

University System of Georgia – Retiree Council
 Spring Meeting
 April 6, 2018
 Minutes

1. Missy Cody called the meeting to order at 10:00 AM. She thanked everyone for attending and turned the meeting over to Secretary Ray Chambers.
2. Chambers announced that everyone should sign in on the attendance sheet at the front of the room. Those who signed in were:

Institution	Representative (voting)	Alternate/Other
Abraham Baldwin Agricultural College/Bainbridge College	Ray Chambers	
Atlanta Metropolitan State College		Curtis Bailey (voting)
Augusta University	Dave Lapp	Tom Abney
Clayton State University	Jim Braun	
College of Coastal Georgia	Mary Mitchell Jones	
Columbus State University	George Stanton	Dutchie Riggsby (non-voting)
Dalton State College	John Hutcheson	
East Georgia State College	John Derden	
Fort Valley State University	Gwendolyn Reeves	
Georgia College & State University	Judy Malachowski	
Georgia Gwinnett College		Roger Ozaki (voting)
Georgia Highlands College	Ken Weatherman	
Georgia Institute of Technology	Ron Bohlander	John Balsam (non-voting)
Georgia Southern University	Gene Murkison	Dan Hagan (non-voting)
Georgia State University	Missy Cody	
Kennesaw State University	Dorothy Zinsmeister	Julia Perkins (non-voting)
Middle Georgia State University	Bob Kelly	
Perimeter College of Georgia State University	Ted Wadley	
South Georgia State College	Jim Cottingham	
University of Georgia		Mark Eason (voting)
University of West Georgia	Mitch Clifton	Anne Richards (non-voting)
Valdosta State University	Dennis Marks	Robert De Long (non-voting)

Also attending were:

From the USG System Office – Karin Elliott (Associate Vice Chancellor for Total Rewards, HR), Marti Venn (Deputy Vice Chancellor, USG; Provost, Middle Georgia State University)

From the USG Staff Council – Kendria Lee (Chair; Georgia Southern University)

From Middle Georgia State College Facilities Office – David Sims (Assistant Vice President)

From Aon – Mark Chandler (Retiree Health Solutions, Aon Retiree Healthcare Exchange)

Absent: Georgia Southwestern State University

No Representative Appointed: Albany State University, Gordon State College, Savannah State University, University of North Georgia

3. Jim Cottingham introduced a special presentation by David Sims, Assistant Vice President for Facilities, Middle Georgia State University (MGSU). Sims outlined the five campuses that comprise MGSU. Since 2003 the entire Macon campus has been designated by USG as the Waddell Barnes Botanical Gardens. This recognizes the contributions of horticulturist and MGSU friend Waddell Barnes, M. D. and others who began efforts in the 1990s to beautify the campus and demonstrate what plants grow well in this region. A feature story in Southern Living in 2008 is one of many recognitions the campus received. A devastating tornado hit the campus in the early morning hours of May 11, 2008 (Mother's Day), resulting in the loss of 3,900 trees and causing \$3.7 million in damage to facilities. Despite this extensive destruction, only one day of classes was missed. A generator set up in the kitchen area initially addressed the total loss of electricity. Once the assessment of damage to buildings was complete, other USG colleges and universities shared equipment and personnel to assist in the cleanup. Following MGSU's very successful capital campaign, thousands of trees were re-planted. As a result, the campus looks better today than it did ten years ago, and those in leadership roles on the campus are extremely grateful for this. The major lessons from this experience were: 1) Plan – work with the local legal authorities and emergency personnel for potential disasters, 2) Contact – and arrange with available disaster recovery organizations and companies, 3) Accept – help from other colleges and organizations coming to help the cleanup, and 4) Prepare – a funding campaign following the disaster (theirs is "ReLeaf"). Sims concluded by inviting all those in attendance at today's meeting to enjoy the gardens while they were on campus.

