benefit and operating costs for the months of April 2023 through April 2025 was provided.

**Benefit Premiums Paid** – A report showing the total premiums paid for medical, dental and vision for the months of April 2023 through April 30, 2025, was reviewed.

## **B. BeneSys Annual Outstanding Check Report 2025**

Annually BeneSys provides the Board with a listing of HRA checks that have not been cashed. Ms. Crosby updated the Board that letters have been sent to the 12 people that have not cashed their HRA Reimbursement checks going back to March 2024 requesting that they contact BeneSys to have the checks reissued.

## **VIII. BCBS Dental – Pam Trotter**

### **A. Annual Dental Reporting Package**

Ms. Trotter reviewed the BCBS Dental reporting package for the 2024 benefit year. She reviewed utilization insights, and a summary detail of claims paid. Discussion took place.

### ***Administrative Reports Continued***

### **C. BeneSys Agreement Renewal**

The Board asked Ms. Crosby to step out and had Ms. Gjorgjevski leave Teams meeting so they could discuss this matter.

Ms. Crosby returned when the Board finished discussing it and Ms. Gjorgjevski returned to Teams.

**Motion** was made by Trustee Stevens and seconded by Trustee Hannan to accept the 2-year BeneSys agreement renewal as provided to Mr. Judd

Motion passed unanimously.

## **VIII. Legal Report**

Mr. Judd informed the Board that he received information regarding PA 202 and will be reporting to the Board at the next meeting once he has had time to review.

## **IX. New Business**

### **A. Benefit Historical Data 2025**

Ms. Crosby provided an updated Historical Benefit chart for 2025 to correct an error she found.

### **B. Open Enrollment Timeline**

Ms. Crosby provided the timeline for the 2026 Open Enrollment period. Discussion took place.

### **C. BeneSys Accounting Response to Liabilities Listed on Financials**

When the Board met on May 27, 2025, they questioned the Liabilities section on the Financial Statements provided by BeneSys because 2023 was still listed and 2025 had not been added. A written response was provided today by the Staff Accountant informing the Board that 2023 will drop off with the August financials and 2025 will be added on.

### **D. Fifth Third Response to B Note Balance on Statements**

When the Board met on May 27, 2025, they noted that the B Note balances are reflected differently in two different places on the monthly statements. Ms. Crosby provided the written response provided by Michael Pavlick, Fifth Third Relationship Manager, for the trust.

### **E. Plante Moran Response to Questions from Board**

When the Board met on April 22, 2025, they noted that Ms. Young from Plante Moran explained the increase in annual audit fees were, in part, due to new audit standards causing increased hours worked. The Board requested details regarding the new audit standards. Ms. Young provided those in writing which were presented to the Board.

## **X. Unfinished Business**

### **A. 2025 Open Enrollment Vendor Invoicing/Payment**

Ms. Crosby informed the Board that all vendors have submitted their portion of the reimbursement for Open Enrollment printing and mailing.

### **B. Principal Release and Indemnification Form**

Mr. Judd is following up with NEPC and Principal regarding this matter.

## **XI. Correspondence**

- A. BeneSys Navigator 2<sup>nd</sup> Quarter 2025**
- B. MAPERS 2025 Fall Conference Agenda**

## **XII. Manquen Vance – Kim Kulas and Craig Kuenzer**

Mr. Kuenzer updated the Board that he reached out to the Medicare MAPD providers (BCBSM, BCN, Humana, HAP and Priority Health) to get an idea of what rates will look like for the 2026 benefit year. They stated that they will have rates available by mid-to-late July. They will attend the next Board meeting with more details. Discussion took place.

## **XIII. Trustee Comment/Open Forum**

The Board cancelled the July 8, 2025, Committee of the Whole meeting and moved the July 22, 2025 Board meeting to July 31, 2025.

## **XIV. Adjournment**

There being no further business a **Motion** was made by Trustee Stevens and seconded by Trustee Wise-Johnson to adjourn the meeting at 2:20 p.m.

Motion passed unanimously.

Respectfully submitted,

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Jennifer Crosby, Plan Associate