

University System of Georgia Retiree Council (USGRC)

Minutes

April 9, 2021

[Held remotely via Zoom]

Present:

Members: 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**; 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 - temporary representative and former USGRC Chair **Ron Bohlander** and alternate **Joe Hughes**; Georgia Southern University - representative **Sara Connor** and alternate **David Stone**; Georgia State University - USGRC Chair, **Harry Dangel**, representative **Ted Wadley** and alternate **Sandra Owens**; Kennesaw State University - representative **Dorothy Zinsmeister** (and founding USGRC Chair); Middle Georgia State University - representative **Bob Kelly** and alternate **Mike Womack**; South Georgia State College - representative **Jim Cottingham**; University of Georgia - representative **Henry Hibbs** and USGRC Secretary **Nancy McDuff**; 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**.

Past chair- Missy Cody

System institutions not represented: Abraham Baldwin Agricultural College, Albany State University, Atlanta Metropolitan College, Dalton State College, Georgia Southwestern State University, Gordon State College, Savannah State University and the University of North Georgia.

University System of Georgia: Chancellor - **Steve Wrigley** (during presentation); Vice Chancellor for Academic Affairs - **Martha (Marti) Venn**; Associate Vice Chancellor for Total Rewards - **Karin Elliott**; Executive Director Healthcare and Voluntary Benefits - **Anessa Billings**; Leadership Communications Manager- **Kristina Torres**.

Presenters:

USG Faculty Council - no representative present

USG Staff Council - no representative present

From Aon -

Mat Burkley, Client Manager

Steven Cox, Client Engagement Leader

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

2. The roll was called by **Secretary Nancy McDuff** and members responded with their home institutions. It was noted that 18 institutions were represented by 28 representatives and alternates.

3. **USG Initiatives for Retirees.** To expedite the meeting, the agenda was modified and Vice Chancellor for Academic Affairs **Marti Venn** began her presentation by providing a short update on a meeting held with the Retiree Emeritus Task Force early in the semester regarding benefits for retirees. While not yet conveyed to the group, she has spoken with Vice Chancellor Tristan Denley about the matter and he is supportive but wants 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 recognizing that campuses in the USG have various fiscal parameters. The language to be adopted will follow a tiered system - in recognition of the variance in resources available for supporting emeriti faculty. The following issues need to be addressed: What do we want to make non-negotiable in every sector? What should be added if institutions have greater resources?

Dorothy Zinsmeister noted that she feels that we're on the right track with this and the guiding principles and the non-negotiable aspects will make for interesting discussion. Marti Venn stated that she would like for a robust discussion to take place among Provosts. Dorothy Zinsmeister inquired about the likely timetable for completion, and Marti Venn replied that they plan to make a presentation at the summer meetings of the Regents Advisory Committee for Academic Affairs (RACAA) which will include all Provosts. The meeting will be held at Middle Georgia College and State University July 12-14 or 12-13, 2021, possibly face-to-face.

Ron Bohlander reminded the members that this working group has representatives from the USGRC and all of the tiers of institutions in the state. More details are in a written report [See Appendix C, item #4]. Some of the topics discussed are necessary to better serve currently employed faculty. Some are also aimed at better serving retirees.

Harry Dangel noted that one of the components of the USGRC is the location of retiree organizations within the campus organization. At Georgia State, the Development office houses and is protective of the emeriti community because they think it is good policy. Paul Jahr added that this is also the case at Georgia College and State University, as did David Stone from Georgia Southern. Harry Dangel contributed that at Georgia State University they adopted the mantra of "colleagues forever".

4. Chancellor, Steve Wrigley presentation

Harry Dangel welcomed the Chancellor, who has announced his upcoming retirement. Harry 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 as a voting member of 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 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.

Chancellor Wrigley stated that he appreciated the opportunity to chat and noted that this is his tenth year in the System Office, and 36th year working for the state of GA. Like his predecessor (Hank Huckaby) he has focused on graduation rates. Following years of enrollment growth, they 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. After enrollment grew in each of four years, it was important to focus on graduation rates. It was also essential to spend time addressing the Legislature's concerns, as the system has very good support from the Governor and the Legislature. For example, the 2022 budget formula will be fully funded—resulting in \$138 million new dollars for the USG. The Carry Forward bill allows non-state income to carry forward again this year. A lot of attention has been placed on "affordability." While tuition rates are low in comparison with other systems in the country, USG could do a better job despite that state funding has decreased. Wrigley noted that he does feel good about what campuses accomplished this year with the pandemic. In order to provide in-person operations, each campus designed its own plan, built around social distancing and masks wearing. The few campuses with spikes in COVID-19 infections were almost exclusively from off-campus exposure. Testing programs were in place and educational activities were successful. This fall we are planning on a return to "normal," although we are still working with the Department of Public Health on guidelines. He was pleased that essentially everyone pitched in to keep people safe.

The Chancellor noted that he has blissfully stayed out of the Chancellor Search. The search is being led by Parker Search firm (advisory committee chaired by Kessel Sterling) and they are recruiting nationally. The Board's intention is to have someone named and on board by June 30th.

Steve Wrigley had some words of wisdom for the USGRC and noted that he has always enjoyed this group, as retirees have an appreciation for the complexity of things. He feels that data and analysis and different perspectives are really important and a commitment to and recognition of the complexity of things are most important now. He is looking forward to being a retiree.

Dorothy Zinsmeister asked if institutions are discussing starting back on a face-to-face basis. The Chancellor noted that that is the plan for now.

Nancy McDuff queried what can we, as an organization, or our separate retiree organizations do to better serve the system? Wrigley responded, to remain engaged and be a resource. He suggested finding contacts that can be conduits for needed resources and let them know that we are here to help. It is appropriate to be assertive and offer help. It is a good reminder for the busy System to remember these resources.

Ron Bohlander noted that he appreciates what was said about retirees as a resource for the community. Many retirees 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 retirees. The USGRC has been working on improvements and looks forward to continuing doing this on a regular basis. Wrigley acknowledged that yes, there are good people doing a lot.

Rebecca Farrow asked that he speak about the increase in graduation rates. Steve Wrigley stated that there were concerns about why students don't finish their degrees. He gave Tristan Denley credit for identifying these concerns and generating a national model using a deliberate effort to look at student data addressing why students don't finish. For example, it was learned that students who pass English and Math their first year are ten times more likely to graduate than those who don't. So we have now changed Learning Support to provide tutorial help and mentors, but not remedial classes. Successes have increased dramatically with this added attention. Additionally, it was learned that a student who takes 15 hours during a first semester is four times more likely to graduate than a student who doesn't. Students are now encouraged to take more hours instead of easing into their studies with 6-9 hours—increasing the number of students with full loads. The results are impressive. Surveying the students resulted in learning of their desire to know the purpose of their classes. Curriculum changes were made so that, if students don't know what they want to major in, they take 9 hours in a potential field of interest. While significant success has been seen, it takes years to see this impact on graduation rates. It was noted that graduation rates for African-American students are up significantly. A focus has been placed on discovering student roadblocks and removing them.

Rebecca Farrow followed up her questions seeking information regarding first generation students. Wrigley responded that improvements in graduation rates have been seen as a result of thorough predictive analytics for students. Georgia State University monitored student grades and, if they saw a decline, this led to an advisor reaching out to the students. Proactive contacts were made to 50,000-55,000 students seeking what the student needed to improve in classes. Bars are not being lowered to achieve higher graduation rates, but barriers are being discovered and removed via better support to students. Students on Pell grants are more vulnerable than others and receive attention such as calls if they accumulate 90 hours and do not register. Campuses are finding that staying in touch with the students is productive.