4. Cody introduced Mark Chandler from Aon to provide some information on unanswered questions that came up at the end of the Fall meeting and questions that were submitted after the Fall meeting. [NOTE: Mr. Chandler said his PowerPoint presentation is NOT proprietary and therefore he will make it available for distribution and website posting. See Appendix A.]
 - a. Continuing last meeting's discussions, Candler indicated that Aon has been analyzing their data to determine how they can help participants make policy decisions when open enrollment begins in the Fall. Using data from visits to a primary care physician, to specialists and to emergency rooms, as well as hospital admissions and outpatient surgery, Aon has determined that some (up to 80% for a given area where Medicare Advantage Plans are offered) would experience a potential saving by enrolling in Medicare Advantage plans, especially if they are generally healthy. Advantage plans are desirable for cost savings. Medicare Supplement ("Medigap") plans, however, do not normally require networks. Consequently, it is not surprising that larger numbers of people selecting Advantage plans are in big metropolitan areas in Georgia. Approximately 30% in urban areas sign up for Advantage plans. Outside these large areas, the percentage drops to 15%. And in rural areas the numbers are even lower, probably due to the shortage of providers and networks. Chandler indicated that Aon will be developing a communications structure to promote the research comparing Advantage and Supplement plans and asked the members of the council to encourage Advantage plan discussions on the campuses. Candler said he was "not here to convince anyone of anything, but . . ." there is a strategy where early in your retirement, if you can feel comfortable with a Medicare Advantage plan and stay healthy, you pay less out of pocket early on. Later, if needed, you can switch to a supplement plan. In looking at the range of individuals in a given retiree pool, Aon personnel now label them on a spectrum ranging from healthy, to chronically unhealthy, to chronically unhealthy in a multiplicity of ways. In light of this structure, persons are now encouraged by their benefits advisors to assess where they are on this spectrum. Candler also noted that individuals need to consider their personal situations. Even if healthy, if you travel a lot, you may be a better candidate for a supplement plan.
 - b. Questions addressed to Candler:
 - i. *We were told when the arrangement with Aon first went into effect that the first time you go into this system and choose a plan is the only time you will be accepted without providing a medical history. So if you decide to move to a Medicare Advantage plan and then want to go back, many other plans won't take you back. Is this still true? You can move back to some plans, but not all. The request for a medical history is referred to as "underwriting."*
 - ii. *This is a critical thing. On the spectrum of health and chronic illness you displayed, I know where I am today. But I'm never sure about*

tomorrow. Anything, no matter what, might happen. And when it does, it will be even harder to make a switch to another plan. That is the issue that has to be addressed. That's why it's called insurance. It's one approach. How much risk do I want to take on? If you're in a slow decline toward a serious illness, you can switch. If an illness suddenly overtakes you, you can't. But if you've been paying less premiums, saving HRA money until a crisis hits, you can use those savings at that time.

- iii. *Is it possible to move from Advantage plans back to supplement plans?* Yes but only in certain situations in which the company allows "Guaranteed Issue." [Comment from participant: An Aon representative at the Fall meeting said that there were plans with guaranteed issue from Mutual of Omaha, Humana, and United Health Care.]
- iv. *Would Aon show which plans require underwriting (i.e., NOT Guaranteed Issue)?* Aon is restricted from such a listing by the agreements with the carriers. However, Mr. Chandler praised the Center for Medicare Services (CMS) for allowing Aon to ask more questions of participants in an effort to discuss which plans might be better for them. [Participant: CMS has also allowed home delivery of medically-needed foods under some Advantage plans. This would allow some chronically ill individuals to stay at home instead of being moved to a long-term care facility.]
- v. *Is there any negotiation with an underwriter over a rejection?* NO. The decision is "Yea or Nay." In discussion between Candler and Elliott that followed, Candler advised that you can apply for a new plan while you are in another plan, i.e., if rejected for a new plan, the person can remain in his/her old plan.
- vi. *Are data available for actual out-of-pocket expenses?* On an individual basis, one can go to the Aon website to do individual calculations.
- vii. *If you are looking for clarification for action that needs to be taken, who do we call first? Our Aon representative? A new carrier? And there is the issue that, if a change is made, it can take a long time for the HRA to be adjusted.* Call us first. Normally, updates may not show up until February. However, if there is a further delay in making any changes, please contact Aon.
- viii. *Does/will Aon force change to Advantage plans?* "No. Our brand is about choices. We've raised issues about the availability of Medicare Advantage plans. No - we would not be a sustainable company if we said here are the only plans we'll offer."
- ix. *Am I correct in saying that, years ago, when we were employed and under Blue Cross/Blue Shield, we all paid the same premium, and it didn't matter what our age, gender, or condition was?* When carriers agree to contracts with the USG, they take into account all of these factors in setting the premium.

