

University System of Georgia Retiree Council (USGRC)
Meeting Notes
April 9, 2021

[held remotely via Zoom]

Present:

Members: Abraham Baldwin Agricultural College (no representative present); Albany State University (no representative present); Atlanta Metropolitan State College (no representative present); Augusta University - representative **Richard Harrison** and alternate **Tom Abney**; Clayton State University - representative **Debbie Durden**; College of Coastal Georgia - representative **Michael Hazelkorn** and alternate **Rebecca Farrow**; Columbus State University - representative **Dutchie Riggsby** and alternate and past USGRC Chair, **George Stanton**; Dalton State University (no representative present); East Georgia State College - representative **John Derden**; Fort Valley State University - representative **Gwendolyn Reeves**; Georgia College & State University - representative **Paul Jahr** and alternate **Howard Woodard**; Georgia Gwinnett College - representative **Roger Ozaki**; Georgia Highlands College - representative **Ken Weatherman**; Georgia Institute of Technology - representative **Joseph Hughes** and alternate and former USGRC Chair **Ron Bohlander**; Georgia Southern University - representative **Sara Connor** and alternate **David Stone**; Georgia Southwestern University (no representative present); Georgia State University - representative **Ted Wadley** (Georgia Perimeter), alternate **Sandra Owen**, former USGRC Chair, **Missy Cody** and current USGRC Chair, **Harry Dangel**; Gordon State College (no representative present); Kennesaw State University - representative and former USGRC Chair, **Dorothy Zinsmeister**; Middle Georgia State University - representative **Bob Kelly** and alternate **Mike Womack**; Savannah State University (no representative present); South Georgia State College - representative **Jim Cottingham**; University of Georgia - representative **Henry Hibbs** and alternate and USGRC Secretary **Nancy McDuff**; University of North Georgia (no representative present); University of West Georgia - representative **Meg Cooper**, alternate **Anne Richards**, and USGRC Chair-Elect **Mitch Clifton**; Valdosta State University - representative and former USGRC Chair, **Dennis Marks** and alternate **Robert DeLong**.

University System of Georgia: Chancellor, **Steve Wrigley** (presenter); Vice Chancellor for Academic Affairs - **Martha (Marti) Venn**; Associate Vice Chancellor for Total Rewards, **Karin Elliott**; Executive Director Healthcare and Voluntary Benefits, **Anessa Billings**.

Presenters:

USG Faculty Council - no representative present

USG Staff Council - no representative present

From Aon -

Mat Burkley, Client Manager, Aon

Steven Cox, Client Engagement Leader, Aon

1. Chair, Harry Dangel called the meeting to order at 9:03 am.

2. **USG Initiatives for Retirees.** Since the roll call and introductory remarks took less time than anticipated, and Chancellor Steve Wrigley was not yet present at the meeting, Marti Venn provided a short update on a meeting held with the Retiree Emeritus Task Force early in the semester. She explained that she had not yet gotten back to the group with draft language that can be presented for inclusion in the Board of Regents (BOR) Handbook. She has spoken with Vice Chancellor Tristan Denley about the matter, however. He is supportive of this but wanted to ensure that whatever language is inserted about Emeritus status doesn't tie the hands of Presidents at individual institutions. As a result, the language originally proposed needs to be broader in terms of flexibility. The committee will put together guiding principles/best practices for those holding Emeritus/Emerita status. All campuses in the USG have various fiscal parameters. Thus a framework is needed for sectors that will not hamper fiscal components. The language to be adopted will follow a tiered system - in recognition of the variance in resources available for supporting emeriti faculty. This leaves the following questions: What do we want to make non-negotiable in every sector? What should be added if institutions have greater resources?

Dorothy Zinsmeister: I think we're on the right track with this. I like the idea of the guiding principles. And the non-negotiable aspects will make for interesting discussion. I'm glad we're talking about this, though.

Marti Venn: I really would like for a robust discussion to take place among Provosts so we get everyone working in the same direction.

Dorothy Zinsmeister: Given what it will take to have so many involved in discussions, what is a likely timetable for completion?

Marti Venn: I hope we will make a presentation at the summer meetings of the Regents Advisory Committee for Academic Affairs (RACAA) which will also include all Provosts. The meeting will be held at Middle Georgia College & State University July 12-14 or 12-13, 2021. It may be held face-to-face if travel is allowed by then.

Ron Bohlander: This working group has representatives from the USGRC and all of the tiers of institutions in the state. It has been very effective. More details are in a written report [See Appendix A, item #4] which you received along with the agenda for today's meeting. Some of the topics discussed are necessary to better serve currently employed faculty. Some are also aimed at better serving retirees. I'll say more on this when I give my report.

Harry Dangel: This has been an interesting topic to wrestle with - how emeriti are situated in the university structure. At Georgia State, the Development office houses and is protective of the emeriti community. They think it's paying off if you can keep retired emeritus faculty involved. It's a unique model that seems to work.

Paul Jahr: This is also the case at Georgia College & State University. Our liaison is through Development.

David Stone: The same is true at Georgia Southern. We made the case that Development should assist us because retirees help the University a lot.

Harry Dangel: At Georgia State University we adopted the mantra of "colleagues forever." We don't leave the university, we just leave it in a particular capacity. We are active in giving back to the university.

3. Chancellor, Steve Wrigley.

Harry Dangel welcomed the Chancellor, who has announced his upcoming retirement. Harry also mentioned that a number of persons in the leadership of the USGRC had been discussing the idea of having a retired member of the System Office on the USGRC. Highlighting some of Chancellor Wrigley's accomplishments, Harry mentioned the increase in graduation rates during the time he has been Chancellor. He also acknowledged that the USG has made it through what has had to be the most challenging period of time for the University System as a result of the pandemic. Harry went on to say that he was proud of what the Chancellor, as the "captain of the ship," and the State did to find ways to address institutional needs in a safe way. He also brought greetings from Bill Thomas, part of a "geriatric running group" who wanted the Chancellor to know that he was very proud of him as well.

