

**University System of Georgia Retiree Council (USGRC) Meeting**  
**April 2, 2019**  
**Middle Georgia State University, Professional Sciences Building**  
**10:00 am - 2:10 pm**  
**Minutes**

**Present:** Tom Abney (Augusta University, voting member); Curtis Bailey (Atlanta Metropolitan State College, alternate); Richard Baringer (Georgia Southwestern University, voting member); Ron Bohlander (Georgia Institute of Technology, Chair, USGRC); Jim Braun (Clayton State University, voting member); Ray Chambers (Abraham Baldwin Agricultural College, alternate); Missy Cody (Georgia State University, Immediate Past Chair, USGRC); Jim Cottingham (South Georgia State College, voting member); Harry Dangel (Georgia State University, voting member); Robert DeLong (Valdosta State University, alternate); John Derden (East Georgia State College, voting member); Mark Eason (University of Georgia, Secretary, USGRC); Kathryn Grams (University of West Georgia, voting member); Daniel Hagan (Georgia Southern University, alternate); Michael Hazelkorn ( College of Coastal Georgia, voting member); John Hutcheson (Dalton State University, voting member); Dennis Marks (Valdosta State University, voting member; past chair, USGRC); Nancy McDuff (University of Georgia, alternate); Roger Ozaki (Georgia Gwinnett College, alternate); Gwendolyn Reeves (Fort Valley State University, voting member); Anne Richards (University of West Georgia, alternate); Dutchie Riggsby (Columbus State University, voting member); Warren Riles (Georgia Southern University, voting member); George Stanton (Columbus State University, voting member, chair-elect, USGRC); Kathy Tomajko (Georgia Institute of Technology, voting member); Ted Wadley (Perimeter College, Georgia State University, alternate); Ken Weatherman (Georgia Highlands College, voting member); Mike Womack (Middle Georgia State University, alternate); Howard Woodard (Georgia College and State University, alternate); Dorothy Zinsmeister (Kennesaw State University, voting member).

From Aon Retiree Healthcare Exchange: Mark Chandler, Vice President Client Management; Mat Burkley, Client Manager; Steve Cox, Client Engagement Leader.

From the USG: Karin Elliott, Associate Vice Chancellor for Total Rewards, Human Resources; Dr. Juanita Hicks, Vice Chancellor, Human Resources; Dr. Tristan Denley, Executive Vice Chancellor and Chief Academic Officer (by phone); Dr. Don Green, Chair, Total Rewards Steering Committee and President, Georgia Highlands College.

Representative from USG Faculty Council: Steve Wallace, Associate Professor and representative; Middle Georgia State University.

**Absent:** Representation from: Albany State University; Gordon State College; Savannah State University; University of North Georgia.

## **1. Welcome**

Chair Ron Bohlander called the meeting to order at 10:05 am and welcomed all those attending. He reported in a March 28, 2019 email that the minutes from the Fall USGRC meeting which was held on October 25, 2018 were approved by the council via email.

## **2. Roll Call**

Secretary Mark Eason stated that most everyone had signed in as they entered the meeting room and confirmed attendance with a couple of institutions. Afterwards all attendees introduced themselves.

Dr. Bohlander noted that the Council had a quorum for this meeting.

## **3. Insights from the USG Initiatives in Communication - Karin Elliott and Juanita Hicks (Attachment 1)**

Karin Elliott introduced Dr. Juanita Hicks, the new Vice Chancellor for Human Resources at USG.

Dr. Hicks expressed gratitude for Karin's leadership over the past year as Interim Vice Chancellor. Dr. Hicks discussed her background and deep roots in the USG. She is from Dalton, Georgia, received her higher education at USG institutions, and has spent her career working in USG institutions. She is happy to be in her role and looks forward to listening to the needs of employees and retirees and helping to implement changes to make the system better.

Dr. Hicks commented on the Special Review involving the Teachers Retirement System (TRS) and the USG. In summary the State Department of Audits requested that the TRS review and determine if any more funds are owed from the USG to TRS for the creation of the Optional Retirement Plan (ORP). The ORP is a defined contribution retirement plan created legislatively in 1990 to be used as a recruiting tool. At establishment, ORP allowed:

- TRS members with less than 10 years of service prior to July 1, 1990 to make a one-time, irrevocable switch to ORP; and
- Any new hires after that date to elect irrevocable coverage in either TRS or ORP.

The University System of Georgia (USG) was required to contribute funding to TRS to help offset potential cost increases due to employees transferring their TRS-covered service to ORP. This was intended to maintain equity, not to be a long-term funding source for TRS. These payments were remitted from 1991 through 2001, until the actuary's review recommended "permanently ceasing" payments. Further, the General Assembly made a corresponding reduction to USG's appropriation in the amended FY 2001 and FY 2002 budgets to remove funding for the ORP payment to TRS. Since that determination was made, TRS has not requested a single payment from USG in the past 18 years. The State Department of Audits has asked that TRS go back and validate whether or not the USG owes additional funds. The TRS board is working through this now.

Dr. Hicks noted that this study does not affect current pensions. She then entertained questions.

Question addressed to Dr. Hicks:

*i. When will the Special Review be finalized?*

The next step will be for the TRS Board of Trustees to report findings at the May Board meeting. The USG will make sure that the final results of the study are disseminated to retirees.

Karin Elliott then updated the council on actions that the USG has taken to reduce Other Post Employment Benefits (OPEB) liability mandated by new Governmental Accounting Standards Board (GASB) requirements. The two major changes include adopting the health exchange for retirees age 65 and older and approving a policy that ties USG's contribution to retiree's health plan to their years of service for employees hired after January 1, 2013. These two changes will save USG about \$2 billion in OPEB liability and approximately \$1 billion in cash savings over the next 30 years. USG has contributed approx. \$134 million to the Trust Fund over the last two years toward the \$4.2 billion liability.

Ms. Elliott also discussed the benefits of the USG retirement plan enhancements which consolidates system wide all of the 403(b) and 457(b) plans. This policy change affects participating employees and retirees.

#### **4. Aon Retiree Benefits Education Initiatives - Steve Cox, Mark Chandler, Mat Burkley** (Attachment 2)

Steve Cox began by introducing Mark Chandler and Mat Burkley. He gave an overview of the topics that would be discussed and then turned the program over to Mark Chandler.

Mr. Chandler discussed how Aon continues to make improvements to their website to better serve the clientele. Aon tries to use the website to educate users so they can make better decisions.

Chandler reported that they will start webinars earlier and provide for interactive questions and answers.

Aon is gearing up for the 2019 open enrollment process three months sooner than in the past and is hiring and training Benefits Advisors. Hiring in the current low unemployment job market is a challenge for Aon. Aon's goal is to hire and train people sooner so that they can be ready when open enrollment begins. Benefits Advisors have to go through 200 hours of training. A new option available to clients is voice authentication, and they are working on call quality so that more time can be spent on handling the needs of retirees.

Question addressed to Mr. Chandler:

*i. Is there a large turnover of Benefits advisors?* A lot of the staff in the call center are seasonal, but most of the agents are year-round staff. About half of the staff are 2<sup>nd</sup> or 3<sup>rd</sup> career individuals.