- x. *Retirees sometimes get conflicting responses concerning enrollment deadlines from Aon advisors. Is there any way of assuring that advisors are more current on such issues?* Yes, we are working on that. There is no deadline for the Health Retirement Account (HRA). However, an individual experiencing difficulties needs to specify the county of residence since group plans are rated at the county level.
 - xi. *Comments from participants: Aon's advisors need to caution retirees to be patient before the YSA is updated. Granted, Aon advisors need to be more up to date when an individual picks a new carrier. Also, retirees should be referred to their carriers for enrollment verification; this is especially important for retirees with healthcare challenges.*
 - xii. *Can individuals get a year-end statement concerning whether or not the YSA was overdrawn or had leftover funds?* Yes and No. A year-end statement is not generated. However, an individual can request a HPAA (Health Policy and Administration) Detailed Coverage Notice to receive a form on all the claims submitted and how they were handled. You can get notices on a weekly, monthly, quarterly or annual basis. Otherwise, a person can go online to see their HRA status.
 - xiii. *How will the anticipated new Social Security Cards affect the autopay/autodebit arrangement?* CMS will notify Aon automatically of the change. Approximately 68% of members use the automated deposit system.
 - xiv. *Some people may not be using their YSAs for a variety of reasons. How many people actually use their YSA?* Elliott: "I will have to recheck the data on that." Cody: We sent in some complex questions to Karin and they were handled that day. If you've gone through steps to contact Aon and haven't gotten your issues resolved, send information on to Karin with names of persons involved. Aon can handle things that way. They need specific information, however, to handle things individually.
 - xv. *Aon representatives ask about gender, age, and sometimes health status. Is there any plan to stop asking these questions?* CMS requires this information. While large group plans used to avoid them, they now ask the same questions. That information is used to set the group premium.
- c. Questions were addressed to Elliott:
- i. *Is it true that the Human Resources Departments (HRs) cannot reveal information on retirees without the retiree's permission?* Yes, that is true. However, when an employee fills out their retirement paperwork with HR, they can give authorization for information to be shared. For individuals who have already retired HR can send out an email requesting authorization.

- ii. *There is a loss of value to the YSA holding flat relative to the rising costs of premiums and general inflation. What will be the standards by which an increase to the amount per retiree will be determined?* It is very complex. Every year there is a lot of discussion about this. We do analyses every year and work with the Total Rewards Steering Committee (TRSC) and gather information from Aon. We look at HR balances. We look at the average premiums for plans retirees are enrolled in. We look at the average increases and overall increases expected in healthcare costs. We use this in assessing. As we do this, there is a sense that retirees are still getting a pretty good deal through the Aon exchange – especially in relation to what active employees experience as increases. We try to balance all of that. We appreciate your feedback and continue to do our analyses every year. Our recommendations will go to the Board of Regents at their August meeting.
- iii. *Generally, the older the retiree the more medical services (costs) he/she uses. Is there any possibility that the HRAs could be prorated by age?* We look at the highest and the lowest premiums and take these into account.
- iv. *The Blue Cross/Blue Shield – Piedmont Hospital crisis may impact retirees with BC/BS. How is the USG responding?* The USG will make the under-65 retiree on the USG Blue Cross/Blue Shield policies “whole” through April when negotiations are anticipated to be concluded. Medicare Advantage and Supplement plans are not affected.
- v. *Some retirees may not be using their HRAs. Is there any way to encourage such use?* It is important to utilize these funds. They can be used for Medicare Part B, dental, or vision expenses. [Participant comments: They can also be used for hearing aids and other healthcare expenses.] The USG is planning a roll out of information on the advantages of using the HRAs.
- vi. *What is the situation for a retiree who reaches the “Catastrophic stage” for pharmaceuticals?* The USG has a separate fund/plan for this situation. However, the individual must contact Aon to notify them of the situation and supply a letter from the drug company(ies) involved. Call Aon for help with this.
- vii. *Is it possible for Aon representatives to attend campus Benefits Fairs?* Karin will ask but be aware that often these Fairs occur around the same time.
- viii. *Because individual members of this council try their best to inform their campus members, they may make mistakes or forget important details. Is there any way to assure more authoritative communications are distributed?* Yes, the planned Aon Webinars Mr. Chandler mentioned in his presentation will be a good start.
- ix. *Advantage plans (sometimes including Part D Prescription coverage) generally have low or no premiums to the individual. How*

do these companies get paid? Candler: You pay a premium to Social Security each month for your Part B and Part D coverages. The Advantage plans bill CMS for the premiums. Also, there may be co-pays involved.