Michael Hazelkorn requested information regarding the requirement of a Covid Vaccination before students return to campus when the vaccines are no longer on emergency approval. The Chancellor responded that they stay in touch with the Department of Public Health (DPH) and CDC and seek their advice. While he does not know if this will become a requirement, he does know that they will not require vaccinations under the present emergency approval basis.

Michael Hazelkorn asked if Georgia is headed in the direction of the Florida Legislature which is requiring institutions to survey the personal and political views of faculty and students and produce an annual report about this. Wrigley noted that Georgia didn't have anything like this proposed this year. Several years ago, the USG surveyed students over 2-3 years asking them if they felt they were facing bias in the classroom and those surveys were pretty positive. This will be an ongoing discussion and we need to be sensitive to this and of students' complaints. While bias is not rampant, with 48,000 employees, if one half of one percent of them isn't doing what they should be, that's a lot of people.

5. A 10 MINUTE BREAK was called. The meeting resumed at 10:10.

Dorothy Zinsmeister inquired about arrangements for the USGRC to participate in the Chancellor Search. The following link was provided to attendees for following the Chancellor search:

https://www.usg.edu/chancellor_search

Dennis Marks noted that there were four public sessions for specific groups, but not retirees, to make comments regarding the qualities needed in the next Chancellor, and it was recommended that members of Retiree Groups could join in the public section.

6. USG Healthcare Report - Karin Elliott (Appendix A)

Associate Vice Chancellor for Total Rewards Karin Elliott thanked Mat Burkley and Steven Cox for being at today's meeting and 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 regarding Health Care for active employees and pre-65 retirees.

The first one was of the 2021 USG Health Care Plan via Anthem, indicating:

- * 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 by completing health activities.
- * A Diabetes Prevention Program for employees who meet risk factors and participate in weight-loss management program and/or coaching. \$25 million has been spent for diabetes medical issues.

Premium costs were kept constant due to negotiated better contracts/deals with CVS and other companies.

ACCOLADE is the new Health Care Management resource which employees enrolled in Anthem call for all their healthcare and pharmacy related questions. ACCOLADE helps with things like finding a provider, understanding a healthcare bill (claims), what is covered under the plan, questions to ask your doctor, etc. Additionally, they can help employees navigate more complex healthcare concerns, like understanding a diagnosis or treatment plan, or coordinating care. The program is designed to help employees make better decisions for their health care.

Focusing on one of the impacts of COVID-19 on the USG Health Plan, it was reported that through November 22, 2020, 1820 members had claims indicating a positive COVID-19 diagnosis and 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.

Ron Bohlander confirmed that ACCOLADE is just for pre-65 retirees and active employees enrolled in the USG healthcare plan. Karin Elliott noted that there is a clinical team behind ACCOLADE, but it integrates with Anthem.

Sandra Owen requested information regarding how activities for healthcare credits (Well Being Program) adjusted for persons with a disability. Karin Elliott noted that there are many ways a person could earn these credits beyond physical activities, such as a \$50 credit for having a blood work-up. Sandra Owen requested means to get more inclusivity in the physical area for those in wheelchairs and Karin Elliott noted her appreciation for bringing this to her attention.

Dennis Marks sought information regarding the working spouse surcharge. He questioned if a spouse stays on the USG plan and pays the surcharge, can that spouse continue with it and go on Aon at age 65, being eligible for the \$2736 HRA. Karin Elliott noted that there are qualifying events that allow a retiree to add a spouse to coverage - such as a marriage or if the spouse loses coverage upon the spouse's retirement.

To Dorothy Zinsmeister's question regarding how a retiree requests this qualifying event, Karin Elliott replied that the retiree needs to reach out to the OneUSG Benefits Connect Call Center and submit documentation of proof of their loss of coverage or of a marriage within 30 days of the event. Karin Elliott further explained that, if a spouse is not on the account of an employee prior to retirement, that spouse cannot be added unless there is a "qualifying" event. The spouse will have to experience a loss of coverage to be eligible for a retiree to cover the spouse through the USG. You can get a certificate from an employer showing loss of coverage. She noted that most companies do not provide payments for retiree healthcare, so their employees may 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]. USG is updating the guide for retirement and will include this and other information. The USGRC Communications Committee will be able to review the guide prior to distribution.

Karin Elliott then provided information regarding the 2021 HRA contribution. She noted that the HRA remains unchanged in 2021 at \$2,736 for 65+ retirees and covered dependents and reviewed the information on her third slide.

The USG has undertaken a study reviewing the purchasing power of the HRA contribution (combined with the Catastrophic Coverage) since 2016, based on concerns from the USGRC. A second part of the review will consider the 300 retirees/spouses pre-65 Medicare population currently on the USG plan. The results of this study will be presented to the Total Rewards Steering Committee on April 23, 2021. It was requested that the USGRC receive a copy of the report prior to recommendations being made to the Board of Regents.

Sandra Owen noted how high risk the retiree population is for COVID 19 and concern for the potential costs of long-haulers. Karin responded that it was not part of this study.

Ron Bohlander urged that in this study we avoid taking into account that some retirees don't use their HRA balance as some are wealthy enough not to care about it. But many who use their HRA depend on it. Karin Elliott agreed that some think of the account as a savings account and that the USG and Aon need to do more to remedy their understanding. She noted that out-of-pocket or premiums costs for active employees are experiencing an increase every year and that the TRSC is aware of these concerns. Some of these questions will be addressed by Aon as questions were submitted for the meeting.

7. Aon Retiree Health Exchange Presentation (Appendix B)

Mat Burkley introduced Steven Cox as having been with Aon 30 years and 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.

Mat and Steven emphasized that there were 3332 appointments with Benefits Advisors with 100% on time and a 92% satisfaction rating this year, servicing 19,687 USG eligible retirees who enrolled in a plan. 2,504 retirees changed plans. He noted that 23% of the USG retirees used Medicare Advantage (versus 40% of all retirees they service, across industries) and that not many USG Retirees are on Dental or Vision plans.

Dorothy Zinsmeister inquired, of the retirees who requested to switch plans, how many are denied due to preexisting conditions. Mat Burkley responded that for Medicare Advantage plans there is no underwriting (evidence of insurability rules). However, there may be for a Medicare Supplement plan depending 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. Each change is at an individual level and yes, pre-existing conditions can result in a denial.

Steven Cox reminded the group that, if someone requested to switch to a plan that required underwriting, they would be urged not to stop paying the premiums of the current plan until an approval comes back regarding the new plan. He noted that there are a series of questions that are asked by Aon personnel when a retiree requests this change, and they can tell from answers given whether someone likely won't be approved. Also, during annual enrollment time, it will take 20-30 days before this switch can be done.

Ron Bohlander stated that one of the biggest areas of interest for retirees has been those in Plan F wanting to shift to plan G, and Mat noted that Plan G has always had underwriting.

Steven Cox reminded that this should not discourage retirees from trying to make a move as the needs assessment process with a Benefits Advisor assists in better understanding the options. You don't have to wait for the open enrollment period to make changes in Supplemental Plans.

Mat Burkley confirmed that across plans G and F, premiums have changed with some higher, some lower. It was reminded that changes in Medicare Supplemental plans are not limited to the open enrollment period.

Mat Burkely responded to a question from David Stone regarding costs rising in Plan F and not being able to change to another plan indefinitely and that it's good to have a conversation with a Benefits Advisor about this. He was reminded that, if premium cost becomes an issue, there is never underwriting with Medicare Advantage plans.

