

University System of Georgia Retiree Council (USGRC)

Meeting Notes

October 8, 2021

(held remotely via Zoom)

Present:

Members: **Curtis Bailey** (Atlanta Metropolitan College, alternate); **Joy Peters** (Atlanta Metropolitan College); **Richard Harrison** (Augusta University, voting member); **Pam Griffen Lightsey** (Augusta University, alternate); **Debra Durden** (Clayton State University, voting member); **Martha Wicker** (Clayton State University, alternate); **Becky Farrow** (College of Coastal Georgia, voting member); **Barbara Hunt** (Columbus State University, voting member); **John Hutcheson** (Dalton State College, voting member); **LaRue Harden** (Fort Valley State University, alternate); **Howard Woodard** (Georgia College and State University, voting member); **Paul Jahr** (Georgia College and State University, alternate); **David Muschell** (Georgia College and State University); **Roger Ozaki** (Georgia Gwinnett College, voting member and Secretary, USGRC); **Ken Weatherman** (Georgia Highlands College, voting member); **Wayne Book** (Georgia Institute of Technology, voting member); **Ron Bohlander** (Georgia Institute of Technology, Past Chair, USGRC); **Sara Connor** (Georgia Southern University, voting member); **Bede Mitchell** (Georgia Southern University, alternate); **Richard Baringer** (Georgia Southwestern State University, voting member); **Ted Wadley** (Georgia State University, voting member); **Sandra Owen** (Georgia State University, alternate); **Missy Cody** (Georgia State University, Past Chair, USGRC); **Harry Dangel** (Georgia State University, Immediate Past Chair, USGRC); **Dorothy Zinsmeister** (Kennesaw State University, voting member and Past Chair, USGRC); **Robert Kelly** (Middle Georgia State University, voting member); **Mike Womack** (Middle Georgia State University, alternate); **Jim Cottingham** (South Georgia State College, voting member); **Nancy McDuff** (University of Georgia, Chair-Elect USGRC); **Tom Jackson** (University of Georgia, voting member); **Mitch Clifton** (University of West Georgia, Chair, USGRC); **Meg Cooper** (University of West Georgia, voting member); **Anne Richards** (University of West Georgia, alternate); **Dennis Marks** (Valdosta State University, voting member and Past Chair, USGRC); **Bob DeLong** (Valdosta State University, alternate).

Twenty USG institutions were represented at the meeting.

Absent:

Abraham Baldwin Agricultural College; Albany State University; East Georgia State College; Gordon State College; Savannah State University and University of North Georgia.

Six USG institutions were not represented at the meeting.

Present from University System of Georgia:

University System of Georgia Vice Chancellor for Academic Affairs, **Martha (Marti) Venn**; Associate Vice Chancellor for Total Rewards, **Karin Elliott**; Executive Director for Healthcare and Voluntary Benefits, **Anessa Billings**; Director of Benefits, Administration and Engagement, **BeNedra Cleveland**.

Presenters:

USG Faculty Council Past Chair, **Brian Ring**, and USG Staff Council Chair, **David Brown** .

From Aon: **David Batten**, Healthcare Actuarial Consultant and **Liz Kochneff**, Healthcare Actuarial Consultant.

From Aon Retiree Health Insurance Benefits Exchange: **Mat Burkley**, Implementation Client Manager; **Rob Swarczewski**, Carrier Relations Manager; **Steve Cox**, Client Delivery Officer; **Mark Chandler**, Vice President, Benefits Delivery Group.

Chair Mitch Clifton called the meeting to order at 9:05 a.m.

The Chair mentioned that on August 10th, he watched the live-stream of the Board of Regents (BOR) Meeting because two items presented by Karin Elliott were on the agenda. One of the items was approving the HRA for eligible retirees for another year. The second item was approving the amount of the funding level for each HRA (\$2,736.00). Both items were approved. Mitch attended a dinner that he had been invited to on the same evening for a former student of his who established a scholarship at the University of West Georgia. Another person attending the same dinner was the wife of the former roommate of this student. The wife's name was Patricia who works in Human Resources at the University of West Georgia. Mitch learned that Patricia's mother was a retiree from the University of West Georgia and has the HRA benefit with Aon. Patricia was very appreciative to know that her mother would continue the HRA benefit for another year. Mitch mentioned that he runs into retirees all the time who express appreciation to him for the assistance being provided by USG for retiree healthcare. He expressed his appreciation to Karin Elliot for the USG retiree healthcare benefit.

