



City of Detroit General Retiree Healthcare Trust

City of Detroit General Retiree Healthcare (RHC) Trust Meeting Minutes
Tuesday, November 10, 2020 Regular Meeting
Offices of *BeneSys, Inc.*
700 Tower Drive, Suite 300
Troy, MI 48098

1:00 pm at Office of BeneSys, Inc., Troy, MI via Conference Call

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 1:03 p.m.
- B. Board Members present at roll call: *Present via phone*** - Chairperson Thomas Sheehan remotely from Royal Oak, MI; Trustee Chuck Gayney remotely from Detroit, MI; Trustee Shirley Lightsey remotely from Southfield, MI; Vice Chairperson Barbara Wise-Johnson remotely from Detroit, MI; Trustee Roger Cheek remotely from Detroit, MI; Trustee Floyd Allen remotely from Detroit, MI; Trustee Doris Ewing remotely from Glendale Heights, IL. 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*), Violet Gjorgjevski and Jennifer Crosby (*BeneSys*)

II. Approval of Agenda

Motion was made by Trustee Wise-Johnson and seconded by Trustee Lightsey to approve the agenda, as submitted. **Motion** passed unanimously.

III. Public Comment - None -

IV. Regular Meeting Agenda

Approval of Minutes

A. Proposed October 27, 2020 regular meeting minutes

Motion was made by Trustee Gayney and seconded by Trustee Lightsey to approve the minutes of the October 27, 2020 regular meeting with addition of city Trustee Ewing was calling remotely from Miramar Beach, FL and correction of section 10F. **Motion** passed unanimously.

V. Financial Reports

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A. Fifth Third Statement – October 2020

Motion was made by Trustee Gayney and seconded by Trustee Cheek to approve and accept the Fifth Third Statement for October 2020. **Motion** passed unanimously.

B. Bills for Approval

Invoices in the aggregate amount of \$622,403.80 were presented for payment from: American Graphics (\$43,391.31); BeneSys (\$34,809.90); BCBS MA (\$290,110.60); BCBS Dental (\$92,954.75); BCN (\$41,199.62); Delta Dental (\$52,075.02); DENCAP (\$17,629.10); GRS (\$42,300.00); VanOverbeke, Michaud & Timmony (\$7,933.50).

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.

F. Fifth Third Bank Balances

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

VI. Administrative Reports

B. Appeal 2769665672

Ms. Gjorgjevski presented an Appeal to the Board. The Participant is requesting to receive the monthly HRA retroactively for their Healthcare Reimbursement Account from 2016 to present. At the last meeting the Board requested that Legal and BeneSys provide additional requested information and that BeneSys would write a letter to the member informing them of the delay. Today the additional information was provided to the Board and it was determined that Legal would send a certified letter to member requesting answers to questions posed by the Board. The member has 10 days to respond to these questions.

Attorney Castle recommended that he formulate a letter to Retirement Services for the City of Detroit that they do not discuss eligibility with members but instead refer them to BeneSys going forward.

Motion was made by Trustee Wise Johnson and seconded by Trustee Gayney to approve letter to Retirement Services for the City of Detroit as recommended. **Motion** passed unanimously.

VII. Financial Consultants

A. Rebalance Schedule – November 4, 2020

NEPC provided the Rebalance Schedule dated November 4, 2020 for the Board to review.

B. Total Fund Performance Detail – September 30, 2020

NEPC provided the Total Fund Performance Detail dated September 30, 2020 for the Board to review.

Motion was made by Trustee Ewing and seconded by Trustee Gayney to accept the Rebalance Schedule dated November 4, 2020 and the Total Fund Performance dated September 30, 2020 as provided. **Motion** passed unanimously.

VIII. GRS Consulting - None

IX. Legal - None

X. New Business

A. Public Meeting Notice 2021 - Draft

BeneSys presented a tentative schedule for Board Meetings for 2021. Chairman Sheehan accepted the tentative schedule.

XI. Unfinished Business

A. BCBSMA & BCN Pandemic Relief Credit

Ms. Crosby informed the Board that they have received the credits from BCBSMA & BCN. The credit will be given to members who participated in coverage in April and May 2020 on their December 2020 pension checks.

B. Reporting for Call Back Feature

Ms. Crosby informed the Board that Ms. Thorman will be presenting the requested reports and answers to questions to the Board at its next meeting.

A. Service Provider Review – BeneSys, Inc.

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

XI. Correspondence

BeneSys provided the following communication to The Board for review.

A. Humana Communications – October 2020

B. Humana Group Medicare Formulary Changes

C. Humana Rewards

D. Humana In-Home Assessment

E. Humana Comprehensive Medication Review

F. 67th Annual Employee Benefits Conference Registration

G. Verifi1 Brochure

Attorney Castle referenced the Verifi1 Brochure that was submitted to him. This is a program to assist with dependent eligibility verification. The Board requested that

BeneSys provide them with information regarding the number of dependents and their category for the next meeting.

H. Delta Dental Commission – October 2020

I. Blue Dental PPO Network Transition

XII. Trustee Comment/Open Forum

The Board asked for an updated regarding Open Enrollment for 2021. Ms. Crosby informed the board that calls being received are confirmation of benefits remaining the same for 2021, general questions regarding enrollment and requests for Open Enrollment Materials because members didn't receive via mail for various reasons such as address changes etc.

The Board followed up on the Fiduciary Liability Insurance document with Ullico provided at the last meeting. Attorney Castle will complete his review of the document and follow up with Ms. Gjorgjevski as to next steps. The policy will be presented and finalized at the next Board Meeting.

XIII. Adjournment

There being no further business a **Motion** was made by Trustee Lightsey and seconded by Trustee Ewing to adjourn the meeting at 1:58 p.m. **Motion** passed unanimously.

Respectfully submitted,

Jennifer Crosby, Plan Associate