It was noted that this year 34% of the retirees used self-service options, a bit down from last year due to COVID issues. Mat was pleased to note that this year, while there were no missed appointments or retirees turned away, they were carefully reviewing issues with Device Screened Calls which result in retirees not answering or responding to 'blocked' calls from Aon. They are seeking to change the phone readout from the phone number to 'Aon' and requested assistance from the USGRC Communications Committee to notify retirees to set their privacy settings accordingly. He felt that having a 'pod' of USG dedicated Advisors has been successful.

In response to a question, it was noted that sometimes the costs printed on the Aon website for a plan are different from the actual costs. This is not due to an error but the amount may change due to different retiree data. It's important to keep in mind when looking at plan information on the website that it is only an estimate.

Dorothy Zinsmeister inquired if a retiree wanted to always communicate with a single agent, could they ask for a dedicated agent. Mat responded that they can and often agents provide their extension, but that people move into other capacities and may not be available.

In response to a question from Meg Cooper, regarding information from their UWG survey, that retirees need to be able to seek a more knowledgeable person, Mat Burkley stated that you can always ask for a team lead or supervisor or seek assistance from Anessa or Karin.

Anessa Billings noted that 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. She asked to be able to see the survey information to identify trends and ways to improve.

To Ron Bohlander's comments about the need for accurate information regarding the insurance plan costs and pharmacy options, Mat Burkley noted that this feedback is important and will be looked into. He did suggest that not all plans are available to new enrollees and might not show up for this reason, although a retiree can continue on the plan.

To Anne Richards comment that the UWG survey had brought to the attention of some retirees that they needed to sign up for insurance via Aon to receive the HRA, Karin Elliot stated that these individuals need to submit an appeal to be eligible now.

Mat confirmed that the web site can compare 3-4 different plans at one time and that he would look into the situation raised by Howard Woodard that the information had not been updated on the plans on the website.

David Stone noted the complexity of the website and the lack of computer confidence for many retirees as a challenge to retirees using Aon. Mat responded that they listen to the conversations and use this feedback to improve their process. An advisor is always available to walk individuals through the process and that they can also work with agencies and family members to assist if they know that someone is struggling with the website.

Meg Cooper offered a list of those who need that kind of help based on response to the survey (if they responded) and Steven Cox asked that she send it to him.

Ron Bohlander asked for any planned assistance from the USG for folks in this situation given the complexity of both Medicare and the Aon system and many options. Mat Burkley feels that the dedicated USG pod can address this.

In response to concerns and potential campaigns for retirees with unused HRA funds, David Stone suggested that the first focus should be on those with a big build-up in their account. Steven Cox noted that this is sometimes intentional by retirees, especially if they have the Medicare Advantage Plan, but Aon is working to better educate

retirees via campaigns for the use of funds, such as recommending using the HRA for their Part B premium, as it only requires a one-time signup.

*It was noted prior to the publishing of these minutes, that Aon is now providing several sessions to retirees each year regarding how to use the HRA. Due to the popularity of the first two sessions, additional sessions have been added and information and copies of the PDF of the presentation can be found on the USG website. Sessions still to be presented in 2021 are September 15 and December 15 at 10:00 am.

In response to an issue raised by Joseph Hughes that the Aon website will not allow those who are pre-65 to access the available plans to use in planning for retirement, it was noted that this issue would be added to the growing list of things to be investigated.

To Missy Cody's concern that the major change in the volume of choices in programs from those available when still employed generated confusion, Mat Burkley noted while choice is good, it is confusing and that the advisors should be able to help explain so that individuals can make good decisions.

Mitch Clifton then reviewed the questions raised by the Council members prior to the meeting and mentioned that when retirees 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 responded that these are estimated costs. It's not so much an error, but more a reflection of the numerous data points involved in coming up with the final cost and that they need to make retirees aware of this.

Mitch Clifton brought up another question concerning 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 noted that it might take as long as 90 days for the carrier to send the changes to Aon and the time frame varies by carrier, but that 70-75% of them have caught up with the change by the end of February.

Mitch asked if Aon does follow-up on unfavorable comments to their customer service surveys and Mat noted that, if the retiree allows it, they do follow up individually. Also, Agents review the surveys seeking trends in concerns.

Dorothy Zinsmeister noted that the survey done at KSU resulted in some retirees providing very positive comments about their interaction with people at Aon.

Karin Elliott then thanked Anessa, Mat, Steven and BeNedra Cleveland for their assistance in working with us. And Anessa noted that she has made a list of follow-up issues from today's conversation.

A brief 10 minutes break was announced at 12:05 with the meeting resuming at 12:15pm

There was no representation from the USG Faculty Council nor the Staff Council at the meeting to present reports.

8. Committee Reports

a. USG LIBRARY ACCESS AND SERVICES FOR RETIREES COMMITTEE (LASR) [Appendix C and C-2]

In the absence of Kathy Tomajko, Ron Bohlander provided highlights of this report. Ron noted an agreement with the Regents Academic Committee on Libraries (RACL) and the USG that there would be standard library services for retirees and Emeriti would have full library access. The group recognizes that it is not feasible economically or necessary for all retirees to have full access and privileges, but 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 complex because the licensing of some materials has restrictions. The group working on Emeritus/Emeriti Status is currently focusing on guidelines for policies and procedures for better consistency for all retirees.

Two issues that are prevalent for the assignment of benefits are that personnel records of institutions have to show who has emeritus status and that some of these records have been lost in the move to OneUSG. Additionally, an ID is necessary to identify retirees, but not all institutions issue retirees an ID, or a needed email.

b. Well-being Subcommittee [Appendix D]

Missy Cody reported that the USG is still working on supporting well-being with \$10,000 per year provided to institutions which meet the required criteria such as involving credentialed professionals, meet COVID-19 requirements, and include one mental health program. USG is developing a culture of well-being statewide to reduce healthcare costs. In addition to the ACCOLADE program, the Kepro's MyLifeExpert is available to provide assistance to active employees and covered dependents. Webinars are available to retirees and campus activities can include retirees, although retirees are not eligible for the \$100 well-being credit.

c. Communications Committee [Appendix E]

Dennis Marks reported that this committee was especially active in the fall as it met weekly to disseminate information to the USG ahead of the Open Enrollment Period. He was pleased to note that the USG is doing a much better job distinguishing in their communications among retirees 65 and older, pre-65 retirees and employees as Post-65 retirees have a different open enrollment period. He reported that the most recent USG System-wide Virtual Benefits Fair generally worked well with a focus for pre-65 retirees. However, virtual booths were not always staffed and needed better signage to indicate when someone would be available.

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 with a focus on the accumulation stages.

Webinars have been presented on how to manage the HRA. Some complaints were made about problems logging in and 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 as they are good about getting answers to retirees.

It was noted that another easy use of the HRA is the Medicare Income Related Monthly Adjustment Amount (IRMAA) for those who must pay it.

Ron Bohlander suggested that some schools have found that striking up an arrangement with Development may be a positive move to offset the fact that HR has been so busy. Dennis Marks stated that at Valdosta State University (VSU) they have important relationships with the Development Office/University Advancement, HR and the Provost's Office. Anne Richards noted that at West Georgia, the Retiree organization was moved from Development to HR and that it has not gone as planned.

Karin Elliott added that at some institutions HR does not handle retirees anymore. Many HR offices are overwhelmed and short-staffed. When there are issues with campus HR offices, the staff at USG is willing to help. She noted that at the monthly meetings with Chief Human Resource Officers (CHROs) we can emphasize bringing retiree issues to the system staff. We expect HR Staff to work with retirees, however. Marti Venn noted that perhaps in drafting some of the benefits for Emeritus/Emeriti status that a joint arrangement with HR and Development to support retirees could be addressed

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

Dorothy Zinsmeister reported that the 16-member committee 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 advice and counsel on how to spend money and, based on choices already made, whether 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 confirmed the information from Dorothy. In addition to CAPTRUST advising on retirement plans, the USG is currently putting together a video to help new hires with retirement plan options and decisions.