Chancellor Wrigley: I appreciate the opportunity to chat with y'all. This is my tenth year in the System office, and my 36th year in the State. Both my predecessor (Hank Huckaby) and I focused on graduation rates. For years we were proud of our enrollment growth, but wanted to do more to support students moving toward graduation. The Momentum Year concept led to significant improvements across all campuses with regard to graduation rates. The Board of Regents (BOR) was pleased that the increase in the rate of awarding degrees was 4 times the growth in enrollment over 4 years. I think we should, if students do their part, support them to ensure they get their degrees. We spend a lot of time paying attention to what our Legislature does. We have very good support from the Governor and the Legislature on the budget front going into the 2022 budget. The formula will be fully funded. We are getting 138 million new dollars for the USG. The Carry Forward bill allows more of our money to cross fiscal years. This bill was renewed this year. A lot of attention has been placed on "affordability." Our tuition rates are low in comparison with others in the country. We could do a better job in some places. We frequently explain to the Legislature, as part of our explanation for fee increases, how state funding has declined.

Dealing with the Pandemic, I do feel good about what campuses pulled off. We thought we should be committed to in-person operation. Each campus designed its own plan, but around social distancing and mask wearing. We had a few campuses with spikes in COVID-19 infections, but these were almost exclusively from off-campus exposure. Testing programs were in place. We were able to pull off our educational activities. This fall we are planning on a return to "normal," although we are still working with the Department of Public Health on guidelines. Everyone pitched in essentially to keep people safe.

So far as the Chancellor Search is concerned, I blissfully stay out of that. I try to remain blissfully unaware. I know Parker Search firm is working on this. They are recruiting nationally. I have had some contacts from around the country from those who are interested in the job. The Board's intention is to have someone named and on board by June 30th. It seems the process is going well. An advisory group is chaired by Regent Kessel Stelling from the Columbus area.

So far as words of wisdom at this point in my tenure, thinking about where we are in the country in general, I would say this. I've always enjoyed this group. You have an appreciation for the complexity of things. Data and analysis and different perspectives are really important. A commitment to and recognition of the complexity of things is most important now. A simple formula won't address the issues facing us. I'm looking forward to being a retiree with you.

Dorothy Zinsmeister: You talked about institutions starting back on a face-to-face basis. Are they discussing this?

Chancellor Wrigley: That is our plan now.

Nancy McDuff: You look too young to retire. What can we as an organization or our separate retiree organizations do to better serve the system?

Chancellor Wrigley: Remain engaged. Being a resource is really important. Find contacts that can be conduits to be resources and let us know they're here to help. Be a resource. There is nothing wrong with being assertive and saying, "We can help on this." Usually there are 8 million things going on at the System level at once and we can sometimes forget certain people are here who could help out, say with regard to the pandemic.

Ron Bohlander: I appreciate what you just said about retirees as a resource for the community. Many are keen on this and, just like the resource of alumni, such relationships benefit from being nurtured intentionally through processes and resources to stay in touch with staff. We've been working on improvements in this and look forward to continuing doing this so we get to the place where it's not an accident this happens.

Chancellor Wrigley: Yes. There are good people doing a lot.

Rebecca Farrow: I'd like you to speak about the increase in graduation rates during your tenure.

Chancellor Wrigley: We were concerned about why students don't finish their degrees. Triston Denley deserves 100% of the credit for figuring this out, and what he found is a national model now. He made a deliberate effort to look at students and figure out why they didn't finish. Some of the barriers were obvious, others not. We learned that students who pass English and Math their first year are ten times more likely to graduate than those who didn't do this. So we have now changed the way we do Learning Support. Now

students who need learning support get tutorial help, mentors. Successes have increased dramatically with this added attention. A student who takes 15 hours during a first semester is 4 times more likely to graduate than a student who doesn't. So we encourage students to take more hours instead of easing into their studies with 6-9 hours. So the percentage of students taking full loads has increased. And the success rates are increasing accordingly. One thing that popped out - students want to know "What's the purpose?" of whatever they are taking. That was important to them. So the curriculum is now set up along these lines. If students don't know what they want to major in, they take 9 hours in a potential field of interest. We have seen significant improvement when this is done. But it takes years to see this impact graduation rates. Graduation rates for African American students are up significantly, though. A number of other components have been tried. We are working on gateway courses and discovering why students have roadblocks and we then try to remove those roadblocks or barriers.

Attendee: What about first generation students?

Chancellor Wrigley: We've seen improvements in graduation rates through predictive analytics for students. Georgia State University monitored student grades. If they saw a decline, this led to an advisor reaching out to the students. 50-55,000 proactive contacts were made asking, "What can we do to help? We see you are doing well in one course but not in others." We advise them, involve them in conversations about their choice of a major. It makes a difference. We're not lowering standards but understanding what barriers are and how to better support students. Students on Pell grants are more vulnerable than others. At a lot of institutions now, if a student gets to 90 hours and doesn't register for Fall, they get a call. Institutions stay in touch with their students.

Rebecca Farrow: They need that. A lot of hands on, showing we care about them.

Chancellor Wrigley: It's something we worked on, and I'm glad.

Michael Hazelkorn: There is a vaccination bill in Florida. Some institutions will not require vaccination before students return. Will the University System of Georgia require it when the vaccines are no longer on emergency approval?

Chancellor Wrigley: We stay in touch with the Department of Public Health (DPH). We know it has been under-resourced for decades. We get their advice. I don't know if we will do this. The DPH will not allow for requirement of vaccines under the present emergency approval basis. Vaccines are increasingly more broadly available and the Moderna and Pfizer vaccines are very effective. We'll be guided by the DPH.

Attendee: The Florida Legislature required institutions to survey the personal and political views of faculty and students and produce an annual report about this. Do you have any idea if Georgia is headed in that direction?

Chancellor Wrigley: We didn't have anything like this proposed this year. Ten-twelve

years ago, when Susan Herbst was the System Officer, the USG surveyed students over 2-3 years asking them if they felt they were facing bias in the classroom. Fifteen years ago, those surveys were pretty positive. This year, we had a legislator ask about critical race theory. He had heard complaints from constituents. It didn't lead to any legislation. This will be discussed more in higher education circles and we have to be sure bias doesn't creep into the classroom. I think we need to be sensitive to this and be aware of it. If we're smart, if a student complains, we need to take it seriously. Now that everyone can record what goes on in a class, that's good. I don't think bias is rampant. We have 48,000 employees. If one half of one percent of them aren't doing what they should be, that's a lot of people. I think we have to approach any subject with an open mind.