5. Elliott introduced the discussion of the USG's Planning for Retirement draft brochure. [See Appendix B.] She noted that it was developed largely based upon the questions the staff had been getting from potential and past retirees. Marks provided some suggestions about reorganizing the document to emphasize issues that may affect not only financial considerations for retirees but also options for retirees when they leave the campus. Cody also noted that a section on the proposed webinars would be helpful as would a section on campus benefits that may be available at some (but not all) campuses. Many times retirees will make a decision that will impact them [adversely] down the line. And then they come to us to add coverage back or add a dependent back. So it's important that we document for retirees all the things they need to think about and what the rules are BEFORE they retire. We want to get this in front of employees before they retire because some have a really big impact. Once we get the content, we'll make the final product colorful and put pictures in it, have a glossy brochure or pamphlet. For now, we'll just be sharing the content we're considering including.
 - a. Cody introduced Dennis Marks (Valdosta State University), Mitch Clifton (University of West Georgia), and Jim Braun (Clayton State University) to provide a roundtable discussion on their efforts at providing brochures on their individual campuses. She also asked representatives to turn in their documents with questions/comments or to send them to her following the meeting.
 - i. Dennis Marks noted that VSU's brochure was developed following Emory University's after it was presented at a GA-HERO meeting. It also includes a five-year outline and a checklist involving information on more than just financial issues. They work to get the brochure into the hands of pre-retirees five years or so before retirement.
 - ii. Mitch Clifton also presented his campus' one-page brochure that "borrowed" heavily from VSU's and from the System Office. He noted that it also includes contact information. In addition, he commented positively on his HR Office's help and encouragement. They are handed out at the Benefits Fair.
 - iii. Jim Braun described the Clayton State brochure being based on information from a number of other universities, including University of Nebraska at Lincoln, University of Southern California, Rutgers University, Emory University, and Valdosta State University.
 - iv. Marks returned to the USG draft and requested the Chancellor have an introductory "thank you" section followed by the eligibility section. In addition, he noted that some potential retirees may delay retirement because of not knowing what they

would do/what options they may have after retiring. Thus, campus workshops describing a structured transition to retirement would be desirable. Furthermore, retirees leaving the immediate area need to be advised that they may be eligible for membership at another college's retiree association. We need an avenue to engage pre-retirees on a personal level.

- v. Braun added to Marks' comments saying that we should be planting seeds of what active employees can do when they retire so that it's not like they're moving into the "wilderness". They may want to engage their campuses or communities in outreach efforts, for example.
- vi. Comments from other representatives: Bohlander complimented the panelists and noted that emphasis on the continued link to the institution would be good for both the retiree and the institution. Furthermore, recognition of the involvement of both faculty and staff is good. Locating the distribution points for brochures in HR offices, retiree association offices (if any), and at benefits fairs also should be considered. Cody agreed that benefits fairs are good because they are neutral ground. Potential retirees may not want others to be aware they may be considering retirement. In addition, Cody suggested the following for the USG brochure: Disposing of or clarifying jargon such as "ACH," specifically describing survivors/benefits for same, and describing where to go for additional information. Unit campus perks may be available, and campus retiree brochures should reference these and how to access them. For future webinars, it would be helpful to have a question board to collect questions for updating future webinars/brochures/websites.
- vii. Questions from representatives:
 1. *Are the brochures from your campuses developed for both faculty and staff? Are these given out at the time of hiring?*
Marks: They are always available at HR, and we try to advertise their availability. Our brochure is oversized, so it doesn't copy easily; I recommend making them 8½ by 11 to make them easier to copy. Braun: Valdosta also has a mini-poster, which was nixed on our campus because of strict posting requirements.
 2. *Regarding five-year plans: There might not be a five-year plan for all retirees, especially if they are not under periodic tenure review. Most don't make this decision that far in advance. The material should be flexible to be used by individuals with a shorter timeframe.* Cody: Institutional brochures should send you to the USG online document that may help.
 3. Most consider retirement early on, too. For example, first time hires have to make decisions about the retirement

program that they will choose. When a person is choosing a retirement plan (either Teachers Retirement System [TRS] or the Optional Retirement Plan [ORP]) they need to be told that TRS counts back to the first day of employment while ORP counts only from the day of selection.