Secretary, Roger Ozaki called the roll of USG institutions in alphabetical order.

Ron Bohlander asked for a change in the agenda to allow Marti Venn's report to come after all other committee reports.

Karin Elliott then introduced David Batten, Aon Healthcare Actuarial Consultant and Liz Kochneff, Aon Actuarial Consultant. They presented the USG Retiree HRA Purchasing Power Analysis Report- Aon Consulting. David Batten consults for the USG Healthcare System. He is an actuary and worked at Aon for 27 years, and his dad was a long-time Professor and Head of

the Department of Risk Management retiree from Georgia State University. David is a graduate of Georgia State University. Liz Kochneff is an actuary from the Milwaukee office and has 24 years experience at Aon. She works with the retiree medical market and the post 65 years old retirees. The USG currently provides eligible retirees an annual HRA and a catastrophic layer for coverage in Medicare Part D. The Aon study (3 years) included 2018 through 2021 retirees at age 65 and included a cohort of members as of 1/1/2021 which numbered 14,182 members. The study reviewed the actual plan design which included the number of patient visits, number of prescriptions, healthy people and those who had health problems. The question was related to the best plan to cover their (retirees) health care costs.

David Batten said that the plan design was enabled to see how it affects healthy people or unhealthy people and to give them a choice to make their own decision about health care selection.

Dorothy Zinsmeister asked Liz Kochneff the question, " Are members using their HRA dollars or are some choosing to pay out of pocket?" Some members are making progress but are not using their HRA dollars but are paying out of their own pocket.

Joy Peters asked the question, "How many people used all of their HRA dollars in 10 months instead of 12 months?"

David Batten said that some people use HRA funds, but they may not use out of pocket paying. David advises that retirees should be informed about using their HRA dollars instead of not using them. The question is whether the \$2,736.00 is supposed to cover all of a retiree's expenses for healthcare.

Martha Wicker asked the question about the ages of the 14,000 who participated in the study. Was there a wide range of ages because the older retirees are paying higher premiums?

Liz Kochneff said that the study included all those enrolled, so it was a range of ages.

The USG currently provides eligible retirees an annual HRA and a catastrophic layer for coverage in Medicare Part D. USG requested that the Aon actuarial team assess the ongoing USG-provided HRA purchasing power to help USG consider whether HRA adjustments were needed. Based on actual elections the average member costs have decreased approximately 1% per year from 2018 to 2021, and on the average, the annual HRA credit is sufficient to cover all the premiums and 77% of the total member costs. If members had chosen, the financially optional electives, then member costs would have decreased approximately 7% per year from 2018 to 2021. The study showed that HRA dollars are being used by retirees, but the retirees are not choosing the most cost-effective plans, but instead the high cost plans. The study also shows that retirees could reduce their costs, and concurrently the use of their HRA by choosing lesser costing plans (like G or N or Medicare Advantage) rather than F.

Becky Farrow said that people are running out of money from their HRA accounts in September or October. This is for the health care premium only. I am concerned that the study did not take that into account because I thought that would be looked at.

Liz Kochneff mentioned that it was never the intention of the USG plan with Aon to cover costs completely. All current employees are paying money out of their own pockets to be in the group plan.

Tom Jackson said that it was clear from the beginning that HRA would supplement and not fully cover a retiree's expenses for healthcare.

Anessa Billings stated that David is absolutely correct, because the funding provided was never intended to cover 100% of the healthcare costs for retirees. Some older retirees have supplemental plans that are now closed. The costs will go up. The cost sharing of \$2,736.00 is more favorable for retirees than the active employees experience. We want to help out with the expenses, but not cover the whole amount.