4. 10 MINUTE BREAK.

Dorothy Zinsmeister: Arrangements for the Faculty Council and Staff Council have been made to login to listen to discussion about the Chancellor Search. What about our group?

The following link was provided to attendees for following the Chancellor search:

https://www.usg.edu/Chancellor_search/

Dennis Marks: You could login to make recommendations to the Search Committee regarding the qualities you were looking for in a new Chancellor. There were four public sessions. I inquired about the Retiree Council having one session. Marti said we could join in the public section. A document exists describing the position. I haven't looked to see what they are now looking for but I wonder if it's any different from when Wrigley stepped up to the plate.

5. USG Healthcare Report - Karin Elliott

Karin thanked Mat and Steve for being at today's meeting and for joining early because they wanted to hear part of her presentation. Steve said he looks forward to a time we can meet again in person. Mat thanked the group for including them. He said he'd been with the USG since the transition of retirees to Aon and it was "always our pleasure to be in front of the group."

Karin showed four slides

The first one was of the 2021 USG Health Care Plan via Anthem. It indicated:

- * No plan design changes and only a slight premium increase for employees enrolled at the family tier.
- * Continuation of the tobacco use and working spouse surcharges (at \$100/month).
- * Continuation of the \$100 annual well-being credit that employees can earn for completing health activities. A completed Health Risk Assessment will be needed for employees to participate in earning the \$100 annual well-being credit this year.
- * Offer Diabetes Prevention Program for employees who meet risk factors and a weight/loss management program and/or coaching.

With regard to the latter program, \$25 million dollars has been spent for diabetes issues among the employed and pre-65 groups.

Dorothy Zinsmeister: What does the "\$100 annual well-being credit" mean? How does that work?

Karin Elliott: A "gratuity rule" prevents the system from giving cash money to employees. The program goes from October 1st of the prior year to September 30th of this year. Those who qualify for the \$100 credit see a reduction of their healthcare premium in their December paycheck.

We also saw a drop in the number of spouses covered in our plan due to the working spouse surcharge. We thought it best that other institutions/organizations cover the cost of their employees. Spouses typically have costs that run more than \$100 each over the costs of the USG employee.

We negotiated better contracts/deals with CVS and other companies and chose Anthem for a new contract.

We have a new Care Management resource: ACCOLADE. It is similar to Aon - employees can call to get help with claims, find a provider, deal with prescription drug issues and get advisement in seeing a specialist. The program is designed to help employees make better decisions for their health care. We see some engagement with the resource. We hope to see more. We have a challenge with employees engaging with some of our vendors.

One thing we focused on is **the impacts of COVID-19 on the USG Health Plan**. Through November, 22, 2020, 1820 members had claims indicating a positive COVID-19 diagnosis. 117 members experienced COVID-related hospitalizations. In November, 2020, 464 members were diagnosed with COVID-19 - a new monthly high. The previous high was 368 in July of 2020. Overall, \$5.7 million was spent by the USG in treatment costs for COVID-19 patients, 80% of those costs for inpatient treatment. We continue to monitor to check for the impact of the virus on our plan as the budget is reviewed for next year.

Ron Bohlander: I understand ACCOLADE is just for pre-65 retirees and active employees enrolled in the USG healthcare plan.

Karin Elliott: A new contract with Anthem reduces the number of services it provides and gives some of these to ACCOLADE. ACCOLADE gets eligibility information from Anthem. There is a clinical team behind ACCOLADE, but it integrates with Anthem.

Sandra Owen: How are activities for healthcare credits adjusted for persons with a disability?

Karin Elliott: There are all sorts of ways a person could earn these credits. They can get \$50 credit just for having a blood work up. There are classes on healthy eating that can be taken. On Money Monday, there are classes on financial well-being.

Sandra Owen: I noticed that there weren't activities adjusted for persons in wheelchairs. They end up sitting for Zoom sessions to gain the credits, but this isn't the best for them. Can you find out how to get more inclusivity in the physical area?

Karin Elliott: I appreciate your bringing this to my attention.

Dennis Marks: With regard to the working spouse surcharge. If a spouse stays on the USG plan and pays the surcharge, that spouse can continue with it and go on Aon at age 65. That spouse then gets \$2736. If a spouse leaves and goes with his or her own employer, when the employee is eligible for Aon, the spouse is not eligible.

Karin Elliott: There are qualifying events. There are certain reasons that allow a retiree to add a spouse to coverage - such as a marriage. Another is if the spouse loses coverage upon the spouse's retirement. That would also be a qualifying event.

Dorothy Zinsmeister: How do you do that?

Karin Elliott: Reach out to the OneUSG Benefits Connect Call Center. Submit documentation of proof of their loss of coverage, or of a marriage. Contact Anessa. We will have to coordinate this with Aon.

Dorothy Zinsmeister: If a wife is not at the institution, but is working in the community and if the wife retires from the workplace but does have health care coverage that goes with her, can she decide to go with the University system coverage instead?

Karin Elliott: She will have to experience a loss of coverage to be eligible for a retiree to cover her through the USG.

Dorothy Zinsmeister: So if there is any trouble with this, a person should call OneUSG or reach out to Anessa.

Dennis Marks: But a couple who decides to forgo USG coverage needs to take this into account.

Karin Elliott: Most companies do not have retiree healthcare. So their employees will have a loss of coverage upon retirement. Coverage needs to end for a person to qualify. But the retiree definitely needs to take that into account [before deciding not to pay the surcharge]. We're updating our guide for retirement and we will have that in it. We will run it by you before we distribute it. Hopefully, the revised version will address a lot of the questions we get.

Dorothy Zinsmeister: What if there is not a loss of coverage? Can a spouse join the USG system healthcare plan?

Karin Elliott: If a spouse is not on the account of an employee, that spouse cannot be added unless there is a "qualifying" event.

Dorothy Zinsmeister: If a person who worked for a USG institution is already retired and his wife is still working and has not been added . . .

Karin Elliott: She can only be added if she loses coverage. And **she has to do that within 30 days of her loss of coverage and submit documentation to this effect. After 30 days you have lost your opportunity.**

Dorothy Zinsmeister: When you get married, you submit a marriage license to prove this. What documentation would you submit for loss of healthcare coverage?