Dorothy Zinsmeister added that she is impressed with CAPTRUST because their decisions are based on data and their analyses are based on market factors. It is good that employees are getting support to help them in the more complex decisions regarding retirement funding options. Bob Kelly suggested that current retirees could share information that they know now and wish they had known when making these decisions. Discussion followed about limited options and the concerns regarding the 10-year wait for vesting in TRS. [Vesting is immediate in the ORPs.]

Dorothy Zinsmeister inquired about the possibility that the state legislators might get rid of the pension plan altogether. Karin responded that several years ago there was an attempt to reduce the benefit, but there was strong support to maintain it by the teachers and nothing had been raised since. However, it may arise again in ways such as increasing the age of retirement, but changes would only affect those hired after the change takes effect. The USG monitors this closely and will keep the UGSRC up-to-date.

The robust discussion was terminated in the interest of time and the last committee report was presented.

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 for 2021-2022 they brought before the group was as follows:

Nancy McDuff- Chair-Elect

Roger Ozaki – Secretary

Mitch Clifton, as current Chair-elect will become the Chair for 2021-22.

Harry Dangel will become the immediate Past-chair.

There being no additional nominations, it was moved that the slate be accepted by acclamation by Jim Cottingham and seconded by Dennis Marks. It 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 reminded members that she manages the listserv for this Council and to notify her of any changes to emails.

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

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

11. Old Business

None brought before the group.

12. New Business

Meg Cooper reported that the University of West Georgia Association of Retired Faculty and Staff conducted a survey on the use of the HRA/YSA. Although it was not possible to send the survey out online, very good information was received which identified people who needed help.

Dorothy Zinsmeister thanked Harry for his leadership on this council noting how helpful he was in keeping us all well-informed and thanked him for the group. Harry replied that he tried to hide when first asked to take this role but is glad to have said yes. He would encourage others to step up to do this and he enjoyed working with the group of folks. He reminded members that he will be in this role until June, and Ron Bohlander wished Mitch, Nancy and Roger the best and thanked all for their service.

Adjournment: The meeting ended at 1:05 pm.

Respectfully submitted,
Nancy G. McDuff, secretary



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on **YOU**



USG Retiree Council Meeting

April 9, 2021



2021 USG Healthcare Plan

- No plan design changes and only a slight premium increase for employees enrolled at the family tier.
- Continue the tobacco use and working spouse surcharges at \$100 per month.
- Continue \$100 annual well-being credit that employees can earn for completing healthy 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 weight loss management program and/or coaching.



Impacts of COVID-19 on USG Healthcare Plan

- Through November 2020, **1,820** members had claims indicating a positive COVID-19 diagnosis and **117** members experienced COVID-related hospitalizations
- In November 2020, **464** members were diagnosed with COVID-19 – a new monthly high (previous high: **368** in July 2020)
- Overall, we've seen roughly **\$5.7M** in treatment costs for COVID-19 patients and over **80%** of those costs have been for inpatient treatment
- Continuing to monitor closely as we look at budget for next year.



2021 65+ HRA Funding – Data/Recommendation

Provide 2021 HRA Contribution of \$2,736 – monthly \$228

- Provides a good purchasing value for USG Retirees.
- Majority of retirees are enrolled in Medicare Supplement plan F. Plan F provides the highest level of medical coverage with no out of pocket costs for covered medical services.
- 2020 Average Medicare Supplement Premium + Average PDP = \$230.80 – 79% of retirees.
- 2020 Average Medicare Advantage Premium Distribution = \$27.50 – 21% of retirees
- Continue to provide Catastrophic HRA for retirees that reach Catastrophic Stage of prescription drug coverage.



HRA Contribution Study

- Based on feedback and recommendation from TRSC and concerns from USG Retiree Council
- Part One: Review the purchasing power of the \$2,736 + Cat HRA around the beginning of the Exchange effective date (1/2016). Compare that to the purchasing power of the \$2,736 + Cat HRA based on 2021 premiums/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 that remain on the USG plan.
- Presented to TRSC on April 23, 2021



Aon Retiree Health Exchange

April 9th, 2021

Aon Retiree Health Exchange

- Steven Cox – Client Engagement Leader
 - 30 years with Aon
 - Aon Retiree Exchange since 2016
 - Licensed in Health in North Carolina
 - Benefits administration background

- Mat Burkley – Client Manager
 - 27 years with Aon
 - Aon Retiree Exchange since 2010
 - Licensed in Health in Illinois
 - Benefits administration / customer service background

Agenda

- Greetings and Objective
- Enrollment Result Summary
- CMS Medicare Market Updates
- Looking Ahead
- Questions and Answers
- Appendix
 - Enrollment Details



Enrollment Behavior and Results

Enrollment Period Overview

Retiree Experience

- 3,332 appointments completed, 100% on time
- 92% satisfaction rating with Benefits Advisor (83% in 2019)

Customer Service

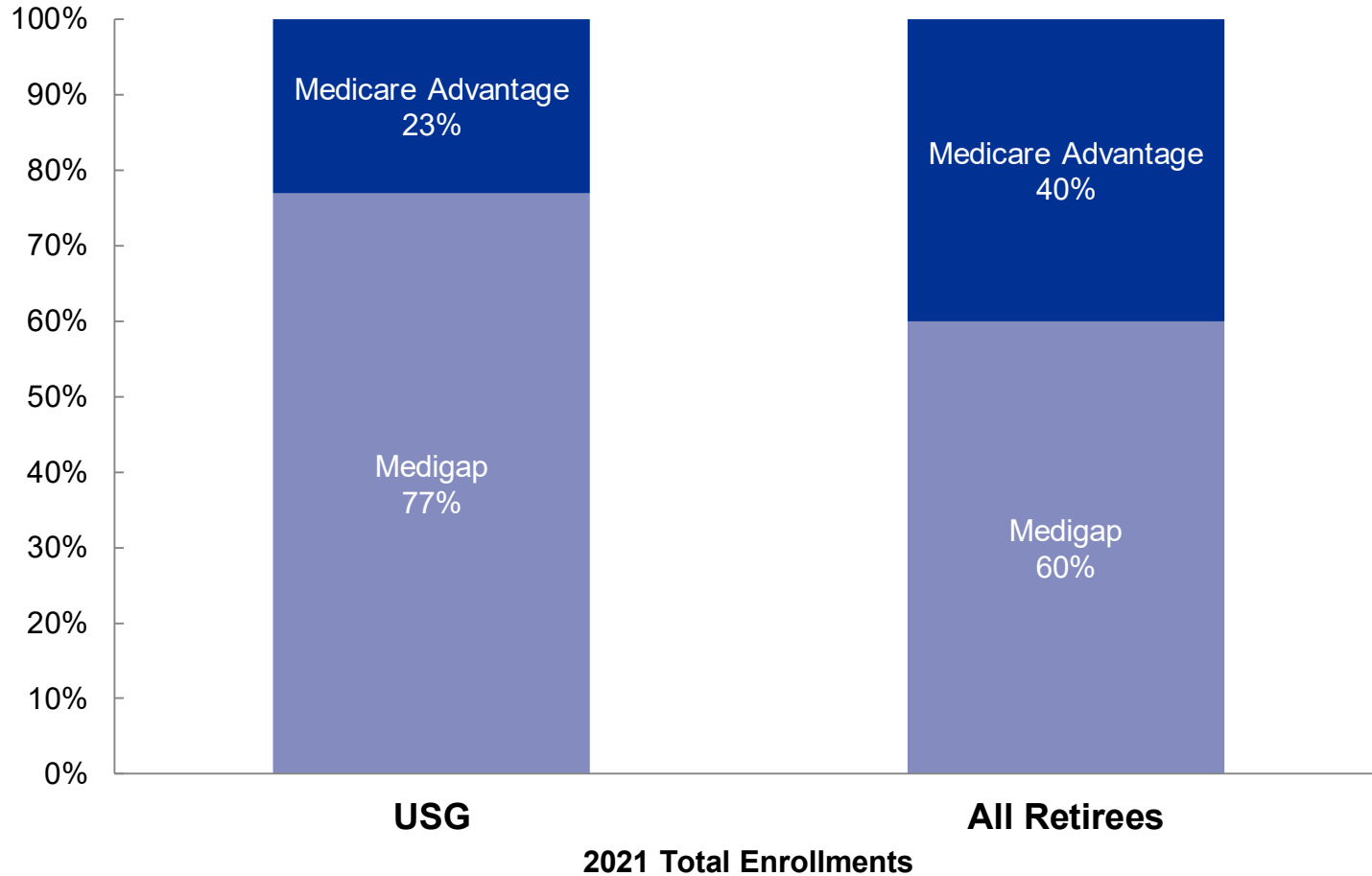
- 10,772 customer service calls received
- 91% calls answered within 30 seconds
- 92% satisfaction rating with Customer Service

