



City of Detroit General Retiree Healthcare Trust

City of Detroit General Retiree Healthcare (RHC) Trust Meeting Minutes
Tuesday, September 14, 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 1:05 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*), Jim Pranschke (*GRS*), Violet Gjorgjevski and Jennifer Crosby (*BeneSys*)

II. Approval of Agenda

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

III. Public Comment - None

IV. Regular Meeting Agenda

Approval of Minutes

A. Proposed August 24, 2021 regular meeting minutes

Motion was made by Trustee Gayney and seconded by Trustee Allen to approve the minutes of the August 24, 2021 with corrections as requested. **Motion** passed unanimously.

V. Financial Reports

A. Fifth Third Statement – July 2021

B. Fifth Third Statement – August 2021

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Motion was made by Trustee Ewing and seconded by Trustee Lightsey to approve and accept the Fifth Third Statements for July and August 2021. **Motion** passed unanimously.

C. Wells Fargo Statement – July 2021

Motion was made by Trustee Allen and seconded by Trustee Ewing to approve and accept the Fifth Third Statements for July 2021. **Motion** passed unanimously.

D. Bills for Approval

Invoices in the aggregate amount of \$78,041.23 were presented for payment from: BeneSys (\$40,286.79); DENCAP (\$16,814.90); Heritage Vision (\$20,219.54); Priority Health (\$720.00).

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

Motion was made by Trustee Allen and seconded by Trustee Gayney to have NEPC request \$1M from Wells Fargo to pay future benefits and premiums. **Motion** passed unanimously.

VI. Administrative Reports - None

VII. Financial Consultants - None

VIII. GRS Consulting

A. 2022 Renewal Rates & Hearing Benefits

Mr. Pranschke presented the 2022 Renewal Rates to the Board noting that HAP and Priority Health lowered their rates so that members will have zero premium cost. He also reviewed the Hearing Benefits that BCBS/BCN, Humana, HAP and Priority Health offer to members who are enrolled. In addition, VSP and Heritage Vision offer Discount programs for members who are enrolled. The Board asked that the Open Enrollment Materials be updated to inform members of these benefits offered and that the providers give us links to post on our website that will take members to details about hearing aid coverage.

IX. Legal Report

Mr. Castle informed the Board that he has made several attempts to obtain the Fee Schedule from Fifth Third with no response. BeneSys agreed to assist him in obtaining this information.

X. New Business

A. 2022 Dental/Vision Rate Responses

Ms. Crosby presented the responses received from BCBS Dental and Heritage Vision. BCBS is stating that they will be reducing the premiums for 2022 and would also like to discuss increasing the annual benefit amount to \$1,500. There are no rate changes for Heritage Vision.

B. Priority Health 2022 Renewal

Ms. Crosby presented the 2022 renewal for Priority Health.

C. BCBS 2022 Renewal Packet

Ms. Crosby presented the 2022 renewal packet for BCBS.

D. VSP 2022 Renewal

Ms. Crosby presented the 2022 renewal for VSP.

Motion was made by Trustee Cheek and seconded by Trustee Wise Johnson to approve having the Priority Health, BCBS and VSP renewals for 2022 signed by Chairman Sheehan after review by Legal Counsel. **Motion** passed unanimously.

E. Provider One Page Documents for Open Enrollment Packets

Ms. Crosby presented the one-page documents provided by the vendors for the Open Enrollment packets to the Board. The Board requested some updates be made on the Vision Flyers.

F. Markel American Insurance Company Renewal

The renewal documents for Fiduciary Liability Insurance were presented to the Board. The Board would like clarification of what is being used as their Peer Group when determining coverage and rates and would also like to look into increase in coverage now that they have sold a majority of the B-Notes. Also, they would like to shop for bids from other providers. BeneSys will submit these questions to Markel along with the renewal paperwork.

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 resolved and will be removed from the agenda.

D. 2022 Open Enrollment Timeline

Ms. Crosby presented an updated Open Enrollment Timeline to inform the Board of progress. The mailing list is expected tomorrow however Trustee Wise Johnson stated that she will have it completed by September 17, 2021.

E. 2022 Open Enrollment Cover Letter

Ms. Crosby presented the Open Enrollment Cover Letter; she has completed the updates.

F. 2022 Open Enrollment Book FAQ - BeneSys

Ms. Crosby presented to the Board the updated 2022 Open Enrollment Book FAQ with the updates requested by the Board.

G. Fifth Third ACH Origination Documents

Mr. Castle addressed this in his legal report.

H. Fifth Third Contact Information Form

Mr. Castle addressed this in his legal report.

I. Summary Annual Report 2020

Ms. Crosby presented the Summary Annual Report for December 31, 2020 to make sure the Board approved it prior to the information going into the Open Enrollment Book. The Board had approved the report previously so it can be added to the Enrollment Book.

XII. Correspondence

BeneSys provided the following communication to The Board for review.

- A. City of Detroit – Declaration of Continued Emergency due to Covid-19**
- B. Humana Response – Hurricane Ida**
- C. Updated Plan – Transparency and No Surprises Act – August 20, 2021**
- D. BeneSys – Transparency and NSA Update – August 23, 2021**
- E. BeneSys – DOL Guidance to Maintain Accurate Census**
- F. BeneSys – Due Diligence to Locate Missing Participants Policy**
- G. BeneSys – Procedure to Maintain Accurate Census**

XIII. Trustee Comment/Open Forum

Discussion took place regarding having vendors being asked to pay their portion of the Open Enrollment Packet Mailer.

Trustee Allen was asked for an updated regarding benefits to be offered for 2022 by the Post-2014 group, specifically Dental and Vision. Trustee Allen stated that there is no intention of offering Dental and Vision going forward for this group. It wasn't agreed to have it offered last year but there was miscommunication. He will report back in more detail at the next meeting.

XIV. Adjournment

There being no further business a **Motion** was made by Trustee Lightsey and seconded by Trustee Ewing to adjourn the meeting at 2:56 p.m. **Motion** passed unanimously.

Respectfully submitted,

Jennifer Crosby, Plan Associate