During the discussion, Aon was encouraged to hire quality people so that retirees would receive accurate information. It was also emphasized the importance of recording the webinars and making them available at any time because people are retiring and/or turning 65 year around.

Mat Burkley updated the council on ongoing educational efforts and discussed the use of webinars for individuals who are reaching the age of 65 and signing up for Medicare. He stated that Aon would start webinars in June and have them every other quarter. These webinars will be posted on the USG retiree benefit webpage. Also available will be short health reimbursement account (HRA) videos which provide an orientation of the HRA's, how to file claims, premium reimbursements, etc. Mr. Burkley also pointed out that Aon is enhancing the system to allow clients to compare their existing plan to other plans. This enhancement will be ready before open enrollment. For system employees who are beginning to think about retirement, Aon is working with USG HR, Georgia Cares, and the Social Security Administration to conduct two or three on-site pre-retirement meetings at different locations around the state.

During the question period, it was emphasized that the pre-retirement meetings need to be thoroughly advertised, recorded, and made available on line 24/7. This is an excellent example of how the USGRC, USG HR, institutional retiree associations, and institutional human resource departments can work together to disseminate information. In regard to communicating with Aon, it would be good to have more than one phone number to call. For example, it would be good to have a phone number to call when a retiree has a question about their HRA instead of calling the main number and be put on hold and transferred several times.

## **5. Vision for Retirees in the USG Community – Dr. Tristan Denley**

Dr. Denley addressed the council by phone and discussed his vision of the place for retirees in the USG community. He acknowledges and supports the fact that retirees do have an ongoing place in the USG community. He recognized that retirees have an abiding love for their institutions and want to continue to contribute creatively, including retirees' wishes to continue scholarly pursuits. His feeling is that the USG should be more supportive of these goals and expressed surprise that this concern had not been adequately addressed previously. Dr. Denley encourages retirees to be involved in the USG as much as they wish and hopes that they will continue to be active and contribute to the system. He expressed ongoing support for retirees as important parts of the USG community. He closed by thanking the council for the opportunity to speak to the group.

Question for Dr. Denley:

*i. Would it be possible for the USG to encourage institutions to support and develop Emeritus Colleges?* Dr. Denley acknowledged that that is an interesting concept and would look into it.

## **Lunch Break**

## **6. Progress on Library Access and Services for Retirees – Kathy Tomajko, Ron Bohlander (Attachment 3)**

Kathy Tomajko, chair of the USGRC committee on library access and services for retirees, informed the council about the history of the committee. It was formed in November 2017 with a goal of obtaining as much library access for retirees as possible. The committee's most recent meeting on March 29, 2019 was with the Regents' Academic Committee on Libraries (RACL). The general agreement from the group is the need for a formal RACL resolution. Also, a formal survey of RACL about retirees' issues is being developed. Ms. Tomajko briefly reported on the results of a straw poll that showed that most campuses have an Emeriti process and offer full library privileges to the Emeriti. It is recognized that the USGRC needs to endorse full access for Emeriti to their institution's library and to regularize the Emeriti process and the privileges that accompany the title. To take action on these two concepts, Ms. Tomajko called on Ron Bohlander to present the two resolutions developed by the committee for the council approval. Dr. Bohlander discussed both resolutions explaining the background and importance of the resolutions. For information purposes, he then presented the "Hitchhikers' Guide to Library Access for Retirees" (Attachment 4) which the committee put together to list various ways to obtain library access, although not preferred.

Dr. Bohlander then opened the floor up for questions. Hearing none, Ms. Tomajko moved that the below "USGRC Resolution #1 – Strengthening the Emeritus/Emerita Program" be approved by indicating "YEA" or "NAY".

### **USG RC Resolution #1 – Strengthening the Emeritus/Emerita Program**

- Whereas the USG provides that a "President of a University System of Georgia (USG) institution may, at his or her discretion, confer the title of emeritus or emerita on any retired faculty member or administrative officer who, at the time of retirement, had ten or more years of honorable and distinguished USG service";
- Whereas many USG institutions have implemented procedures to recognize emeritus and emerita faculty and administrators and have bestowed some privileges to such in addition to the honor of the title;
- Whereas those eligible can be unaware of these arrangements and may forego applying;
- Therefore be it resolved that the USGRC ask the USG to recommend standard procedures to its institutions including widely publishing to eligible retiring persons the option of applying for emeritus/emmerita status, the process to be followed, and the privileges available to those selected;
- And be it further resolved that this topic be included in the USG Retiree Planning Guide "Planning for Retirement".

Resolution #1 was unanimously approved by the council.

Ms. Tomajko then moved that Resolution #2 – Strengthening Library Access for Retirees (below) be approved:

## **USG RC Resolution #2 – Strengthening Library Access for Retirees**

- Whereas retirees of the University System of Georgia are dedicated supporters of the institutions from which they retired and wish to continue that support in retirement;
- Whereas many retirees continue research, publishing, and presenting in their retirement, and their works bring value and honor to the USG community of scholarship;
- Therefore be it resolved that the USG RC is an advocate for developing means for full access to library resources including remote access for as many retirees as need this for their continued academic activities;
- Be it further especially resolved that the USG RC asks the USG and its institutions to implement full library privileges for emeritus and emerita retirees and to publish the privileges and procedures involved; and
- Be it further resolved that the USG and its institutions publish guides to library access for retirees who may not have emeritus/emerita status.

Resolution #2 was unanimously approved by the council.

## **7. Total Rewards Steering Committee (TRSC) Report – Dr. Don Green**

Dr. Green said that in a “nutshell” the TRSC wants the greatest benefits for best price, and it relies on Aon to provide recommendations to help us achieve this goal. The TRSC wants health care providers to be more transparent with information so that it can make better benefit decisions for employees and retirees. The USG is falling behind on benefits compared to national ratings and having a good benefits program is important when trying to attract top employees. Benefit costs continue to increase. Dr. Green’s desire for all USG employees and retirees is for them to be at their healthy weight. Prescription drugs costs have increased 29% in the last two years and now account for 31% of the overall healthcare plan costs. Of the top 25 most expensive drugs that USG covers, 9 are to treat diabetes. Pharmacy is the fastest growing area of health care increasing at the rate of 12% per year. Diabetes, hypertension, and mental health issues are big cost factors. With modern science we are living longer, but less healthy. In order to manage benefit costs, the TRSC and USG has had to take money saving actions which were discussed in Karin Elliott’s talk. Employees and retirees can help control costs, for example, by living healthier life styles, and by going to the “doc-in-a-box” instead of the emergency room. The TRSC has begun four Health Improvement Pilot Programs with health care organizations, one of which is a weight loss program. Being overweight contributes to heart disease, diabetes, and joint replacement which costs the system money and leads to a lower quality of life for the individual.

Dr. Green concluded his comments by asking the group to identify areas that it would like for the TRSC to work on. One response was to ask why the USG contribution to the Health Reimbursement Account (HRA) has not increased. Karin Elliott responded: Originally, the USG worked with Aon and an unbiased consultant to calculate the contribution amount after studying all factors. After this thorough study, the USG wanted to be generous and provided more than the consultant recommended. The contribution amount is assessed each year. This past year, only

about a third of the 18,000 retirees had used all of their funds. On average, retirees rolled over an average of \$2,431 from 2018 to 2019. The TRSC uses this information, plan premium increases, and like factors to determine if the contribution to the HRA will change.