Karin Elliott: You can get certificate from an employer showing loss of coverage.

2021 65+ HRA Funding - Data/Recommendations

Provide 2021 HRA in the same amount as in the past: \$2736 for 65+ age retirees. This amounts to \$228/monthly and provides good purchasing value for USG retirees.

The majority of retirees are enrolled in a Medicare Supplement Plan (Plan F). This provides the highest level of medical coverage with no out-of-pocket costs for covered medical services.

The 2020 average Medicare Supplement Plan Premium plus the average Prescription Drug Plan cost = \$230.80 for 79% of retirees.

The 2020 average Medicare Advantage Plan Premium Distribution = \$27.50 for 21% of retirees.

Continue to provide Catastrophic HRA for retirees who reach catastrophic stage of prescription drug coverage.

HRA Contribution Study

Part One:

Review the purchasing power of the \$2736 and the Catastrophic HRA around the beginning of the Exchange effective date (1-20-16). Compare that to the purchasing power of the \$2736 and Catastrophic HRA based on 2021 premiums and elections. This would incorporate how prices have changed, how Medicare and Part D have changed, and have a look at HRA balances.

Part Two

Review the Exchange for the pre-65 Medicare population. Approximately 300 pre-65 Medicare retirees/spouses remain on the USG Plan.

Results to be presented to the Total Rewards Steering Committee on 4-23-21. We will receive the data on these reviews by around next week.

Dennis Marks: I would like the USGRC to have feedback about these reviews before recommendations are made to the Board of Regents.

Sandra Owen: Are they looking at how we are at high risk for COVID? And have they begun looking at the medical costs for long-haulers with COVID-19?

Karin Elliott: This was not part of this study. The USG has a self-funded plan for its employees. We make all the decisions about the plan design and the coverage. But with retired folks 65 and older, those are fully insured plans. COVID will probably have an impact on the plans. We're starting to see this. Given COVID, with the employer plan, we are also seeing that elective surgeries were down last year. There is thus a decrease in that area of cost to balance out the \$5.7 million increase due to COVID.

Ron Bohlander: Something I've urged before is that I hope we avoid taking into account that some don't use their HRA balance. Some are wealthy enough not to care about it. Some are very indifferent. But many who use their HRA depend on it.

Karin Elliott: Some think of the account as a savings account. We and Aon need to do more to remedy their understanding. In our out-of-pocket or premiums costs for active employees we are experiencing an increase every year. So we're all in this together and the Total Rewards Steering Committee (TRSC) knows your concerns as well. Some questions we received for today's meeting are very specific, and we will follow up on those after this meeting.

6. Aon Retiree Health Exchange Presentation

Prepared by Aon Retiree Health Solutions.

Mat Burkley introduced Steven Cox as having been 30 years with Aon. He has been part of the Aon Retiree Exchange since 2016 in the area of Benefits. He is licensed in Health in North Carolina and has a Benefits Administration background. Mat introduced himself as having been 27 years with Aon, and a part of the retiree side since 2010. He is licensed in Health in Illinois and has Benefits Administration/Customer Service background.

He explained that the two of them wanted to provide a "high-level overview" of Fall, 2020 for 2021 enrollment, CMS Medicare Market updates, and a look ahead at what Aon is doing for the USG and with regard to broader HRA data. They would also take questions and provide answers.

Enrollment Period Overview

3,332 appointments were completed, 100% on time.
92% satisfaction rating with Benefits Advisors (following a rating of 83% in 2019)
10,772 customer service calls were received
91% of those calls were answered within 30 seconds.
92% satisfaction rating given for Customer Service.

19,687 eligible retirees are currently enrolled with Aon.

Dorothy Zinsmeister: How many responses do you get to your satisfaction rating surveys?

Mat Burkley: We had 766 responses to the survey this fall. We had over 789 last year. Years prior the responses ranged from 272 to 573. So we're doing much better.

Enrollment by Type (2021)

	USG	All retirees across our book of business
Medicare Advantage	23%	40%
Medigap plan	77%	60%

The **Medicare Advantage plans** are net-work based, such as HMO, PPO - and require you see medical professionals in the network. They have lower premiums as a result, but, in addition, such plans come with co-pays.

Medigap plans tend to be richer in benefits but require a higher premium for this benefit. If enrolled in one of them you can see medical professionals anywhere in the country.

Dorothy Zinsmeister: All retirees noted above (across Aon's book of business) - do these include all other clients Aon manages/handles? And are they educational institutions mostly - or a broad array of retirees.

Mat Burkley: I would classify them as a broad array. They come from the financial and technology industries, etc. We serve 2-3 higher education accounts as well.

Executive Summary

2504 Retirees switched either a Medical, Prescription Drug, Dental or Vision plan during the 2020 Open Enrollment Period (OEP).

- Medical plan switches - 704
- Prescription drug plan switches - 1791
- Dental plan switches - 5
- Vision plan switches - 4

Average Premium Changes for 2021 Coverage

Close to 20,000 USG retirees are enrolled in Aon.

Medicare Supplement	Average premium: \$200.50	\$4.60 increase/month on average
Medicare Advantage	Average premium: \$ 23,80	\$1.80 decrease/month on average
Prescription Drug plan	Average premium: \$ 30.50	\$0.60 decrease/month on average
	This decreases year over year	
Dental plan	Average premium: \$ 45.10	No change
Vision plan	Average premium: \$ 20.30	\$0.10 decrease/month on average

Not a lot of USG retirees are on Dental and Vision plans.

Dorothy Zinsmeister: Of the retirees who switched, how many request a switch and are denied?

Mat Burkley: There are evidence of insurability rules. There is no underwriting for a switch to a Medicare Advantage plan. There may be for a Medicare supplement plan. It depends on the carrier, the state, and the specific plan the retiree is looking to switch into. If you go from Plan F to Plan M, this may not require underwriting. So it is at an individual level to determine if you might have to go through this.

Dorothy Zinsmeister: So pre-existing conditions can result in denial?

Mat Burkley: Yes.

Steven Cox: If someone requested to switch to a plan that required underwriting, we would ask them not to stop paying the premiums of the plan they currently have until an approval comes back regarding the one they want to switch into.

