



City of Detroit General Retiree Healthcare Trust

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

Thursday, September 9, 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 1:07 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*); Violet Gjorgjevski and Jennifer Crosby (*BeneSys*)

II. Approval of Agenda

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

Motion passed unanimously.

III. Public Comment – None

IV. Regular Agenda - Pending

V. Financial Consultant – NEPC

A. Monthly Performance Report – July 31, 2025

Motion was made by Trustee Hannan and seconded by Trustee Stevens to accept the Monthly Performance Report as of July 31, 2025.

Motion passed unanimously.

VI. Financial Reports

A. Fifth Third Statement – August 2025

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Motion was made by Trustee Stevens and seconded by Trustee Gayney to approve and accept the Fifth Third Statement for August 2025.

Motion passed unanimously.

B. Bills for Ratification

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

Motion was made by Trustee Wise-Johnson and seconded by Trustee Hannan to approve the bills for ratification for September 9, 2025, as presented.

Motion passed unanimously.

C. Fifth Third Bank Balance

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

VII. Administrative Reports - None

VIII. Legal Report – None

IX. New Business

A. BCBSM 2026 Renewal Agreement

Motion was made by Trustee Gayney and seconded by Trustee Hannan to accept and execute the BCBSM Renewal for Plan Year 2026.

Motion passed unanimously.

B. BCN 2026 Renewal Agreement

Motion was made by Trustee Gayney and seconded by Trustee Stevens to accept and execute the BCN Renewal for Plan Year 2026.

Motion passed unanimously.

C. HAP 2026 Renewal Agreement

Motion was made by Trustee Gayney and seconded by Trustee Hannan to accept and execute the HAP Renewal for Plan Year 2026 and request they add the MOOP reduction to the renewal.

Motion passed unanimously.

D. Humana 2026 Renewal Agreement

Motion was made by Trustee Hannan and seconded by Trustee Gayney to accept and execute the Humana Renewal for Plan Year 2026 and request they add the MOOP reduction to the renewal.

Motion passed unanimously.

E. Priority Health 2026 Renewal Agreement

Motion was made by Trustee Gayney and seconded by Trustee Hannan to accept and execute the Priority Health Renewal for Plan Year 2026.

Motion passed unanimously.

F. Segal Fiduciary Liability Insurance Renewal

Segal provided correspondence that the current Fiduciary Liability program includes a Guaranteed Renewal Endorsement which is set to automatically renew on December 10, 2025. They requested confirmation of the list of current Trustees which BeneSys will provide.

Trustee Stevens left the meeting at 1:29 p.m.

- G. 2026 Open Enrollment – Checklist Proof**
- H. 2026 Open Enrollment – Cost of Coverage Proof**
- I. 2026 Open Enrollment – Dental & Vision Enrollment Form Proof**
- J. 2026 Open Enrollment – Healthcare Enrollment Form Proof**
- K. 2026 Open Enrollment – Book Draft**
- L. 2026 Open Enrollment – Post 2014 Book Proof**
- M. 2026 Open Enrollment – Post 2014 Dental & Vision Proof**

The Board reviewed and discussed each of the above-listed Open Enrollment documents and gave suggested edits to Ms. Crosby. Ms. Crosby will make these edits, get updated proofs from the printer and provide them to the Board for review and feedback prior to the Special Meeting on October 7, 2025.

X. Unfinished Business

A. BCBS Dental Response to Board's Question

The Board had questioned if they were to terminate their agreements with BCBSM and BCN would it negatively impact their dental agreement. The response was no; it would not have any impact.

B. Open Enrollment Timeline

Ms. Crosby provided the Open Enrollment Timeline.

C. Humana 2026 Open Enrollment Allowance

This information was provided to the Board although cost of the 2026 Open Enrollment Packet printing and mailing has not been determined yet.

XI. Correspondence

XII. Trustee Comment/Open Forum

The Board requested that Mr. Judd provide suggestions for a RFP at the October 7, 2025, Special Meeting.

The Board would like to also add further discussion of foundations that may be willing to contribute to the Trust in the future to assist with rising benefit costs.

XIII. Adjournment

There being no further business a **Motion** was made by Trustee Gayney and seconded by Trustee Wise-Johnson to adjourn the meeting at 2:15 p.m.

Motion passed unanimously.

Respectfully submitted,

Jennifer Crosby, Plan Associate