In addition, there are things the USG provides that are underutilized such as the plan comparison tools and the Catastrophic HRA.

## **8. TRSC Subcommittee Reports and Updates – Missy Cody, Dennis Marks, Dorothy Zinsmeister**

### WELL-BEING SUBCOMMITTEE

Missy Cody reported that this committee works with health and financial related issues that retirees face. The goal is to have productive campuses that encourage healthy people which ultimately reduces our long term health care costs. The USG funds \$10,000 in noncompetitive grants to each institution for well-being programs. The subcommittee works with USG and campuses to implement and evaluate these grants. Institutions submit proposals stating what they want to do, why they want to do it, and how the program will be evaluated. Dr. Cody encourages retirees to participate in on-line webinars, take advantage of campus walking paths, and communicate with the campus well-being liaison to find out about available programs. Retirees are able to participate in basically all of the well-being campus programs.

### COMMUNICATIONS SUBCOMMITTEE

Dennis Marks reported that the committee has been busy reviewing USG communications before they are sent out. The big lesson is to determine who the target audience is... active employees, pre-65 retirees, or post-65 retirees. It can be confusing when it is not made very clear up front to whom the communication is to be directed. Going forward, there will be a number of communication pieces going out from USG with which the committee will be actively involved.

To emphasize the importance of clarifying communication, Karin Elliott reported that during open enrollment, tobacco usage had to be certified for retirees and employees under age 65. For retirees, the percentage certifying use increased from 4% to 9% and for active employees, the percentage increased from 2.4% to 4%. So apparently, some people were not previously certifying. The percentage use is low compared to the general population where 16-17% use tobacco.

### RETIREMENT ADVISORY COMMITTEE OF THE TRSC (Attachment 5)

Dorothy Zinsmeister stated that she was very appreciative of the diligent work that the TRSC has done and emphasized that the decisions have been made and driven based on studying relevant data.

Dr. Zinsmeister reported on the Retirement Enhancement Plan which consolidates the 403(b) and 457(b) investment plans from fourteen companies to three. The three companies are Fidelity,

VALIC, and TIAA-CREF. These streamlined providers will have a consistent fund lineup and a more efficient cost structure. There will be no more hidden fees and expenses. Everything will be transparent. Fee savings to employee/retiree participants should be between \$5 and \$7 million. In addition to four regional meetings around the state, retirees can obtain a wealth of information about the change at the USG HR website: <http://retiree-info.usg.edu>. In addition, post card and brochure mailings have gone out about the change. Dr. Marks reported that targeted emails were also sent out. Targeting emails to retirees is a new option now available that USG is using. After mid-May, retirees should be able to go into their 403(b) and 457(b) plans to make sure that information was transferred correctly and that their beneficiaries are updated.

## **9. Report from USG Faculty Council (USGFC) – Steve Wallace**

Steve Wallace, Associate Professor at Middle Georgia State University and USG Faculty Council representative reported on the Fall USGFC meeting that was held last October at Augusta University. Topics included the Comprehensive Administrative Review, and faculty compensation. Chancellor Wrigley also spoke to the group identifying his goals for the system, outlining racial demographics of the students, and reporting on the general public's perception of higher education. The Chancellor encouraged faculty to get to know their legislator. Dr. Wallace also touched on Vice Chancellor Denley's talk to the USGFC about what the USG should look like in 2025. Dr. Wallace reported on some new degrees that have been approved. The Spring USGFC meeting will be April 11-12 at the University of West Georgia.

## **10. Election of Officers – Missy Cody**

Missy Cody, Immediate Past Chair and chair of the Nominations Committee presented:

- Chair- George Stanton, Columbus State University
- Chair Elect- Harry Dangel, Georgia State University
- Secretary- to be determined before the Fall meeting

Having no additional nominations put forth from the floor, the slate was unanimously approved by acclamation.

## **11. Form a Committee to Review the USGRC Bylaws and Processes**

Chair Bohlander suggested that with the USGRC in its fifth year, it is time to review our bylaws, processes, and procedures. Missy Cody agreed to chair the committee. Dennis Marks and Dorothy Zinsmeister have also agreed to serve on the committee. The committee needs two more members. USGRC members were asked to contact Missy Cody if they would like to serve. Dr. Bohlander stated his hope that any recommended changes can be considered at the Fall meeting.



## **12. Other Matters**

Thanks were extended to Ron Bohlander for his service this past year as Chair. Dr. George Stanton reported that the next meeting is scheduled for October 4, 2019 at Middle Georgia State University.

There being no new business or old business, the meeting was adjourned at 2:08pm.

Respectfully submitted,  
Mark Eason, Secretary

Attachment 1

# USG Retiree Council Meeting

April 2, 2019



UNIVERSITY SYSTEM OF GEORGIA

# Overview of Actions Taken to Reduce OPEB Liability

**To date, two major actions have been taken to address USG's rising OPEB liability**

- Adoption of a retiree health exchange for retirees 65 and older.
- Approval of a policy that ties USG's contribution to years of service at retirement for employees hired on or after Jan. 1, 2013.
- These two policy changes will collectively save USG about \$2 billion in OPEB liability and approximately \$1 billion in cash savings over the next 30 years.



## Retiree Employer Healthcare Contribution Tiers

- Effective for employees hired on or after January 1, 2013
- Employer contribution based on years of service with the University System of Georgia.

Revised Tiers	Employer Contribution Percentage
30+ years of service	100% of employer contribution
29	97%
28	94%
27	91%
26	89%
25	86%
24	81%
23	77%
22	73%
21	69%
20	64%
19	60%
18	56%
17	51%
16	47%
15	43%
14	39%
13	34%
12	30%
11	26%
10	21%
Fewer than 10 years	0%



# USG OPEB Trust Fund

- USG Contribution to OPEB Trust Fund for FY17: \$55.8m (Feb. 2018).
- USG Contribution to OPEB Trust Fund for FY18: \$58.2m (Feb. 2019).
- USG OPEB Trust Fund Balance:  $\$76\text{m} + \$58.2\text{m} = \sim\$134.2\text{m}$ .
- USG OPEB Liability = \$4.2b at the end of FY18.