Dorothy Zinsmeister: Does it take very long?

Steven Cox: There will be a series of questions that are asked by Aon personnel when a retiree requests this change, and we can usually tell from answers given if someone won't be approved. Also, during annual enrollment time, it will take 20-30 days before this switch can be done.

Ron Bohlander: One of the biggest areas of interest for retirees has been those in Plan F wanting to shift to plan G. But even they might be subject to underwriting.

Mat Burkley: Plan G has always had underwriting.

Steven Cox: I would not let that discourage you from trying to make a move. We have a needs assessment process that a retiree can go through with a Benefits Advisor to better understand the options. You can make changes throughout the year and don't have to wait for the open enrollment period.

Dorothy Zinsmeister: Plans G and F have shown a premium increase across the Board. Mine looks a little higher.

Mat Burkley: Some are higher, some lower.

David Stone: No one can get Plan F now if they are newly retired. So, of the pool of people remaining in Plan F, some will die, some will change, some will not be able to change. So the costs of keeping this plan will probably go up. My wife couldn't change from F to G. I could. Is she trapped in F forever?

Mat Burkely: That's too definitive. But it's good to have a conversation with a Benefits Advisor about this. And if premium cost becomes an issue, remember there is never underwriting with Medicare Advantage plans.

Self Service Enrollments Completed (2020 vs. 2021)

	Fall, 2019	Fall, 2020
Self-Service	43%	34%
Agent	57%	66%

Last year was a bit of an anomaly. The ability of retirees to get appointments was difficult for a time [due to COVID].

About 1/3 of the USG retirees use the website to complete enrollment. You're a little ahead of the curve there. We always look at the "want to use technology" issue. Having 1/3 use technology is encouraging. Some use comparison tools, but then speak to a person to complete their enrollment.

2020 Key Learnings

- * There were no missed appointments or retirees turned away.
- * Online encouragement messaging is in place leading up to the Open Enrollment Period.
- * Evaluate "Device Screened Calls" on cell phones (i.e., privacy settings on iPhones).
[Discussed further below]
- * Enhance online "Plan Type" compare functionality and the "Cost of Coverage" calculator. We will work to enhance these tools
- * Crosswalk and Plan Disruption communications and chase. We monitor this and remind retirees they need to pick new plans.
- * USG Dedicated Plan group - we moved our resources into a dedicated group of colleagues so we could increase deeper knowledge and expertise among team members. Some of the structure built around this team led to better service to the USG. There are no plans to change this.
- * It's best if retirees don't wait until the last minute to make changes in a given year.

Mat Burkley: The problem of "device screened calls" happened because of how some phones are designed. Some block phone numbers not among a person's regular contacts. They send the call directly to voice mail. We identified this as an issue

and a critical component of our delivery of services. We were calling people back to schedule appointments with a Benefits Manager but they didn't realize they were getting our calls. We were using an 800 number, but many didn't recognize that as Aon. Going forward we will be using a system that indicates to a person receiving a call that the call is coming through from Aon rather than from an 800 number that they wouldn't, or their phone wouldn't, recognize. We will also lean on your USGRC communications to have retirees set their privacy settings accordingly.

One question we received is: Sometimes the costs printed on the Aon website for a plan are different from the actual costs. This is not due to an error. It is due to the amount of data that needs to be taken into account. Pharmacies might charge more than our estimate indicates would be the case. **It's important to keep in mind when looking at plan information on our website that what is on Aon's website is only an estimate.**

Dorothy Zinsmeister: If a retiree wanted to always communicate with a single agent, could they ask for a dedicated agent?

Mat Burkley: Certainly. Agents do give out their extension. You can speak the extension and it will go directly to them. Keep in mind, though, that people move into other capacities in our organization. So I can't commit that 100% of the time you can have the agent you want.

Michael Hazelkorn: I hope it goes well as you try to contact retirees by indicating your calls are coming from Aon and not an 800 number.

Mat Burkley: It was one of the unforeseen challenges going into this process.

Meg Cooper: UWG did a survey on the HRA. We found that people had some frustration with agents. Sometimes they would get different answers or no return calls. If a person doesn't get a satisfactory answer, can they ask for a supervisor or a certified person? One individual's contact person was more definitive and knowledgeable about a given issue. If I'm working with someone who is not appearing to be knowledgeable, could I request a higher level of assistance?

Mat Burkley: You can ask for a team lead or supervisor and we should meet that need and hand you over to that person - or have a supervisor call you back in a reasonable amount of time. That option is always available to you. And I see requests from Anessa and Karin if you don't get the level of service or your needs are not being met.

Anessa Billings: We've heard - loud and clear - that retirees expect higher levels of service from most knowledgeable groups. Now a dedicated team is associated with our retirees and will stay with us for longer and will be able to give more knowledgeable answers. We want to consistently know if you get inconsistent answers. Contact the USG office so we can identify trends and ways to improve. So I'd be curious to get that survey information from you.

Steven Cox: Getting to those examples gives us the opportunity to solve the problem.

Ron Bohlander: I'd underline the importance of your fourth bullet; "Cost of Coverage." This is what we hear the most disgruntled feedback about. The number is not just ultimately different. Your choice may turn into a disappointment if the figures it is based on are not accurate. I realize you are in an area of volatility, but this is an area of some frustration. Related also is the description of which pharmacy will accept certain plans. This is sketchy. My preferred pharmacy is not listed, but it did accept my enrollment. Then I changed pharmacy plans and had to go some distance away to get my prescriptions. It is valuable to persons to know which pharmacy will serve them. A lot care about which pharmacy services them.

Also, on another issue. I had a Plan F that is not listed as an option for our part of the country. Yet I had it for years. I understood I could keep it. I had to look into it, and was wondering, has it really disappeared? You know who logs in, where they are, and where plans are existing. It would help not to have a plan disappear from your menu of options.

Mat Burkley: These are good pieces of feedback. This is the kind of example we want to know about and why we need to hear this. We do have a function that compares your current plan to new plans. Your plan F may not be displaying because it is not displayed now to new enrollees. I'll take a look at this.