Enrollment Processing

- 19,687 eligible retirees are enrolled

Enrollment by Type

USG vs All Clients

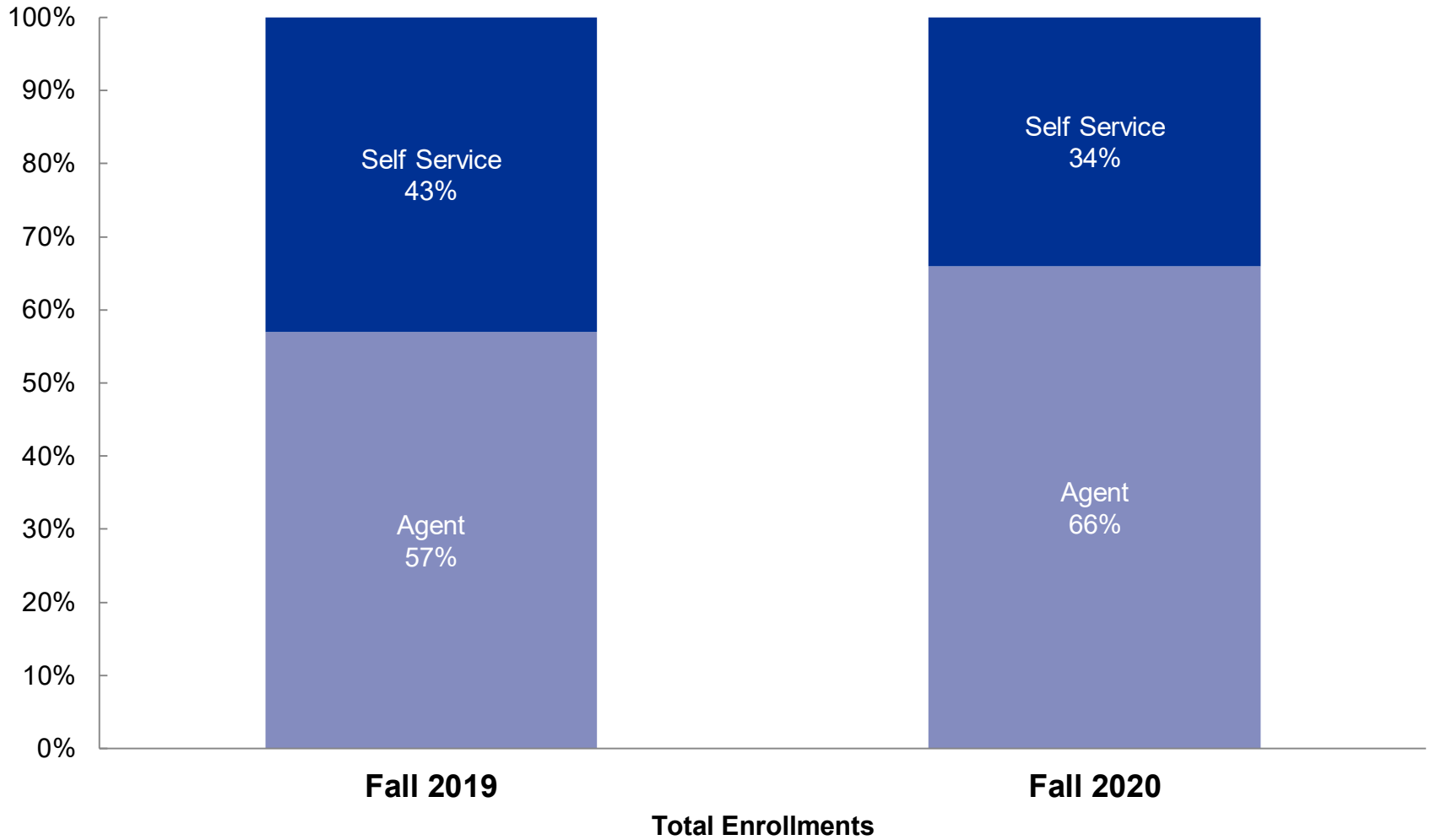


Enrollment Results Executive Summary

- 2,504 Retirees switched Medical, Rx, Dental or Vision products during 2020 OEP
 - Medical 704
 - Rx 1,791
 - Dental 5
 - Vision 4

- Average Premium Changes for 2021 Coverage
 - Med Supplement: Average Premium \$200.50 \$4.60 Increase
 - Med Advantage: Average Premium \$23.80 \$1.80 Decrease
 - Rx: Average Premium \$30.50 \$0.60 Decrease
 - Dental: Average Premium \$45.10 No Change
 - Vision: Average Premium \$20.30 \$0.10 Decrease

Self Service Enrollments Complete (for 2020 vs 2021)



2020 Key Learnings

- No missed appointments or retirees turned away
- Online encouragement messaging leading up to OEP
- Evaluate “Device Screened Calls” on cell phones (i.e., Privacy settings on iPhone)
- Enhance online “Plan Type” compare functionality and “Cost of Coverage” Calculator
- Crosswalk and Plan-Disruption communications and chase
- USG dedicated team

2020 Ongoing Education

- **Age In webinars**
 - Ongoing every month
 - 12 webinars in 2020
 - 65 total USG retirees in attendance
- **Virtual pre-retirement meetings**
 - Partnership with USG
 - Social Security, Medicare and Aon
 - Two meetings in 2020 -> September 16 and 18
- **HRA Webinars**
 - Four total sessions (two per day)
 - December 14 – 1,155 RSVP
 - January 12 – 490 RSVP
 - Recorded for USG
- **Quarterly educational newsletters**
 - Preventative care
 - Eat healthy
 - Get active
 - Managing conditions

Medicare Market Changes

Medicare

- Part A Deductible increasing by \$76 to \$1,484
 - Part B Premium has increased YOY from \$144.60 per month to \$148.50
 - Part B Deductible increases from \$198 in 2020 to \$203 in 2021
-