# USG Retirement Plan Enhancements

Impacts employees and retirees who are participants in the ORP or an institutional 403(b) or 457(b) plan

- Consolidation of systemwide 403(b) and 457(b) plans.
- Streamline providers.
- Consistent fund lineups.
- Efficient cost structure.
- Transparent fees and expenses



# USG Retirement Plan Enhancements

- Retiree meetings held regionally – 4 institutions
  - Georgia Southern – 7
  - Georgia State Perimeter Campus - 40
  - University of Georgia - 45
  - Middle Georgia State University - 8



# USG Retirement Plan Enhancements

**HUMAN RESOURCES - RETIREE BENEFITS**  
Administration Division

Home  
About Us  
Mission, Vision and Values  
Jobs  
**Benefits**  
Benefits Home  
2019 Benefits  
2018 Benefits  
Retiree Benefits  
Retirement Plan Information  
Retirement Plan Enhancements  
Benefits 101 Videos  
Tuition Assistance Program (TAP)  
Family & Medical Leave Act (FMLA)  
Ga Higher Education Saving Plan  
Contact Benefits  
Fair Labor Standards Act  
New Employee Orientation  
Policies  
Organizational Development  
Campus HR Officers

**Retiree Benefits**

**Enhancements are coming soon!**

Beginning May 1, 2019, USG will introduce enhancements to the Optional Retirement Plan (ORP) and to the 403(b) and 457(b) voluntary plans. Although you aren't actively contributing to the plan(s), your accounts may be affected. More information will be mailed to you in March.

What do these enhancements mean for you?

- Streamlined investment options with lower fees for certain options.
- Transfer of existing mutual fund balances to new investment options as shown in the Guide to New Investments inserts. Click on the inserts, located in the bottom right column of this page, to view the investment options today.
- No interruption to many systematic payments. If any action is required, you will receive a separate notice.

What can you do to prepare?

- Review the transition information that will be mailed to you in March 2019. This will include details on the new investment linkups and how your account balances will be transferred to the new linkups in May.
- For information regarding the retiree sessions this month click here [On-Campus\\_Retiree\\_Information\\_Sessions.pdf](#).
- Click below for a copy of the retiree session presentation. [Retiree\\_Presentation\\_Retiree.pdf](#).

**Important Information**

2019 USG Retiree Benefit Rates  
[Review the 2019 Comparison Guide](#)

2019 Retiree Life Rates  
[Review the 2019 Retiree Life Rates](#)

Retiree Transition Meetings  
USG will hold sessions that target Pre-65 retirees who are 1-2 years away from turning 65 and transitioning onto the Aon Exchange. The purpose of these meetings is to align Pre-65 retirees with the resources and information needed to prepare them for their transition onto the exchange.

[USG Retiree Transition Meeting](#)

[Review the Retiree Transition Presentation](#)

Planning to Retire?  
[Review the USG Retiree Planning Guide](#) and

<http://retiree-info.usg.edu>



UNIVERSITY SYSTEM OF GEORGIA





# Aon Retiree Health Solutions

April 2, 2019

Prepared by Aon  
Proprietary & Confidential



# Introductions and Agenda

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## Introductions

- Mark Chandler – Vice President Client Management
- Steve Cox – Client Engagement Leader
- Mat Burkley – Client Manager

## Agenda

- Our last conversation
- 2019 Open Enrollment planning
- Continuous Education
- Questions and Answers

## Our Last Conversation - What we are planning on doing

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### **Education/interactive content – In process**

- We want to help you figure out where you are on your Medicare journey and provide tailored guidance before you look at plans

### **Update plan recommendations even more - Completed**

- There are many different plans; each with their own information, so we are always trying to improve your ability to view and compare plans

### **Personalized updates and simpler navigation - Ongoing**

- Our goal is that when you log in, you can easily be informed about any outstanding items you need to address, see important updates and timeliness for your account, and easily navigate to where you want to go

### **Webinars – In process**

- Educational virtual meetings for those aging in to Medicare or retiring 65 or older
- Hosted by Aon
- Interactive questions and answers
- Starting in Quarter 2 2019



# 2019 Open Enrollment Planning

## Open Enrollment Key Deliverables

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- Hiring and the job market
  - Low unemployment
  - Timing of new hire classes
- Training and Carrier licensing
  - Automation for licensing
  - Learning tribes
- Voice authentication
- Call quality
  - Software to listen for key words
  - More calls are assessed
  - Timely feedback



# 2019 Looking Forward

# Digital Self-Service

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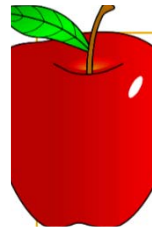
HRA Content Updates



Action Needed Alerts (ANA)



Communication Permissions (CSI – Capture, Store, Inform)



Education (DNA – Digital Needs Assessment)



Compare-to-Current



Ancillary (TBD)



# Continuous Education



## 2019 Ongoing Education

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- Age In webinars
  - Every other quarter
  - Starting in Q2 2019 (June)
  - Q4 webinar in December
  - We will record a webinar (with closed caption) and post it to the USG retiree benefit page
  
- On- site pre-retirement meetings
  - In planning stages with USG
  - Social Security, Medicare and Aon
  - September 2019
  - 2 to 3 meetings
  - Specific locations are to-be-determined (northern, central and south Georgia)

## 2019 Ongoing Education

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- Health reimbursement account videos
  - Short process oriented videos
  - Retiree can choose which step in the process they want to learn
  - Hosted on the Aon site ([retiree.aon.com/USG](http://retiree.aon.com/USG))
  