Anne Richards: I had written Karin about this. When we conducted the HRA survey Meg just mentioned, we discovered that some retirees did not sign up with Aon during the initial transition, and didn't realize the USG was providing an HRA allotment to cover some of their healthcare expenses. Now that (because of our survey) they understand the arrangement the USG made for retirees, they wonder if they are still eligible to become a part of the Aon system and, if they are still eligible, have funds been accumulating in their name since 2016 to which they are still entitled?

Karin Elliott: The eligibility for the HRA is driven by the USG. Aon takes the file from the USG as to who can enroll. This is something we will have to address. It raises questions such as why didn't the person receive the communication about the transition to Aon. There is an appeal process. The individuals involved should submit an appeal to our office. Maybe we didn't have the right address to contact these individuals in the first place, even though the USGRC was asked to help find some folks at the time of the initial transition.

Howard Woodard: When I got to the Aon website I find it is correct so far as Plan F is concerned. But the website is never updated. It shows the same carrier - but all information shown is for the very first time I enrolled. Premiums have gone up, but the information on the website hasn't gone up accordingly.

Dennis Marks: Along these lines, am I right one can compare two plans, but not several at once?

Mat Burkley: You can compare more than two plans - 3-4 in comparison charts.

David Stone: My first inclination is to not change. Because it's hard. You have to figure out the premium and see if it's reduced. The website itself is complicated. Every year I have to figure out all over again how to use it. And I'm computer literate. But a lot of our retirees - such as those who worked in the maintenance department - who helps them? When you modify your website each year, is there a plan to bring in those who have no experience on computers and see if they can use the website? It's a complicated website. I'd add that dealing with people by phone is complicated too. We don't think we heard from those who never went beyond the 10th grade in their education. Some needed this healthcare benefit, but the process was so complicated to deal with for them by phone. What can be done to help those desperately struggling to understand this complex process?

Mat Burkley: This is very good feedback. We have made many changes based on what you say. We always have the support of the advisor who can walk a person through the website to navigate or understand the information presented. For others, who struggle with the website and work over the phone, we have done a really good job over time working folks through that. We get in touch with other agencies or family members or a trusted neighbor or other person. If we know of people who need help we will do all we can to find someone who can help.

Meg Cooper: We've got a list of those who need that kind of help. But we believe that a lot of retirees who didn't respond to our survey tend to have even more problems than those who responded and indicated a need for help. A neighbor down the street from me has \$10,000 in an HRA account and can't get into the account.

Ron Bohlander: ACCOLADE is for people who are pre-65. Something to think about is someone who can deal with the kind of people Meg has turned up [and David has referred to], who can help them with the complexities of the Aon system. Medicare itself is extremely complicated. There are lots of options to sort through. The potential for an almost social service function is something to think about.

Mat Burkley: Our team that we have assembled is well-positioned to help in this situation. We listen to phone calls. These people are very good and compassionate working with retirees. This is another added benefit in comparison to your past team.

Steven Cox: Meg, if you have the list, send these names over to us and we will help them through the process.

David Stone: The first focus should be on those with a big build-up in their account. So I'd reach out to them first.

Steven Cox: Some retirees may intend to have this build-up, especially if they are in a Medicare Advantage plan. They might want to keep it there. But we are trying to see how we can better educate folks. One way of using built-up funds is for retirees to submit for

reimbursement for the Part B premium in Medicare. We are open to campaigns for use of those dollars. I'm worried more about those who just don't understand how to use the HRA at all, though. If Meg has a list, we can use that.

Joseph Hughes: I discovered an issue last year when I considered retirement as a person who was pre-65. I wanted to see the options I would have when I retired. I could get the weblink. But when I tried to access the plans, they asked me about my retirement date. If your retirement date indicated a time before you turned 65, you were not eligible to access the plans. I found a workaround, but I suspect there are persons like me who want to look at their options going forward. These are harder to get to than I think they should be. This is not as critical as other issues discussed today. But people want to see what will happen once they retire.

Mat Burkley: This is a good point. There needs to be education around how to utilize this information when you are not in the system yet. Anessa and Karin - these are things that could be looked into with you.

Anessa Billings: I made quite a list of what we need to add in the future.

Missy Cody: It is so much more complex than choices we had when we were working. When we were working, there were 3-4 choices. Now there are so many choices. That makes the situation more difficult. Even more so, when you talk to colleagues who seem to have a better plan than you do - whether they are computer literate or not, whether they can hear or not. It's also harder to make choices when you don't know what will happen to you next year.

Mat Burkley: Choice is good. But it can be overwhelming. Even when my wife sends me to the grocery store to get a loaf of bread, I go down a whole aisle and see so many choices of bread. It's hard to decide which to get. I hope our advisors can help people make the best choice based on what they know at the time they talk with a retiree. The biggest challenge is you don't know what you will need regarding healthcare in the future. Being an educated consumer will be more important now. Hopefully, our advisors help retirees make the best choices.

Steven Cox: Yes. Again, something we do that helps is our benefits assessment. That can help us narrow choices. Choice can be good but challenging. It's important to remember that a good plan for me might not be good for another.

Nancy McDuff: Have you done anything about making comparisons to target large balances?

Mat Burkley: We are currently working with other clients with a similar situation and have suggested the Part B premium expense as a possibility. You can submit your request for reimbursement for that once and keep it going forward. We can do this.

Mitch Clifton was asked if there were other questions he had received that had not yet been answered. He mentioned that when retirees go to compare prices for plans, costs are given on the website that are lower than what they are charged after they sign up for a given plan.

Mat Burkley: Right. As mentioned earlier (see p. 14), these are estimated costs. It's not so much an error, but more a reflection of the numerous systems involved in coming up with the cost. We have to make retirees aware of this. There are other factors that may come up to impact the cost of the premium after they make their choice.

Mitch Clifton: Another question had to do with the situation when premium costs go up, but it is months before an adjustment is made by Aon to provide HRA funds to match those increased costs.

Mat Burkley: We typically see that the catch up might take as long as 90 days. The time frame varies by carrier. 70-75% of them have caught up with the change by the end of February and send us word of this. Some carriers are better than others, however.

[NOTE: At this point in the meeting, my husband was trying to log on to a Zoom meeting, and I was attempting to assist him - so I didn't catch all that was being said in the next statement. Based on others' recollections I've inserted the following question/answer.]