Medicare Supplement Plans

- The average 2021 Medicare Supplement premium for ARHS members is \$191.20
-

Medicare Part D Prescription Drug Plans

- The estimated national average 2021 PDP premium will increase to ~ \$41.00/month
 - The average 2021 PDP premium for ARHS members is \$33.60
 - Standard deductible increasing by \$10 to \$445/year
 - Maximum out-of-pocket threshold for PDP will increase from \$6,350/year in 2020 to \$6,550/year in 2021
-

Medicare Advantage Plans

- The average 2021 Medicare Advantage premium will decline to the lowest amount since 2007
- The average 2021 Medicare Advantage premium for ARHS members is \$30.80
- The maximum out-of-pocket for Medicare Advantage plans increases to \$7,550/year for 2021 from \$6,700/year in 2020



HRA Administration – Your Spending Account

HRA Utilization

	2020	2019
Total number of accounts	17,202	15,934
Accounts exhausting HRA	8,607 accounts / ~50%	7,834 accounts / 49%
Accounts rolling over HRA	8,595 accounts / ~50%	8,100 accounts / 51%
Average balance 12/31-1/1	\$1,690.01	\$1,368.84
Retirees requesting CHRA*	71 retirees / \$163,316	56 retirees / \$145,096
Accounts without a claim	730 / ~4.2%	684 accounts / ~4%

*Catastrophic HRA

Claims Data

- 170,791 claims were processed in 2020
- 86% of claims were recurring



Looking Ahead

Looking Ahead - 2021

- Continue monthly Age In webinars
- Participate in virtual pre-retirement meetings in the Fall
- Have additional HRA webinars throughout the year
- Continue the quarterly educational newsletters
- Continue with the USG dedicated model and continuous improvement
- Explore educational opportunities regarding HRA utilization (e.g., Part B recurring premiums)

While keeping retirees at the center of everything we do...

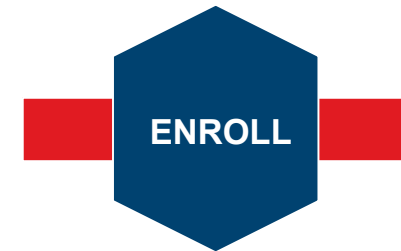
...we are exploring the following possibilities



- Increasingly **personalized communications**—to the right members, at the right time, with a meaningful message
- Introduction of **personalized plan check-up** via email
- Introduction of **text messaging**—beginning with permissions collection and progressing to appointment notifications and two-way interactions



- **Retiree-driven content** in newsletters, gathered from surveys and focus groups
- Continued education in response to the popularity of **all-in-one products** MAPD & DVH
- **On-demand** virtual shopping & enrollment tutorials, highlighted in AEP



- Pilot **virtual enrollment labs** to support new and returning retirees in the absence of face-to-face retiree meetings
- **Streamline online enrollment** experience, with renewals and self-serve users in mind
- Uptrain **enrollment specialists** to support application submission and set expectations for next steps