- Compare to current plan
  - Compare current plan option to new plan options

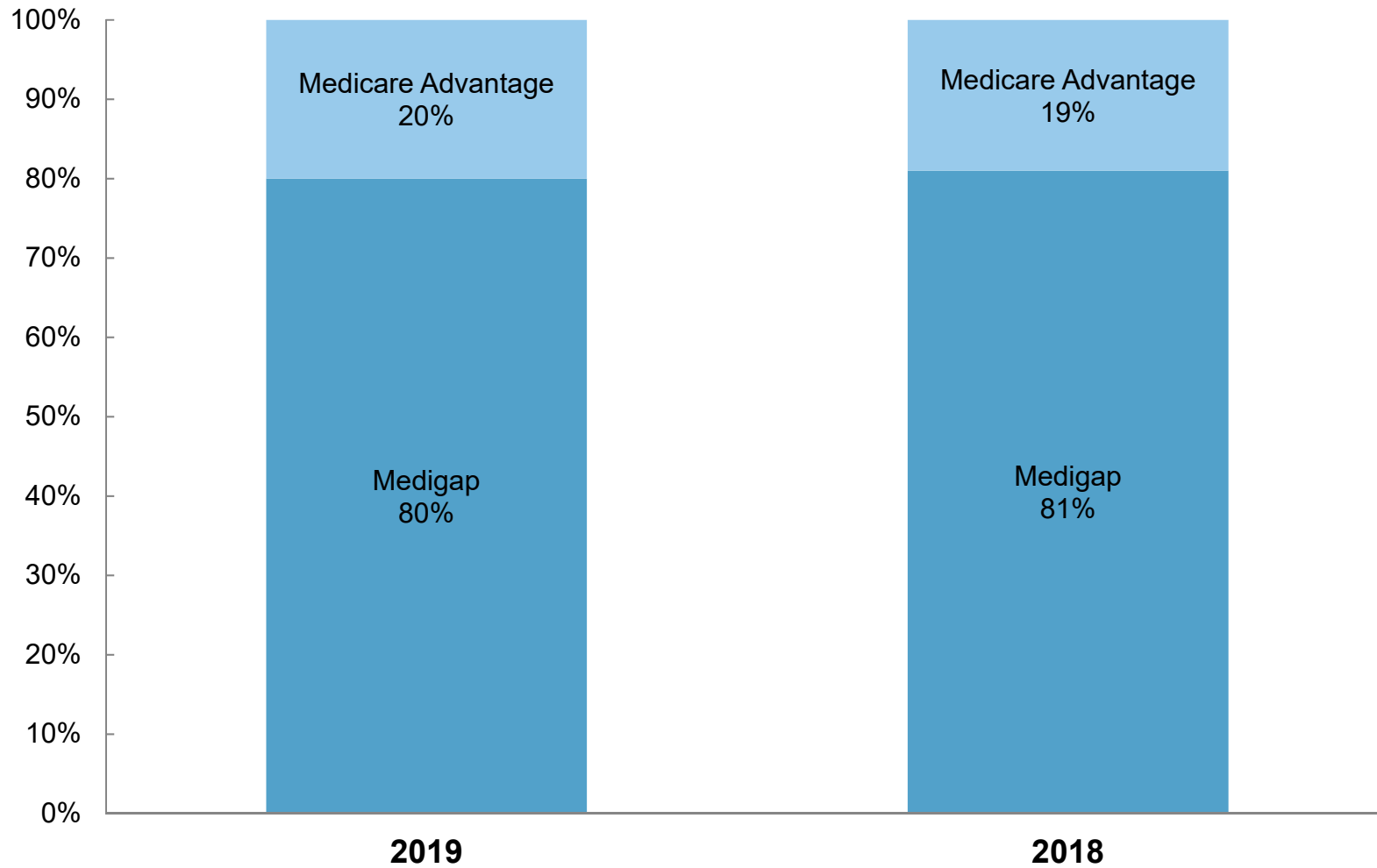


# Questions

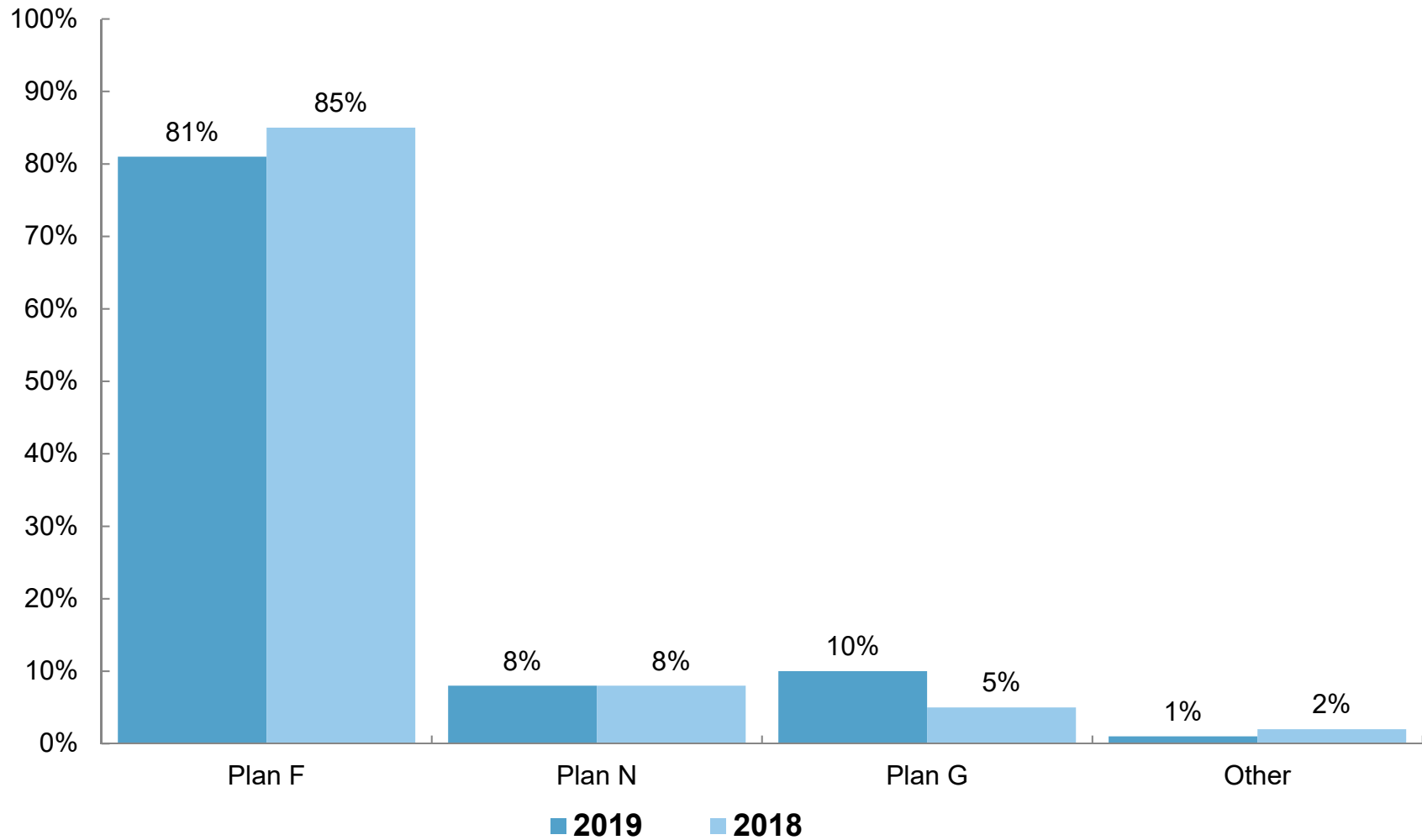


# Appendix

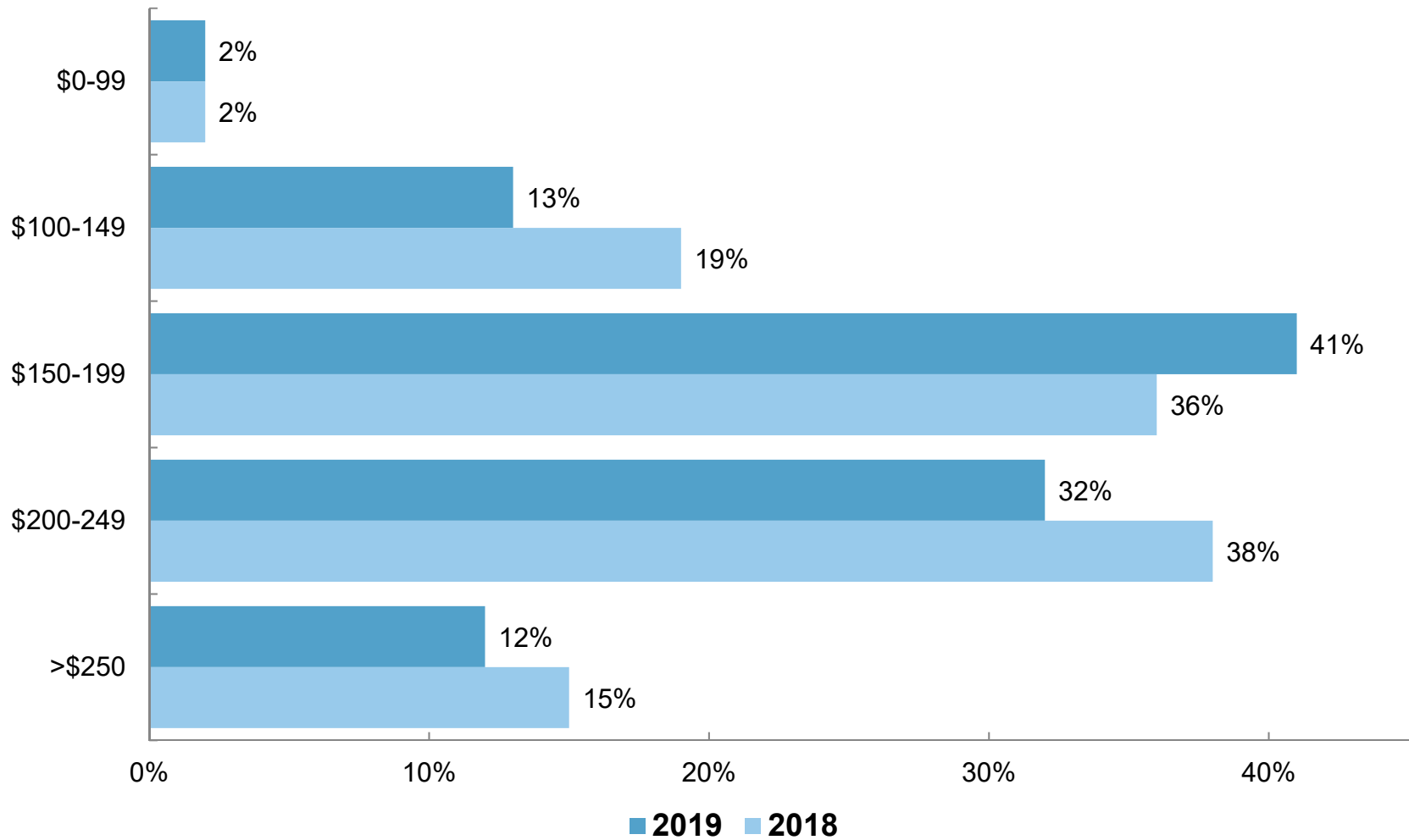