Karin Elliot said that if the retiree is running out of money perhaps it is due to a strategy or purpose.

Bob Kelly asked for an explanation of the graph that shows the loss of purchasing power with the \$2,736.00. (Graph from Dennis Marks: Appendix A).

Karen Elliot asked that we continue with the presentation by Aon representatives and then take questions at the end.

Liz Kochneff continued her presentation by stating that the plan selection in 2021 was 20% Medicare Advantage and 80% Medigap + stand-alone PDP (Prescription Drug Plan). The annual average premium for Medigap + PDP was \$2,888.00. The annual average MAPD premium was \$349.00. Liz said that members could save \$1,768.00 annually if they selected a more financially advantageous plan. At least 49% of the retirees had an HRA rollover balance as of 12/31/2020. Members' out of pocket expenses declined due to improvements in the plan. USG reimburses members' costs in the catastrophic layer for coverage in Medicare Part D.

Anne Richards mentioned that they did a survey of their retirees and found that many of the retirees encountered a situation where the reimbursement that they submitted was denied.

Karin Elliot asked to have the names of the retirees so that she can address the matter.

Anne said that Meg Cooper had the information.

Meg Cooper agreed to send the information to Karin.

Liz Kochneff described the USG HRA rollover balances for 12/31/2020.

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|---------|----------------|-------|------------|
| Medigap | 11,258 members | 40.1% | \$576.00 |
| MAPD | 2,900 members | 81.4% | \$4,398.00 |
| Total | 14,158 members | 48.6% | \$1,358.00 |

The majority of retirees are enrolled in Plan F (81.0%). The premium increases are higher in Plan F (closed population). Plan G has 11% of the retirees enrolled, and Plan N has 7% of the retirees enrolled.

This closed the presentation by Liz Kochneff and David Batten.

Mitch Clifton remarked that the time was close to 10:00 a.m. Hopefully all slides shown at the meeting will be distributed to the members.

Karin Elliot said that we have to get approval from the leadership in our office to do this.

Dorothy Zinsmeister asked if the information can be shared through notes.

Karin Elliot said yes but that the secretary will first send her (Karin) the notes for review.

Karin Elliot said the majority of the retirees have selected Plan F. The plans that they have are richer than those held by current employees. The premium increase in Plan F is higher than others. And that we will see more in the future because that plan is closed for enrollment. It was not the commitment of the University of Georgia to cover the costs for the richest plan in the marketplace. We will continue to evaluate the \$2,736.00 limit each year.

Dennis Marks said that the purchasing power of the USG retiree HRA (\$2,736.00) has been falling and showed his slide (Appendix A). He said that retirees need a COLA from USG. Dennis also said that Aon gets a chunk of money from USG at the beginning of each year and distributes it as needed. He said that Aon should get the money each month from USG instead of all of the money at the first of the year. The account is very lucrative for Aon according to Dennis, but the amount is not holding its value for retirees.

Karin Elliott stated that USG does not send all of the money to Aon at the beginning of the year. Aon does not hold the money. Karin said that USG holds the money until claims come into the system. USG invests the money for the USG system. Aon does not have the money for the whole year. Current employees are paying more premiums into the USG system every year. The purchasing power of \$2,736.00 is worth more today than in 2016.

Nancy McDuff asked the question about retail medical plans being made available to USG retirees by Aon Advisors. Since the retail plans do not appear on the list of options on the website, she asked how many USG retirees have one of these plans and of them, how many have lost their HRA since the retail plans do not meet the requirement of an Aon plan for the HRA.

Mat said that he would look into this after Nancy suggested that he contact her directly for her personal situation.

Karin said that Plan F premiums are increasing at a much higher rate. Retirees should look at more plans. Most of the current retirees are going into medicare advantage plans.

Sandra Owen, who said that she was disabled, asked several questions. "What percentage of elderly are in Plan F?" "What are my expenses?" "Can Aon Help?" "How much is it to rollover into Plan F?" The aging population needs control. We cannot go to the Medicare Advantage Plan. I had to go out of Aon. If you are in a plan that forces generic medications, you may have allergies.