6. Elliott presented information on the Total Rewards Steering Committee (TRSC) and the role of the USG Retiree Council. The TRSC makes recommendations to the Board of Regents on retirement benefits, health plans, and other potential benefits/compensation.
 - a. Structure: The new Chairman is President Don Green of Georgia Highlands College. He is very focused on well-being and disease management. We are clarifying the structure of the TRSC.. The result is that there will be some Sub-Committees that will report to the TRSC. The TRSC in turn will report to HR in the System Office. HR then makes recommendations to the Chancellor, who makes recommendations to the Board of Regents. The Board of Regents sets policy.
 - b. The subcommittees are:
 - i. Data Analytics – focused on health information data
 - ii. Retirement – largely focused on the ORP, 403b, 457b plans, including working on retirement plan designs, investments to lower fees, and staff governance of plan designs
 - iii. Well-being – focused on selection of well-being activities
 - iv. Communications – recommendations on communications going to active employees and retirees
 - v. The USGRC will have members on 1) Retirement, 2) Well-being, and 3) Communications.
 - c. Comment from the representatives: *You didn't mention the TRS.* Elliott noted that the USG is allowed one representative on the TRS board and currently that person is Marion Fedrick, who has been reappointed. As to whether another board position would be possible reflecting specifically retirees, Elliott will look into that possibility.
7. Lunch break
8. Ron Bohlander presented the results of the library survey and the ability of retirees to use institutional library facilities. [See survey in Appendix C.]
 - a. Most campuses allow KNOWN retirees to use many or most of their on-campus facilities.
 - b. The key word is “KNOWN.” Not all campuses provide retiree identification cards. Among attendees at this meeting, only about half have been given retiree identification cards. This has implications for how retirees can engage with their campuses. If the faculty/staff do not know the individual, they cannot be sure that the person seeking to help or use services is a retiree. Bohlander, next year's Retiree Council chair, stated

that he would work with the USG next year to strengthen retiree ID processes.

- c. Particularly limited is access to electronic journal sources, which astonishes retired faculty. However, these subscriptions are enormously expensive. Bohlander pointed out that not every retiree will desire access. Marks insisted this issue must be resolved as another professional issue affecting retirees.
 - d. Elliott will discuss this issue with the HR leaders at their next meeting, and Venn will share this information at the summer retreat with provosts.
 - e. Question from representative: *Have the provosts ever had an agenda item dealing with retirees?* Venn: Not that I can remember.”
 - f. Comment from representative: *And it has never been done with Presidents.* Venn: Yes, but it’s a great suggestion. I’ll talk with Tristan Denley (Executive Vice Chancellor for Academic Affairs) about it for the summer meeting.
 - g. Bohlander noted that the emeritus process is a complicating factor. The process is haphazard. Some have to apply for the status, and for others it just happens (or doesn’t). Emeritus status often comes with privileges not available to others, and it should be approached in a systematic way. Also, Emeritus status is not always listed in the PeopleSoft database.
 - h. Zinsmeister announced that a college ID card can give you access to libraries abroad, too.
9. Committee Reports and Updates
- a. *Retiree registry.* Bohlander reported that setting up a registry would involve people listing, among other things, contact information and areas they would be willing to help with, including some administrative offices, temporarily. Two complicating factors are that 1) retirees have varying degrees of willingness to participate, and 2) those seeking help would likely reach out to those they know. We may need a subcommittee to examine this and to better define how retirees and institutions would use this.
 - b. *Faculty and Staff Councils:* Kendria Lee, Chair of the Staff Council, reported on its activities. Its annual October meeting had 82 members in attendance. Lee is trying to increase membership at System units, reactive dormant units, and engage subject matter experts. She noted that the Staff Council is represented on the USG TRSC Well-being subcommittee. She also wants to be proactive regarding staff retirement and training. She advertised the next quarterly meeting in May at Fort Valley State. In response to a representative question on how she got 82 members to attend the annual meeting, Lee noted that she had toured the state in an effort to educate staff on the Council and the benefits of participating. She also noted that the Staff Council holds an annual meeting that addresses many training/opportunity issues and changes coming from the System Office. Elliott indicated that funding for such

councils and activities varies by institution, which she and Venn will address. There was no report from the USG-Faculty Council.