## Medical Enrollments by Type



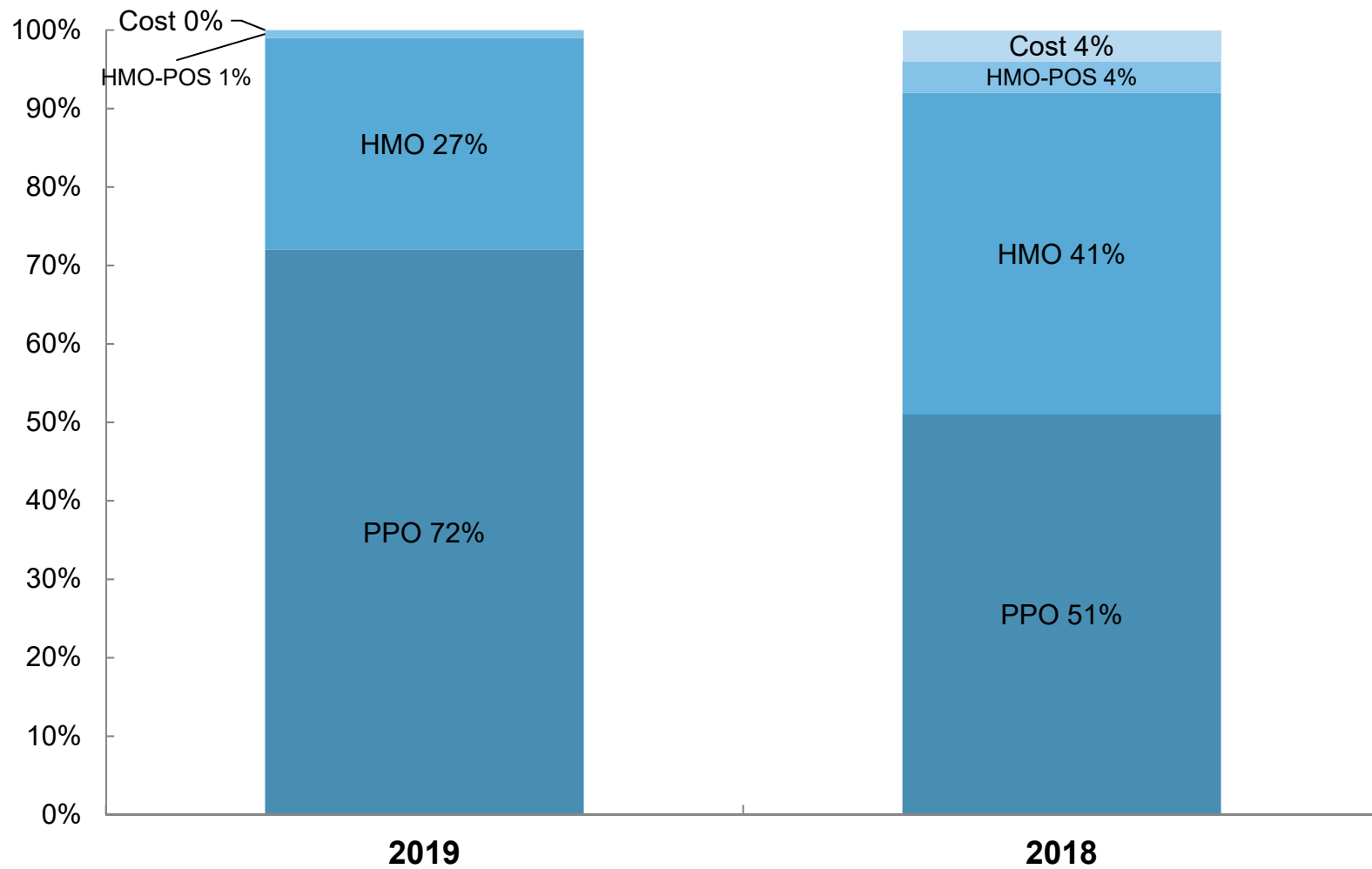
## Medigap Enrollments by Type



# Medigap Premium Distribution

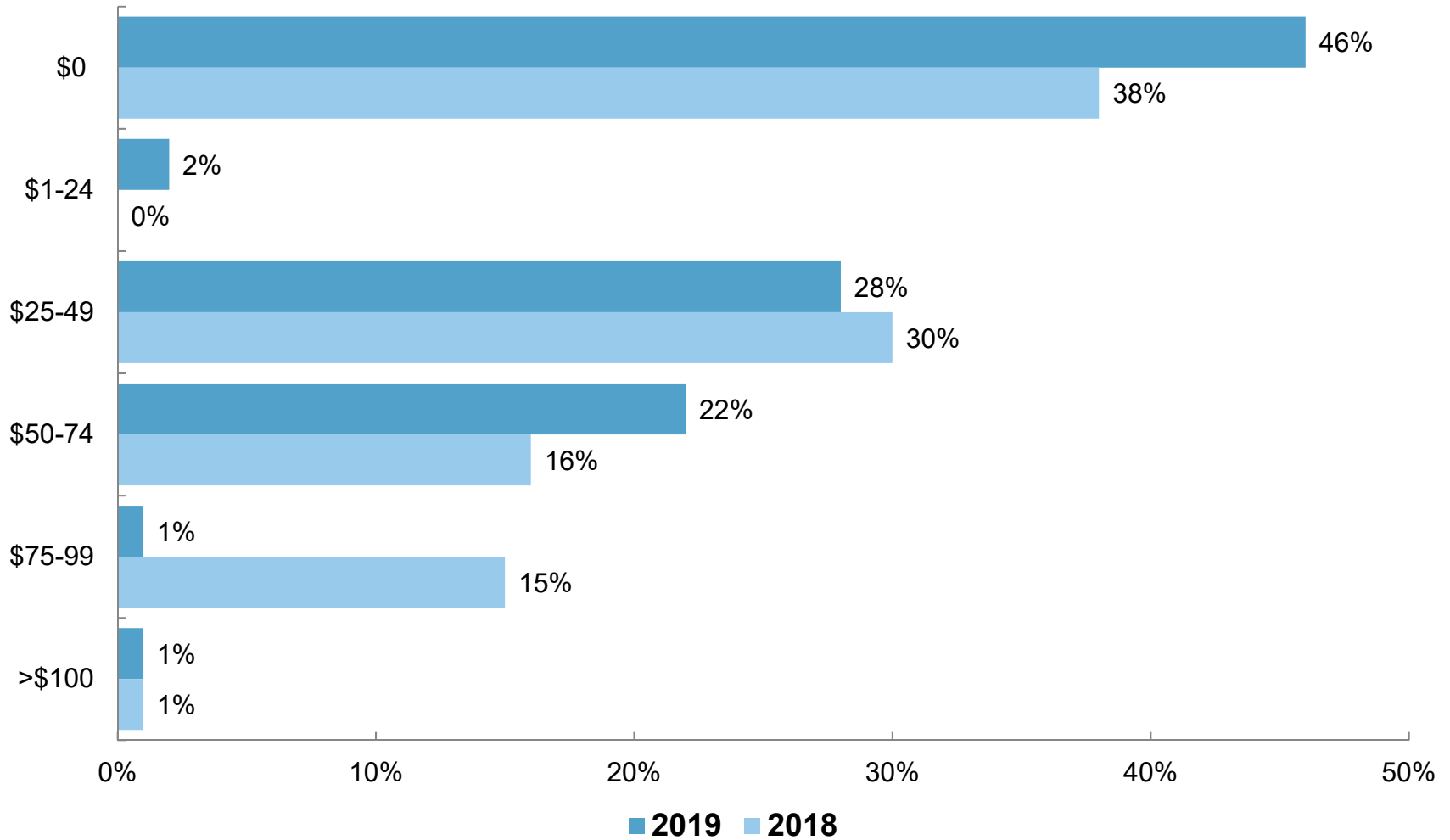


## Medicare Advantage Enrollments by Type

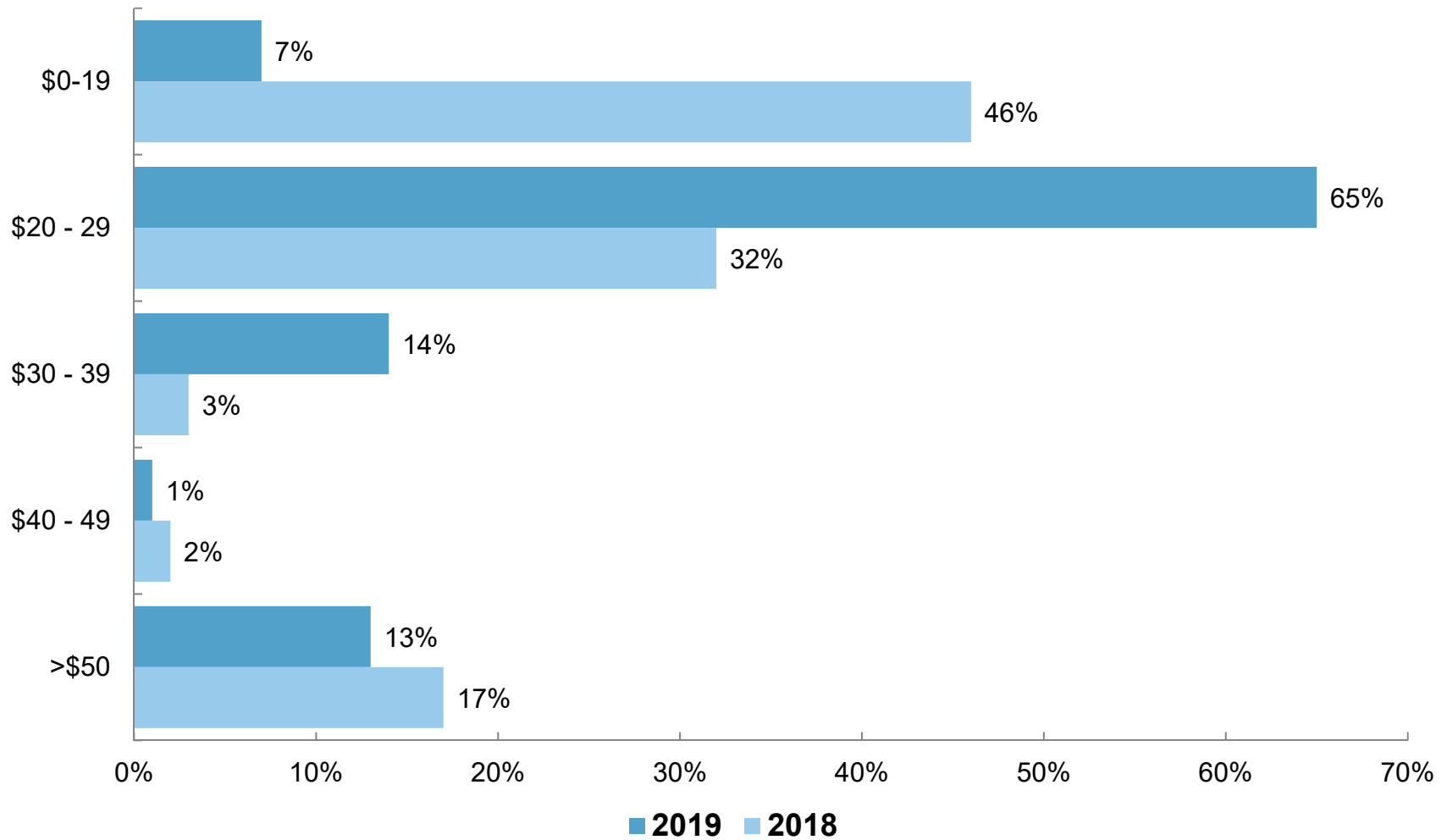




# Medicare Advantage Premium Distribution



# Rx Premium Distribution



# USGRC Subcommittee on Retiree Library Access and Services April 2, 2019

Members: Kathy Tomajko (Chair);  
Ron Bohlander, Dennis Marks,  
Dorothy Zinsmeister