Mitch Clifton said that it was time to move on.

Karin Elliot responded by saying thank you to Sandra for the feedback.

Mat Burkley shares his screen from Aon Retiree Health Solutions (Appendix B) with the following agenda:

Carrier and Product Updates; Covid Update: Impact On Health Care; Improvements/Website Enhancements: Supporting Annual Enrollment; and HRA/Your Spending Account Updates.

Mat thanked the group for having him and his colleagues meet with the USGRC group again. Rob Swarczewski and Mark Chandler constitute a full team with him.

Rob Swarczewski from Aon Retiree Health Insurance Benefits Exchange reported that the Medicare Annual Open Enrollment period will begin on October 15, 2021 and end on December 7, 2021. Rob said that the Social Security cost of living increase will probably be 6%, which will be the largest increase since 1980. Medicare- Part A hospital premium is typically free for most beneficiaries. But an increase in premiums and deductibles for Medicare-Part B will balance this out. Proposed legislation may add hearing, visual, and dental benefits extending from 2022 through 2028 and increasing the deductible.

Dorothy Zinsmeister asked a question about Medicare- Part D: "I've heard in the news that there is some talk in Congress enabling Medicare to negotiate prescription drug costs. Do you hear anything about this?" Rob said that there is support for Medicare being able to do so. "The current administration is supporting this. I don't know when it might be passed."

Dennis Marks said: "I have heard that if you have costs for Part D taken from your Social Security check, you have a cap or ceiling on what can come out."

Rob Swarczewski said there is talk along these lines. "We've have seen ceiling protection diminish over the last few years. I don't know about going forward."

Ron Bohlander would like to move from Plan F to Plan G and asked if there is an opportunity to change plans without underwriting.

Rob Swarczewski said that some states have opened a small window for this. It's not across the nation as a whole or in the state of Georgia. The industry cautions about opening the doors wide.

Ron Bohlander said that since the Federal Government has decided to sunset Plan F, it would be nice if you could simply move people into Plan G.

Rob Swarczewski stated that he saw some issues related to this change. It is a Medicare decision. When we say Plan F is closed, we mean those eligible for Medicare in 2020 could no longer choose Plan F, but an existing Plan F is not closed to those who currently have coverage under it. However, there is a question about what happens to Plan F in the future.

Rob Swarczewski made the following points about the pandemic impact on medicare:

- 1) minimal impact overall
- 2) pandemic impact inconsequential
- 3) relative balance of costs during the pandemic
- 4) actuarial speculation of delayed financial impact
- 5) increased interest in lower premium products (medigap, MAPD, plan availability, variety and premiums are strong).

Rob Swarczewski presented a slide on the 2022 Medicare Supplement Outlook: Plan F is no longer available to new retirees. The shift from Plan F to Plan G continues. There will be higher increases in Plan F for currently enrolled retirees.

Ron Bohlander asked how United Health Care covered retirees impacted by the Wellstar Hospital System changes. Retirees who have United Health Care Insurance coverage are worried if the Wellstar Hospital System discontinues service to them.

Ron Bohlander mentioned a letter from Wellstar has stated that it is no longer taking United Health Care patients. If patients can't afford what they need at Wellstar, what is their option?

Curtis Bailey said that he was told that a decision would be made about this by October 1, 2021.

Karin Elliott is aware in the University System of Georgia when negotiations are happening between the United Health Care System Insurance and the Wellstar Hospital System. We anticipate that they will reach an agreement, but they may be out of network for a few months.

Dorothy Zinsmeister said if you have United Health Care Insurance that you may have a problem. (Medicare- Part D Prescription Drug Program). Dorothy asked a question about Medicare- Part D, which increases the costs from the Social Security check.

Rob Swarczewski said that all Medicare beneficiaries have access to stand alone prescriptions.

Ron Bohlander said that the cost of insulin is increasing with caps on insulin at \$35.00 per month for co-pay. Does this apply only to generic insulin?