- c. USGRC Communications Committee:
 - i. Retiree organization survey – Marks returned to this item previously skipped and reiterated the need for retiree identification cards and information about the benefits available to retirees on their campuses.
 - ii. “Delinquent” Retirees – Marks said that he had hoped that OneUSG would be the universal means of contacting retirees, at least about benefits. However, Marks reminded us that we were asked by the System office to locate missing retirees who had not responded within OneUSG. At VSU the effort was quite successful because other retirees knew the missing and could contact them. But, the effort otherwise bogged down at many campuses because the HR offices are not allowed to reveal contact information without the recipient’s permission. Marks suggested working closely with the HR office which then may be able to effect contact. He also recommended getting in touch with retirees at the point of retirement.
 - iii. Other Communications issues: Zinsmeister asked if institutions automatically remove retirees from the college email system and, if so, are retirees told in advance? General responses included some institutions granting “email for life” and others removing emails with or without notice. Richards noted that at the University of West Georgia employees have to notify ITS to let them know whether they want to keep their email addresses and that there is an issue that some staff members may have had email addresses when they were employed but were unable to use them because of literacy issues. Elliott noted that The University System of Georgia does not allow those who leave the System Office to retain their email addresses. Marks noted that retaining your institutional email address is a means of retaining your institutional identity. Elliott noted that retirees who move need to notify the System; this can be done through OneUSG.
 - iv. Funding for Retiree Council activities: Marks reported that state funds cannot be used for this purpose. Therefore the appropriate place to seek funding is the institutional foundation.

10. Election of Officers. Marks reported on the slate of officers prepared. Ron Bohlander, as chair-elect this year will assume the chairmanship. Otherwise the slate Marks moved acceptance for consisted of
 - a. Chair-elect – George Stanton, Columbus State University
 - b. Secretary – Mark Eason, University of Georgia

Cody called for nominations from the floor. Hearing none, Chambers moved that nominations be closed, which was seconded and passed unanimously.

11. New Business.

- a. Zinsmeister announced that AROHE (Association of Retiree Organizations in Higher Education) will meet October 7-9 at Emory University's Emeritus College. New this year will be Innovation Awards, developed in a concerted effort to encourage recognition, advancement and growth of retirement organizations in higher education. Three awards will be given for retiree organizations that create recognition at the campus, community, national and international level; contribute to the body of knowledge about higher education retirement organizations; and demonstrate effective practices of higher education retiree organizations. Our application focuses on the USGRC as a new and innovative approach to working with retirees in partnership with the USG. We hope to know by the end of the month if we've been selected for an award. If we are chosen, we get one free membership to the AROHE meeting and an opportunity to be present when the award is given. Dorothy expressed the hope that she'll see many representatives from the USGRC at the AROHE meeting and recommended that retirees consider bringing their Presidents and Provosts along as well. Others supported the recommendation retirees attend and encourage their campus administrative leaders to attend. Richards noted that, to get discounted registration your institutional retiree organization must be a member of AROHE and your name must be on the institution's official list. Cody asked representatives to volunteer for hosting attendees in the Monday evening Dine-Around.
- b. Zinsmeister also announced that GA-HERO will meet at Kennesaw State University on May 2nd. Their interim President will speak on his research on happiness, and a faculty member from Georgia State University who serves on the TRSC will describe the healthcare environment. One particular benefit for this meeting is free parking.

12. Old Business. There was no old business. Cottingham congratulated the leadership on the year's accomplishments. Cody thanked Marks for his assistance and support during the time she has chaired the USGRC and expressed appreciation as well to Ron Bohlander for being a "good sounding board." She described Dorothy Zinsmeister as "kind of the mother" of this group and thanked her for all of her contributions to its success. She said there was no way we could have functioned without Karin, Marti, and Marion at the USG level, Ray Chambers (who took on the job of secretary) as well as Anne Richards (because of the nature of the detailed notes she takes at meetings). She also extended thanks to all the representatives who have been willing to serve their institutions and the group as a whole. Cody then gave the gavel to Ron Bohlander (who officially becomes the Chair of the USGRC on July 1) and asked him to adjourn the meeting.

Ron Bohlander described the council as "blessed" with the involvement of outstanding leadership as well as representation on the part of those attending on behalf of their institutions and thanked everyone in attendance for their participation.

Zinsmeister reminded representatives to check the names on the official roster, located on the USGRC website. If there are changes, please let her know. Nominations and elections for the leadership of the Retiree Council are based on the USG fiscal year and change on July 1.

Respectfully submitted,

Ray Chambers