# Work in progress highlights

- USGRC Survey, November 2017
- Creation of Subcommittee in Nov. 2018; many meetings/conference calls (BOR/USG reps, library administrators and provost office administrators)
- Ultimate goal: As much access to library resources as possible from anywhere; based on requests from campus retiree organization members
- Realize there is no straight-line path to this goal. It is important that retirees be special cases of currently licensed classes of persons – faculty, staff, students
- Current focus is on strengthening access of Emeriti faculty; will pursue others as possible
- Hitchhiker's Guide (Ron)

# Meeting with RACL (Regents' Academic Committee on Libraries) on March 29, 2019

- General agreement from the group; need for formal RACL resolutions
- A formal survey of RACL about these issues is being developed by the Subcommittee; Lucy Harrison, USG Asst. Vice Chancellor for Library Services has offered assistance with the survey
- The straw poll showed that most campuses have an Emeriti process and the majority offer full library privileges to Emeriti; one campus indicated that they offer full library access/services to all retirees

# USGRC Meeting on April 2, 2019

- USGRC endorsement of full access for Emeriti to their home institution's library resources; it's important that we not take away anything that retirees already have
- USGRC endorsement to regularize the Emeriti process and the privileges that go along with it

# Next Steps

- RACL survey being developed by the Subcommittee
- USG efforts to regularize Emeriti process and privileges; add it to the “USG retirement guide”
- Completion of the Hitchhiker’s Guide and link to it from USG and USGRC websites
- Continued efforts to pursue library privileges for non- Emeriti faculty and to educate retirees about alternative access to library resources
- RACL resolutions

# USG RC Resolution #1 – Strengthening the Emeritus/Emerita Program

- Whereas the USG provides that a “President of a University System of Georgia (USG) institution may, at his or her discretion, confer the title of emeritus or emerita on any retired faculty member or administrative officer who, at the time of retirement, had ten or more years of honorable and distinguished USG service”;
- Whereas many USG institutions have implemented procedures to recognize emeritus and emerita faculty and administrators and have bestowed some privileges to such in addition to the honor of the title;
- Whereas those eligible can be unaware of these arrangements and may forego applying;
- Therefore be it resolved that the USGRC ask the USG to recommend standard procedures to its institutions including widely publishing to eligible retiring persons the option of applying for emeritus/emmerita status, the process to be followed, and the privileges available to those selected;
- And be it further resolved that this topic be included in the USG Retiree Planning Guide "Planning for Retirement" .



# USG RC Resolution #2 – Strengthening Library Access for Retirees

- Whereas retirees of the University System of Georgia are dedicated supporters of the institutions from which they retired and wish to continue that support in retirement;
- Whereas many retirees continue research, publishing, and presenting in their retirement, and their works bring value and honor to the USG community of scholarship;
- Therefore be it resolved that the USG RC is an advocate for developing means for full access to library resources including remote access for as many retirees as need this for their continued academic activities;
- Be it further especially resolved that the USG RC asks the USG and its institutions to implement full library privileges for emeritus and emerita retirees and to publish the privileges and procedures involved; and
- Be it further resolved that the USG and its institutions publish guides to library access for retirees who may not have emeritus/emmerita status.

## Attachment 4 Hitchhikers' Guide to Library Access for Retirees

**Motivation:** There are retired faculty and researchers in all University System of Georgia (USG) institutions that continue to do research and to present or publish. Most retirees work from their home offices. Some now live outside of the state. Effective library access must be from wherever they are and for the maximum resources possible. Electronic access is essential.

**The challenge:** The USG and its institutions spend millions of dollars on licenses to library resources through complex negotiations. Many publishers granting these licenses explicitly exclude retirees when that is their only identified relationship to the institution from which they retired. The USG Retiree Council is working to find mechanisms to overcome access challenges for retirees who have identified needs for library access in support of their ongoing research, speaking, and publishing. In the meantime, we wish to share some workarounds as noted below.

**In-library access:** All libraries in the USG allow anyone walk-in access to the resources from within the facility. While this is not as convenient as access from one's home computer, it is often a solution of last resort when one lives close enough to a USG facility. For security reasons, some institutions require visitors to provide identification before entering the library.

**Georgia Public Libraries** have access to basic GALILEO resources. These currently include over 200 databases and 1000s of full text journals, magazines, and other content but will not include all the content that campus libraries provide for their faculty, staff, and students. Check the website of accessible public libraries for the scope of their resources. Public library patrons can also request any materials (electronic or print, from the USG or anywhere in the world) through Interlibrary Loan. There may be some limits on the number of articles that a patron can request from the same journal.

**Retired but Working (RBW):** USG has provisions wherein departments of its institutions can request and get approval for retirees to return to work and not affect their retirement pay as long as the level of work is less than 49%. Note: there are no minimum amounts of work, but as long as a retiree is RBW, they are an employee and included in existing library licenses and access privileges. Contact a USG department to learn the availability of these opportunities and the procedures for gaining this status. Annual renewals are required. An active departmental email address may be needed for electronic access to library resources.

**Be a student again:** USG students are included in library licenses and access privileges. Retirees, who are at least 62 years old, may sign up for courses and not pay tuition. A student email address may be needed for electronic access to library resources.

**Emeritus or Emerita Faculty:** The USG provides for retiring faculty to be considered for Emeritus/Emerita status. See <https://www.usg.edu/policymanual/section2/C2680> and consult the policies at the retiree's USG institution. Each institution has latitude to determine the privileges of emeritus/a faculty, and many grant them library privileges. Contact the institution's library for details and for credentials for remote access.

**Memberships in professional societies** may offer access to its journals at better than non-member rates. Journals not affiliated with a professional society offer individual subscriptions but these can be expensive.

**Open Access:** Look for "open access" sources via search engines and directly from open access repositories like [Google Scholar](#), [PubMed Central](#), [OSF Preprints](#), [arXiv](#), [bioRxiv](#), [RePEc](#), [SSRN](#), and any similar repositories hosted at the campus. Or contact a paper's author for a copy.

**Standby:** The USG Retiree Council is working to identify other feasible means to expand access in collaboration with the USG and its institutions.

Attachment 5

# USG Retirement Plans Enhancement Update

Dorothy Zinsmeister

April 2, 2019

# Enhancements to:

USG ORP and the 403(b) and 457(b)  
supplemental savings plans\*

\*Changes approved by the Board of Regents  
September 11, 2018

## Enhancements to the plans include:

- New streamlined Investment options
- Consistent Service Providers—Fidelity, TIAA, and VALIC
- Individual 403(b) and 457(b) voluntary plans administered by each institution will be merged into one 403(b) and one 457(b) plan for all institutions governed by the BOR

## Enhancements to the plan include:

- Reducing the number of providers
- New One-on-One Session with Financial Advisor
- New website—  
<http://usg.edu/hr/benefits/retirement>
- New Fee Structure and Transparency—fees decreasing

# Timeline

- January 21, 2019—Postcard mailed to retirees
- March 18, 2019—Transition Guide with new investment menu sent to retirees
- March 2019-April 2019—Retirees select new vendor/fund options
- May 1, 2019—Retirement plans go-live date
- July 1, 2019—System go-live date