Rob Swarczewski said that it depends upon the type of insulin. Adopted in 2021, Part D caps insulin costs at \$35.00 per month-copays. Rob mentioned that PDP pricing and benefits can change annually just like Medicare. Carriers change in response to CMS requirements. Consolidation of total plan costs are done. Rob also said that he tries to make adjustments to

plan what is best for you and not to leave you on your own. The Retiree Exchange helps manage member expectations and assists members to find suitable alternative coverage. Rob said that he does not sell to the clients.

Dorothy Zinsmeister asked Rob about the Medicare Advantage Plan available in every county in Georgia. Medigap is state-wide and not by county. Brunswick, Georgia would have coverage for Medigap. Dorothy had a question about various initials: AEP stands for Annual Enrollment Period, which is October 7 through December 7 each year; AONC stands for Aon Annual Notification; and CMS stands for Center for Medicare Services.

Mat Burkley representing Aon gave a spending account update.

Ron Bohlander asked for accurate information about what pharmacies could be used in 2021 with each PDP, and encouraged Aon to be consistent with pharmacies and doctors. Aon will work with carriers to have a check and balance in place to address concerns. There are disruptions every year with the market and the drug plans.

Steve Cox said that if a retiree did nothing when these disruptions occurred, they were "cross-walked" into another plan. People were moved or migrated into other plans. But they had an option to change plans. Steve learned that his father-in-law was one of the people who had only Medicare A & B and a drug plan and is beyond the realm of Medigap eligibility so it may be a Medicare Advantage Plan for him.

Karin Elliot said there is quite a bit on the slides from Aon that haven't been addressed. These will be sent out to the USGRC.

Mat Burkley pointed out the slide which showed what the letters from Aon explain to retirees.

Steve Cox said that retirees have to confirm their pre-scheduled appointment to keep it.

Mat Burkley mentioned that the letters will be received by next week.

Dorothy Zinsmeister asked if you can reschedule a confirmed appointment if the timing is not good for you.

Mat Burkley said yes.

Ron Bohlander said: "The retirees depend a lot on the ability to make comparisons. Sometimes when a PDP has a fistful of options, it's important to have accurate information as to what pharmacies can work with a given plan. Sometimes, even if the pharmacy is not listed, it could handle the changes without a problem. I had to change my plan. This was not a good thing after you get well-established with your doctor's office and a particular pharmacy. I would encourage Aon to have accurate information as to what pharmacies will work with the different plans."

Mat Burkley mentioned that the quality of the information from the carriers is a factor. It is not in their purview to know details around their offerings.

Nancy McDuff asked if the disruptions were just around Plan D.

Mat Burkley said that we are highlighting this disruption but there is some disruption around medical plans also. The carrier and Aon will notify retirees when this occurs. Every year there are disruptions that occur in the market. We work closely with Karin to monitor this and get retirees into new plans.

Nancy McDuff said that to be eligible for the HRA, you must have at least one plan (medical or pharmacy) with Aon. "Can you tell us what percentage of retirees have only pharmacy plan?" Some retirees have found that they can get cheaper rates for their plans if they aren't on the Aon system.

Mat Burkley answered that he didn't know the answer to her question, but can find out.

Nancy McDuff said that some of your advisors may have advised retirees about a plan that is not on the Aon system.

Mat Burkley responded that if a plan is not on our platform, our advisors are not licensed to give advice. If you can give me examples, I may be able to help.

Nancy McDuff responded that the example is me.

Mitch then thanked the group from Aon.

Dorothy Zinsmeister presented the TRSC Retirement and Investment Committee report (Appendix C). She mentioned that in 2018, there were important enhancements made for those on the ORP as far as their 403-B investments were concerned. AIG enhancements to employees and retirees have been reduced to three companies: TIAA; Fidelity; and Valic. AIG introduced a discussion of the three plans and offered a monthly education webinar which included information about annuities.