Mitch Clifton: Another question I have is whether Aon formally contacted the 8% of retiree respondents on customer service surveys who indicated that they were unsatisfied with the result of a call to an Aon representative.

Mat Burkley: If the survey indicates that people would like phone call follow-up from Aon, we would do this.

Dorothy Zinsmeister: You'll see at the end of data we submitted after doing our own survey at KSU that some retirees have very positive comments about their interaction with people at Aon.

Karin Elliott: I want to thank Anessa and Mat and Steven and BeNedra (Cleveland) for all their assistance in working with us.

Anessa Billings: Besides having a dedicated group focused just on USG, I've been making a list of other things based on what was said here today.

Karin Elliott: We will need specific details to address some of the issues raised here.

[Editorial NOTE: Additional information was provided by Aon to the USGRC, but was not discussed at today's meeting. It can be found in Appendix E.]

7. Committee Reports

a. USG LIBRARY ACCESS AND SERVICES FOR RETIREES COMMITTEE (LASR) [See Appendix A]

In the absence of Kathy Tomajko, who had a conflicting commitment at the same time as today's meeting, Ron Bohlander provided highlights of this report.

One thing the group accomplished, Ron noted, was an agreement with the Regents Academic Committee on Libraries (RACL) and the USG that there would be standard library services for retirees. (See report, #2ai.). Also that Emeriti would have full library access. (See report, #2aii). The group hasn't given up on the goal for all retirees to be able to apply for full access. It is not recommending full access across the board because this is not feasible economically or necessary, but the group is working on the issue. They have decided it is best to have individuals identify themselves as wanting particular access and then have libraries agree to certain usages that could be enabled for them. This is not easy because the licensing of some materials have some restrictions built into them.

So far as the group working on Emeritus/Emerita Status is concerned, the report (see #4) lists who is involved in this group. They are currently focusing on guidelines for policies and procedures for better consistency, but are not just focused on Emeritus retirees. There are some important enablers for things to work well.

Personnel records of the institution have to show who has emeritus status. Some of these records have been lost in the move to OneUSG. RACL representatives have told us that they can't be sure someone is a retiree unless the person has an ID card to that effect. So encouragement needs to go to institutions to provide that. We are working on this at Georgia Tech. Especially when online library access is important, some sort of digital or email address is also needed. We hope to get these things accomplished.

b. Well-being Subcommittee [See Appendix B]

Missy Cody reported that the USG is still working on supporting well-being. \$10,000 per year is given to institutions in the USG to do this. To qualify for these funds, the support activities must meet particular criteria. They have to involve credentialed professionals, meet COVID-19 requirements, and include one mental health program each year. New programs have been added to the USG well-being effort. In addition to the ACCOLADE program (mentioned by Karin), another one is Kepro's MyLifeExpert. Both provide assistance to employees that are health and well-being related. Webinars are available to retirees and campus activities can include retirees, although they are not eligible for the \$100 well-being credit for involvement. Further details related to this report can be found in Appendix B.

c. Communications Committee [See Appendix C.]

Dennis Marks reported that this committee is especially active in the Fall. It met weekly to disseminate information to the USG ahead of the Open Enrollment Period. The USG is doing a much better job distinguishing among retirees 65 and older, pre-65 retirees, and employees. These have different open enrollment periods. The most recent Benefits Fair, which was held as a USG Systemwide Virtual Benefits Fair, generally worked well.

Virtual booths were not always staffed, however, and needed better signage to indicate when someone would be available to answer questions.

Additional new services provided by the USG include CAPTRUST - a free advisory service to advise employees and retirees on their 401K, 403b, 527, and ORP investment plans. Dennis mentioned that someone had once informed him that more mountaineer accidents occurred on the downhill side than the upgoing side. Likewise, there may be more to consider and reckon with as one ages than is the case when one first invests in given plans.

Webinars have been created on how to manage the HRA. Some complaints have been made about problems encountered when attempting to login for these. Some verbal explanations given during these webinars are not accessible on the USG website at the present time because they are in the process of captioning.

Dennis reminded attendees that if they have any unresolved issues, they should contact, Karin, Anessa, or BeNedra Cleveland. They are very good about getting answers to retirees.

Using the HRA. As Steven and Mat have mentioned, you can take your part B deduction for Medicare out of your HRA. You can also take your Medicare Income Related Monthly Adjustment Amount (IRMAA) out of the HRA. Dennis' advice is to put all these things into your HRA and deplete it as soon as you can. As he put it: "It's our money and there's no point in letting it sit there."

Ron Bohlander: An accurate description about HR organizations is that they feel somewhat limited. But they are getting better. Another thing we heard - striking up an arrangement with Development may be a positive move. There are things HR does in transitioning from the USG healthcare system to Aon, and then there are things that have to do with the on-going relationships between retirees and their universities.

Dennis Marks: We at Valdosta State University (VSU) have important relationships with our Development Office, HR, and the Provost's Office [along with the Library and IT].

Question directed at Marti and Karin: Is there an opportunity for encouragement of universities for providing two sources of home-bases for institutional retirees?

Karin Elliott: I do know that at some institutions HR personnel say we don't handle retirees anymore. Many HR offices are overwhelmed, short-staffed. That could be part of the staff issue. We three are willing to help. Please reach out to us. We do have monthly meetings with Chief Human Resource Officers (CHROs). We can emphasize taking issues to us. We will emphasize that with our next meeting with CHRO's. I think it is helpful that Development offices have more resources. We expect HR Staff to work with retirees, however.

Anne Richards: At West Georgia, a new administration decided (regardless of our historical roots in the Development area and our own views on the matter) that the retiree organization should come under the auspices of the HR office rather than the Development office. So our association's home-base was moved to HR after 16 years of being allied

with Development. Things haven't worked out as smoothly as we were told they might when the move was first announced, and there has been considerable reshuffling of roles among those working in the HR Office, but we are in the process of finding new ways to achieve our long-standing goals and purposes.