Karin Elliott added that all of the vendors have decreased their annual fund fees (fee reductions) and waived fees for all three plans. (Can only take contributions if the employee terminates). Information about this will be included in the materials that retirees receive. The administration fee for USG has been waived in the coming year for 2022. Changes are being made to allow in-service withdrawals from this fund when a person turns fifty-nine and a half.

Dennis Marks presented the report from the USG Open Enrollment Communications Committee (Appendix D) and said that the USG redesigned the Benefits web page which clearly distinguishes between information relevant to retirees who are pre-65 and post-65. He gave a shout out to Anessa Billings because of the redesign of the Benefits website: benefits.usg.edu. It is linked to the USG Open Enrollments and has a tile "Retired or Planning to Retire?" which is linked to Transition to Retirement webinars and has tiles for "Pre 65 Retirees Benefits," "Post-65 Retiree Benefits," and "Planning for Retirement." He explained that the Retiree Council serves as a conduit to the USG office. Dennis thanked Karin Elliott-Associate Vice

Chancellor of Total Rewards; Anessa Billings- Executive Director of Health and Voluntary Benefits, and BeNedra Cleveland-Benefits Director.

Karin said that she appreciates Dennis Marks for his work and dedication to the committee.

Missy Cody presented the report (Appendix E) for the USG Well-Being Subcommittee of the TRSC which is a system wide initiative concerning culture and environment. She said that she had no additions to make to her submitted report, but wanted to underscore her statement that proposals directed to this committee are now expected to include at least one mental health program. Each HR unit in a USG institution can submit a proposal for a \$10,000. grant for programs related to the well being of active employees. The grants are not designed for retirees.

Dennis Marks commented that VSURA programs are open to non-VSU retirees, but did not include VSU well- being programs.

Roger Ozaki said that it was mentioned in the report that the USG continues to allocate \$10,000/unit annually to support well-being programs. "Where would proposals go if an institution wanted to do this?"

Missy Cody said that the proposals go to the Well-being Subcommittee of the USG. Farrah Williams is the Chair of the Subcommittee and can be reached through your HR unit. Remember, this is for employees and dependents. They may get a \$50.00 contribution toward their health care expenses for participation. There are no monetary rewards for retirees.

Dorothy Zinsmeister asked how many campuses have the allotment of \$10,000.00.

Missy Cody responded that she didn't have the financial data.

Karin Elliott said that 2/3 of the USG campuses have the funding. The majority of the USG have submitted proposals for funding to the committee. She can get the data for 2020 and 2021.

Missy Cody reported that we didn't have as many proposals last year as we did in the past (related to the presence of COVID-19).

In the absence of Kathy Tomajko, Ron Bohlander presented the USGRC Library Access and Services for Retirees Committee(LASR) and USG Working Group on Emeritus Status report (Appendix F). The LASR committee members are as follows: Kathy Tomajko; Ron Bohlander; Dennis Marks; and Dorothy Zinsmeister. Ron said that all retirees should be able to walk in and use any of the USG libraries in person. Emeriti should have full on-line access to do their research. USG institutions do not have consistent policies to allow access. Guidelines to campuses about library services for retirees need to be drafted. The USG libraries ask the question, " How do we know who is a retiree?" Ron discussed ID problems. Retirees should have an ID card. The USG should make sure that the retirees are in the data base for the USG personnel records at all colleges in the USG system.

Ron Bohlander remarked that it is important for the USG to foster good relationships with retirees since someday a retiree may win the Nobel Prize.

Marti Venn, Vice Chancellor for Academic Affairs, said, " Thank you. We are continuing to work on drafting language for the Handbook for Emeriti." Marti brought up the question of Microsoft with the new CIO for the USG. The new CIO would delve into the Microsoft contract. There is a gratuities clause in the Georgia Constitution that says nothing can be given away to an individual. Or, if a Foundation paid for access, those receiving it would need to give something back so it wouldn't be a gratuity. "We're working through that right now. I'll circulate a draft with the Legal Department and with Tristan Denley. Many layers of approval are now needed before something can go into paper form."

Dennis Marks expressed thanks to Marti for all that she's been doing along these lines.

Ron Bohlander expressed his thanks to Kathy Tomajko for all of her work on the committee.

Anne Richards asked the question, "Would the gratuities clause mean that an institution can't provide funds for a retiree luncheon, or pay for publication of a booklet honoring retirees?"

Dennis Marks said that it is usually ignored. If any questions are asked, you can always ask the Foundation to cover the costs.

Ron Bohlander said that expenses involved in shining a light on something positive for a given institution is not relevant to the gratuities clause because it is celebrating a group and not going to individuals. So, let's not get depressed about the challenges Marti has discussed, but hope that this will have a happy outcome.

David Brown, USG Staff Council Chair, presented his report and said that his report was not political. The USG Staff Council is developing a proposal for bereavement leave travel reimbursement for staff employees. This would provide 2 days for people to travel to a funeral and back so people will not have to use all their time off. It would also take into account if someone had bereavement in the same city where they lived. The proposal for funding would benefit employee groups such as Hispanics, Blacks, Safe Space, USG Community Groups, although there may be budgetary issues. Shared governance is also a long term goal for the USG Staff Council regarding employee retention and budgetary issues requiring new funding. We want it to be worth it for people to be promoted so they don't have to leave and come back to get more money. An Employee Benevolent Fund is one of our Employee Resources Groups(ERG). This exists now at Georgia Tech, but a lot of institutions don't have an ERG at all.

Dennis Marks remarked that in a political context, the ERG would be a "caucus".

David Brown responded yes, but we want the university system communities talking to one another. We had a women's group but men can join it. Everyone needs to know that they are included.

Dorothy Zinsmeister asked who attends the meetings from the system office.

David Brown answered that Dr. Juanita Hicks attends the meetings.

Brian Ring, USG Past Faculty Council Chair, reported that he was providing the summary today because the current chair, Matt Hipps, could not attend today's meeting. He mentioned two major issues: The pandemic and post-tenure review. Over one half of the USG institutions have sent in resolutions regarding masks mandates, vaccinate mandates, or requests for local control by faculty/staff regarding pandemic protections. A response from the Acting Chancellor, Teresa McCartney, made it clear that her response was coming from the Governor. No changes are expected until vaccines are more fully authorized. Brian reported that the post-tenure review has not been updated since 1996. Of the 26 institutions in USG, 25 institutions have post-tenure review. In 1997, similar review was instituted for administrators. We are working on emeriti policies for this. Dr. Tristan Denley has had town meetings and has started to change the language following receipt of more input. You can send a zoom link to join meetings at bering@valdosta.edu

Ron Bohlander asked about Covid vaccines and said that all federal contractors are required by presidential executive order to be vaccinated or participate in a strong testing program by December 8, 2021. This may help the USG move forward on how to handle this.

Brian Ring said that we are over 100 employees.

Karin Elliott said that conversations with the Governor's office indicates that all grant recipients have to follow the guidelines for covid vaccine shots. There is a hiring freeze and research projects with grants couldn't hire post-docs. Funds can be withheld. All teachers are considered front line workers who must have the covid shots. Karin will find out about other shots.

Brian Ring said that for booster shots, each institution has control. At VSU, teachers were categorized as front-line workers. I feel terrible for smaller schools that may not have the capacity to do this.

Karin Elliot responded that she will see what she can find out.

Now Karin Elliot shared some of the information on active employee plans that she presented at the August, 2021, Board of Regents meeting from the Total Rewards Steering Committee (Appendix G).

She reminded the group that the maximum for the HRA (Health Reimbursement Account) is \$2,736.00. The pharmacy coverage is high cost and increasing at a higher rate which impacts the USG plan as well. The question is how to replace drugs with generic drugs or to change to cheaper drugs or use drug discount cards. Try to lower the drug costs for employees and retirees.

Dennis Marks urged retirees to review their drug coverage to see if they want to change it from one year to the next. Dennis said that if you drop dental or vision coverage, you can not get it back. Retirees need to have their beneficiaries updated for the \$25,000.00 life insurance benefit.