Marti Venn: Maybe in some of the drafting regarding Emeritus/Emerita status we could talk about a joint arrangement to help retirees.

d. Retirement Advisory & Investment Committee Meeting Report [See Appendix D]

Dorothy Zinsmeister reported that the committee consists of 16 people and reports to the Total Rewards Steering Committee (TRSC). Discussion has focused on the 401Ks, 403b, etc. plans for active employees. CAPTRUST has been hired to collect data on a number of participants who have changed plans. The group is looking at what effect COVID had, and what effect the total savings rate had on investment plans.

Dorothy further reported that the **CAPTRUST** organization is available to retirees free of charge. It can provide advise and counsel on how to spend your money and, based on choices already made, if participants will have sufficient funds when they retire. Dorothy encouraged retiree organizations to **let retirees at each institution know that these services are available to them.**

Karin Elliott: Correct. CAPTRUST is a consultant and advises on retirement plans. They go through investment funds and their performance on a quarterly basis. Funds may be moved out of some plans if they are not doing satisfactorily. New employees coming in - both faculty and staff - need help in making decisions to understand the two plans available to them (TRS and ORP). The USG is currently putting together a video to help new hires with decisions along these lines. The quote Dennis provided about mountaineering is definitely relevant.

Dorothy Zinsmesiter: I've been very impressed with CAPTRUST. Their decisions are based on data and their analyses are based on market factors. I think they are a good consultant for the USG.

How many of you thought about being retired when you were hired? And what went into that decision? For some of us, it was the TRS or nothing. When I was first hired, thinking about retirement was not front and center. So it's nice to hear this committee is working on a plan to assist faculty and staff in making decisions with some thought behind them.

Bob Kelly: Can we get retirees to share information about their experience and how it went?

Dorothy Zinsmeister: CAPTRUST does this. It looks at those in the program. The number is probably not as high as it should be.

Bob Kelly: This information could go to new hires. If we knew coming in what we know now, it might have affected decisions we made.

Dorothy Zinsmeister: My recollection is that, at one time, the benefits of being in the ORP were better in terms of what you were earning toward retirement. When the market is good, that's the case. When the market is not so good, the TRS is a better plan. Most who are in the TRS had no other choice at the time, but have found that, if you are not planning on moving to another job, the TRS is a better option.

Karin Elliott: One is not better than the other. It depends on your retirement goals and how you see your career developing. Many think they will be here a few years. But then they spend thirty years here. It also depends on how people invest their money in the ORP. There are many different variables, depending on your preferences. We are very competitive compared to other institutional plans.

Dorothy Zinsmeister: For faculty, they don't know until they are tenured if they made a good decision or not.

Dennis Marks: When the ORP became an option, you had to know if you would stay in the University System. The TRS is a defined benefit program. The risk of inflation is borne by the TRS, not the individual investor. For people who retired after the stock market tanked, the future didn't look good. It's hard to know what your future in the system will be. It's hard to know what the future of the stock market will be.

Dorothy Zinsmeister: Karin, is it possible with the TRS that our state legislators might get rid of that pension plan altogether? Some states have stopped providing pensions because they can't afford it.

Karin Elliott: A couple of years ago people introduced legislation to reduce the benefit, but not eliminate it (when the market was down). More and more retirees are coming into the TRS and less staff is coming in to support the TRS. Teachers at that time came out in strong support and nothing has come out of the Governor's office since. I'm not aware of any legislation introduced about it this year. One year we had to put a big amount of money into the TRS. But the issue you raise could always come up in the future. They could increase the age of retirement (say to 65 instead of 60). It's important to keep in mind, though, that any proposals changing what is in place now would be for anyone hired after the change is made.

Dorothy Zinsmeister: I keep this in the back of my mind about how someone could invade this amount of money. We'll keep an eye on that.

Karin Elliott: Our office watches this very closely and notifies us if any move is made to affect the HRA, ORP, TRS. We will keep you updated.

Dennis Marks: The USG has been very good about keeping the TRS whole.

Mike Womack: They did in 1998 drop the 3% raise for the TRS. That was a few years ago.

Karin Elliott: I think this stayed the same. I'll check into this.

e. Nominations Committee

Mitch Clifton provided this report. He thanked George Stanton for heading this committee, which included Harry Dangel, Ron Bohlander, Missy Cody, Dennis Marks, Dorothy Zinsmeister and himself. The slate they brought before the group was as follows:

Nancy McDuff- Chair-Elect

Roger Ozaki - Secretary

MOTION(Marks/Zinsmeister): To close nominations and accept the slate by acclamation.. Passed on a show of hands.

Harry Dangel thanked the committee for its work and explained that Mitch Clifton takes over as chair at the end of June. Roger will be secretary at that point, and Harry will become past-chair.

Dorothy Zinsmeister: I manage the **listserv for this Council**. If you have changed your email or you would prefer to get messages at another email address, I will be happy to arrange this if you let me know. Please don't change something and not tell us.

8. **Report from USG Faculty Council** - no representative present to provide this report.

9. **Report from USG Staff Council** - no representative present to provide this report.

Harry Dangel explained that the two persons noted on the agenda who were expected to provide the reports in #9 and #10 might have had other commitments to attend to when our meeting went over the announced scheduled time for discussion with Aon.

10. **Old Business**

None brought before the group.

11. **New Business**

Meg Cooper reported that the **University of West Georgia Association of Retired Faculty and Staff has conducted a survey on the use of the HRA/YSA**. Although it was not possible to send the survey out online, we received very good information from it and became aware of people we needed to help. So it was well worth the effort. Data is still being received and tabulated from it.

Dorothy Zinsmeister said this was a good time to thank Harry for his leadership on this council. She said she appreciated how helpful he was in keeping us all well-informed and thanked him for the group. Others acknowledged this also.

Harry Dangel: I tried to hide when I was first asked to take this role on, but am glad I said yes although I didn't want to. I would encourage others to step up to do this if they have the opportunity. It's been a pleasure working with the group of folks I worked with. It's

not something we do for ourselves, but much information we can take back to our institutions is invaluable. That becomes part of what its meaning is.

Dorothy Zinsmeister: We're glad you said yes.

Harry Dangel: Me too. Stay safe. I'm not gone yet, though - and will be in this position until June.

Ron Bohlander: In the meantime, all the best to Mitch, Nancy, and Roger. Thank you for your service in advance.

Adjournment: The meeting ended at 1: 05 pm.

Respectfully submitted,

Anne C. Richards