Karin Elliot said that for life insurance beneficiaries the USG system is missing updates from retirees. Make sure that you have whom you want as your beneficiary. Some retirees have divorced and had the ex-wife still listed as a beneficiary. You have to update these things.

Dorothy Zinsmeister asked the question about what happens to the \$25,000.00 life insurance coverage if you drop the supplemental life insurance of \$15,000.00.

Karin Elliot said do not drop it although all retirees have the ability to take out the additional \$15,000 beyond that. It does get more expensive as you get older, however. So at some point you may think the supplemental insurance is something you might want to drop.

Dorothy Zinsmeister said that the basic life insurance is still available upon your death.

Wayne Book asked about benefits (Aon) which are handled for USG and HRA proceeds. You have to have at least one type of insurance with Aon to get the HRA. What is the rationale for this? Why do you not get any coverage if you don't go with Aon for at least one type of healthcare insurance plan?

Dennis wants a third party review about the Aon contract because they are making lots of money from the USG system. Dennis thinks that there may be another provider.

Karin Elliott said that it may be disruptive, and it is being looked at to make sure that USG retirees are protected. If we were to move to another provider we would have to determine if all retirees would have to move to other plans because the plans they now have are on the Aon exchange. All this would have to be taken into account.

Dennis Marks reiterated that we should not be a captive audience.

Karin Elliot took notes and said that we want to make sure all of our retirees are provided for. This is always a balancing act with a lot to take into account.

Dennis Marks said that we thank you for this.

Karin Elliot remarked thanks for your patience with us and your graciousness with your time.

Harry Dangel, Chair of the Nominating Committee, thanked Mitch for a very successful meeting. As Immediate Past Chair, he explained that it was his responsibility to come up with a slate of incoming officer candidates by the time of our Spring Meeting. Harry stated that the group had found it harder to convince someone to take on responsibilities as an officer since we are no longer meeting in person. But he wanted others to know that he, himself, was reluctant to serve as Chair, and yet discovered that it was a good choice to make. He asked that attendees keep this in mind in the next couple of months when they might be approached by

members of the committee to take one of the two positions (Chair-Elect and Secretary) that need to be filled. Any members with suggestions for candidates should send them to Harry or others on the committee.

Mitch announced that the Nominations Committee for the year 2022 will be chaired by Immediate Past Chair Harry Dangel. Other committee members will be Chair Mitch Clifton, Chair-Elect Nancy McDuff, Past Chair Ron Bohlander, Past Chair Dennis Marks, and Past Chair Dorothy Zinsmeister. The slate of nominations for the Chair-Elect and Secretary will be presented for a vote at the Spring, 2022 meeting. Chair Mitch Clifton will entertain suggestions for nominations.

Dorothy Zinsmeister said that any who have served on the Council in the past three years can be nominated for office.

Mitch thanked everyone for attending the meeting and being patient since the meeting went beyond the time for adjournment. He also thanked Ron Bohlander for allowing the meeting to continue on Zoom for those who wanted to continue to talk.

Dennis Marks thanked Chair Mitch Clifton for a very well-run meeting. Mitch thanked the Planning Committee for today's meeting including Dorothy Zinsmeister, Ron Bohlander, Missy Cody, Harry Dangel, Nancy McDuff, Dennis Marks and Roger Ozaki.

Chair Mitch Clifton called for old business or any new business. Hearing none, Mitch adjourned the meeting at 12:35 p.m.

Respectfully submitted,

Roger Ozaki

Secretary, USGRC

APPENDICES

- A. USG Retiree HRA Purchasing Power Graph - Dennis Marks
- B. AON Retiree Health Solutions - Mat Burkley and Rob Swarczewski
- C. TRSC Retirement and Investment Committee Report - Dorothy Zinsmeister
- D. USG Open Enrollment Communications Committee Report - Dennis Marks
- E. USG Well-being Subcommittee Report - Missy Cody
- F. USG Library Committee and Emeritus WG Reports - Ron Bohlander and Marti Venn
- G. USG 2022 Healthcare Plan - Karin Elliott