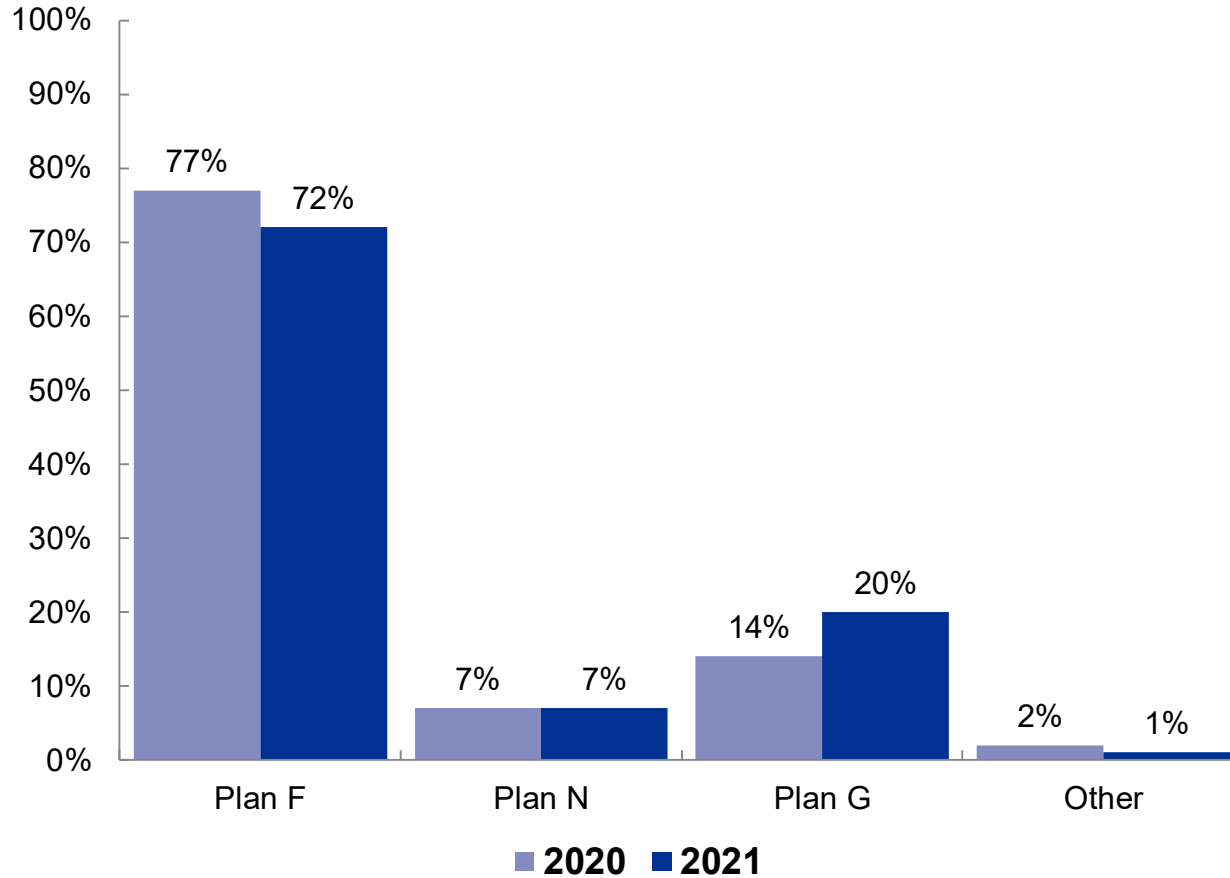


Questions and Answers

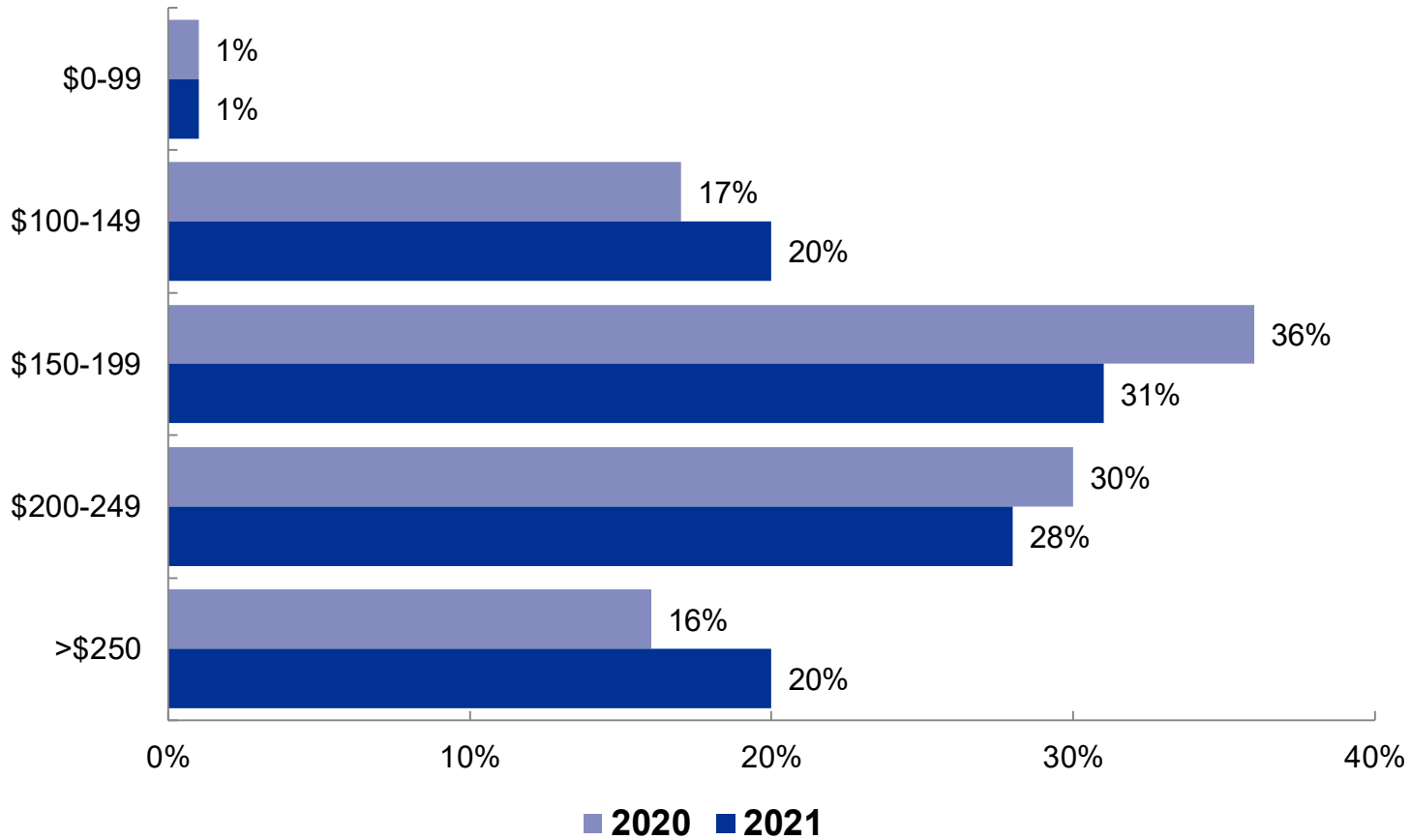


Appendix Enrollment Result Details

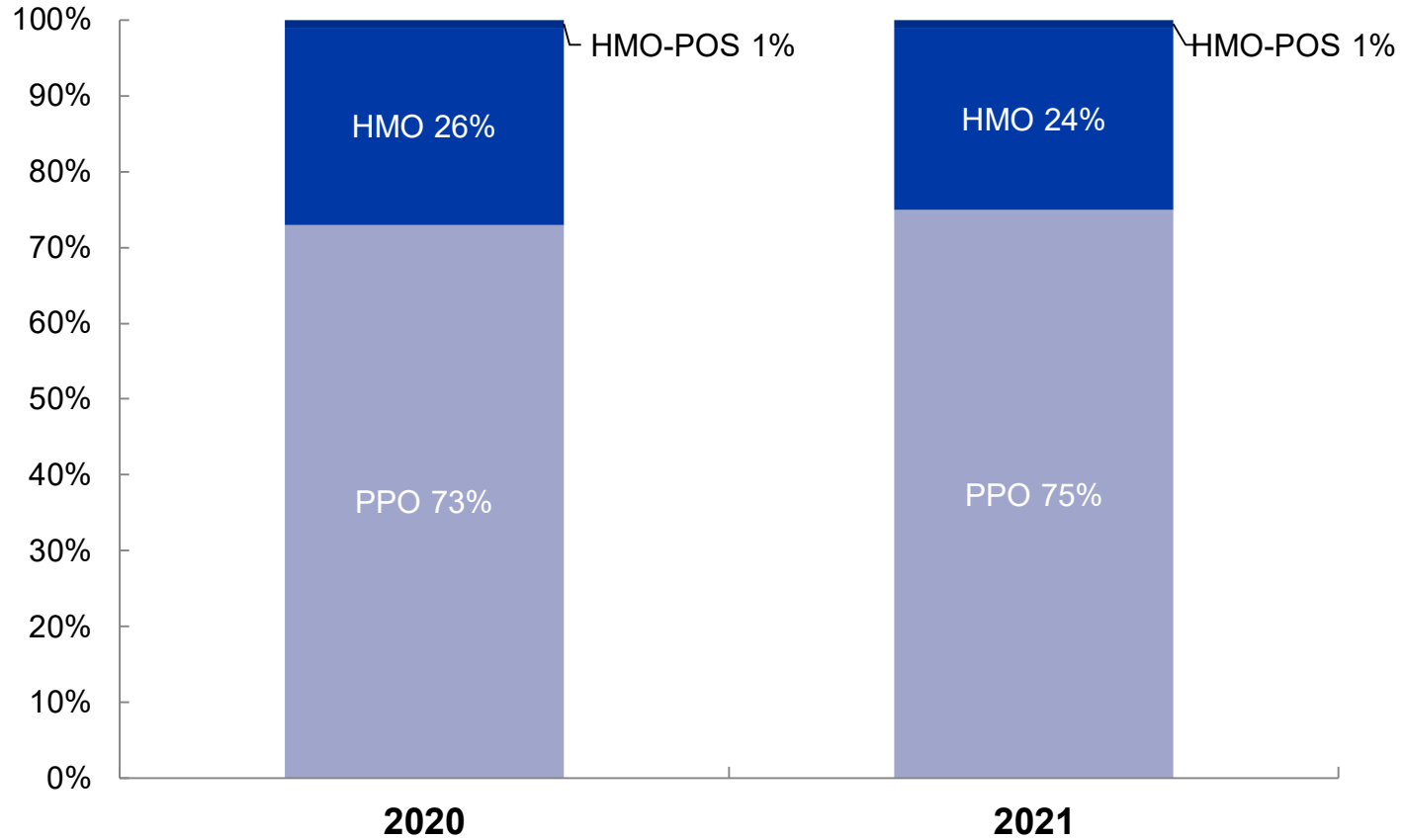
Medicare Supplement Enrollments by Type



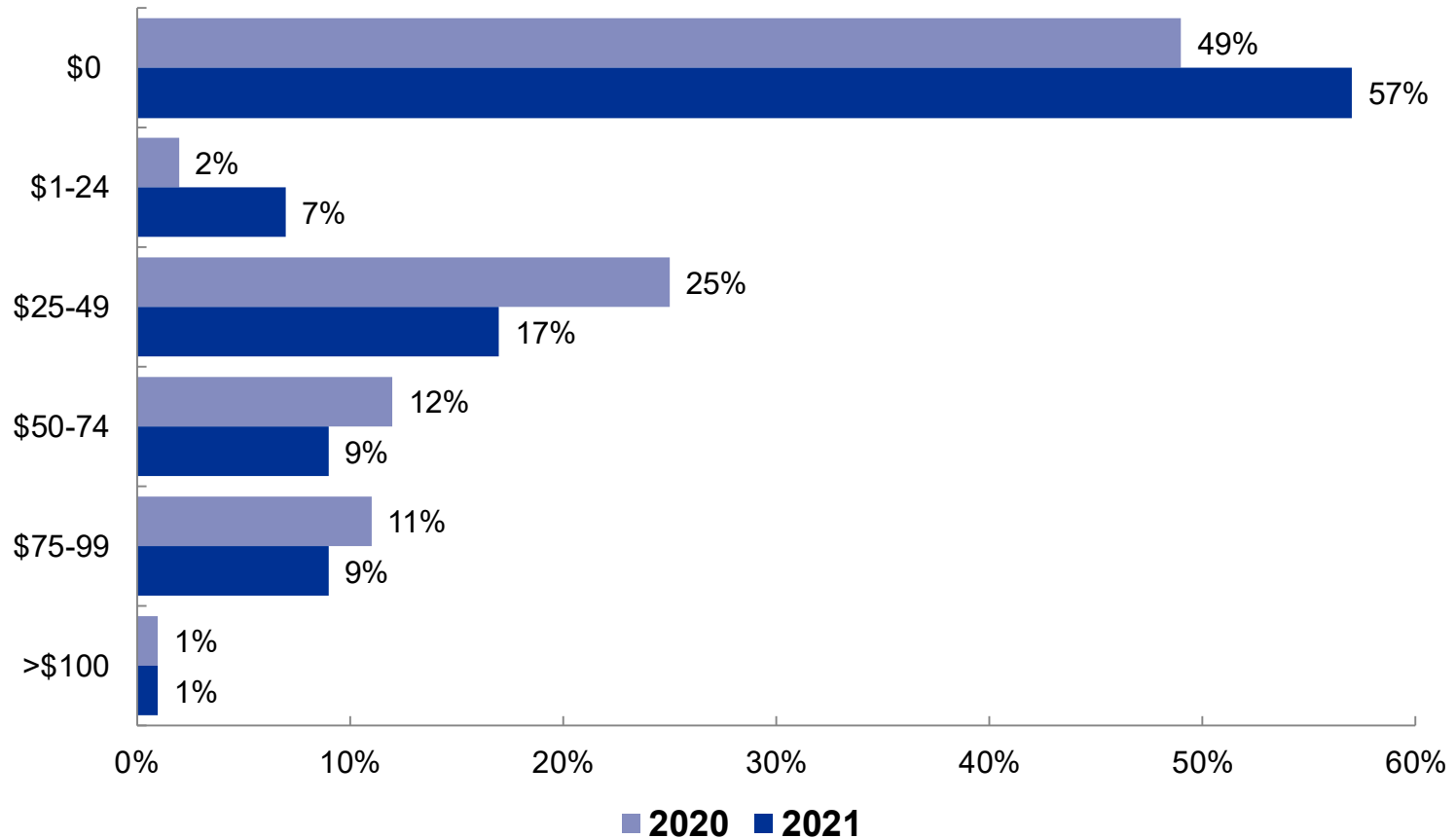
Medicare Supplement Premium Distribution



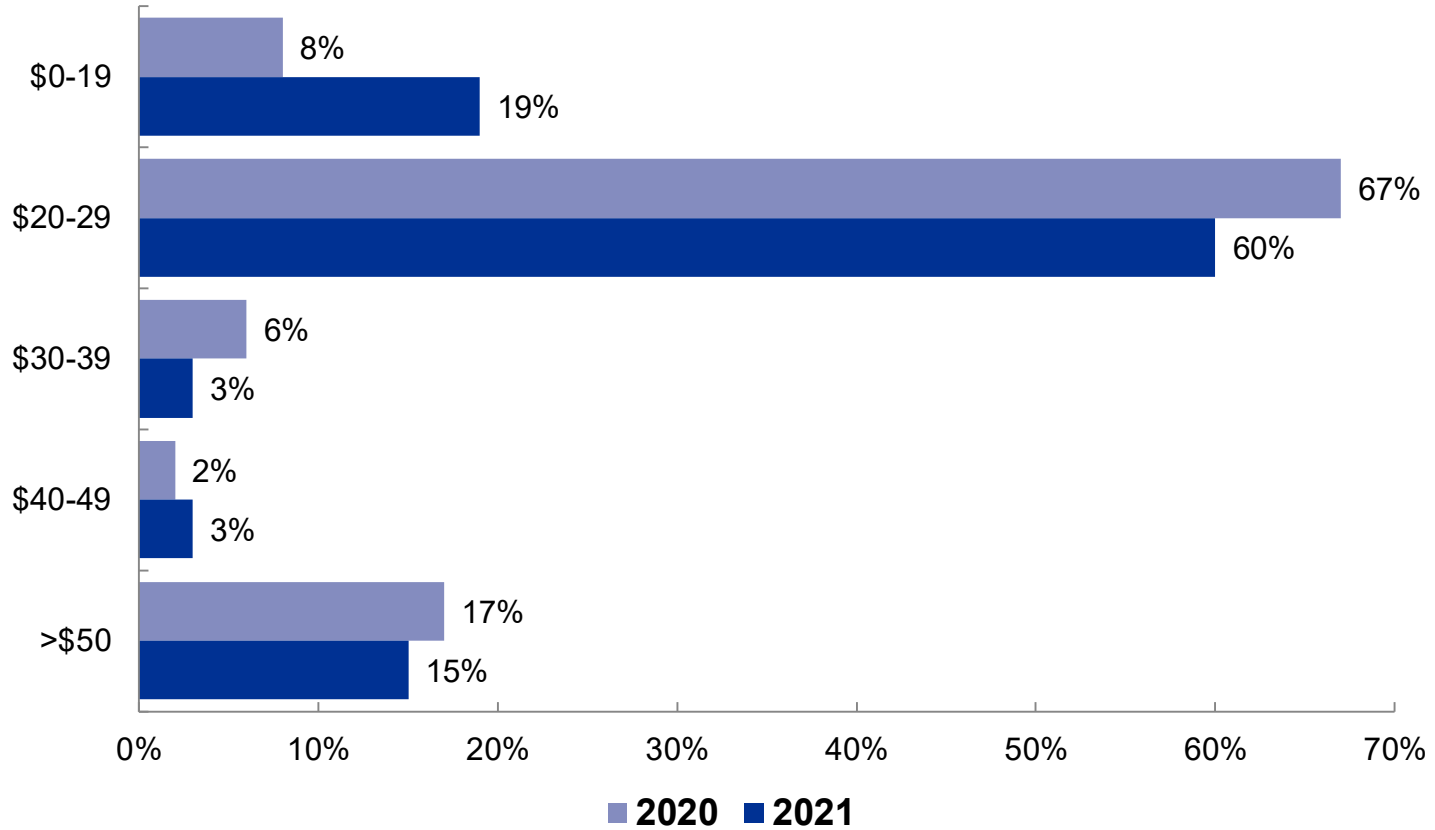
Advantage Plans Enrollment by Type



Advantage Premium Distribution



RX Premium Distribution



- ▶ LASR Committee: Kathy Tomajko, Ron Bohlander, Dennis Marks, Dorothy Zinsmeister
- ▶ USG Collaborators: Lucy Harrison (Asst. VC Academic Library Services), Regents Academic Committee on Libraries (RACL), Marti Venn VC for Academic Affairs, members of the Emeriti Working Group (see detailed report)
- ▶ Standard library services included in Galileo Access Policies & at USG institutions:
 - Checkout
 - In-library electronic access
 - Reference help
 - Emeriti have full library access incl. online access everywhere
- ▶ Ongoing investigation of online library access for retirees generally, by application.
- ▶ USG Emeriti Working Group formed to create reference guidelines for policies, procedures, and privileges. Not limited to library access.
- ▶ Key enablers for retiree benefits or privileges is identification.
 - Record of emeriti status in One USG
 - ID cards
 - Digital ID or email

LIBRARY ACCESS & SERVICES FOR RETIREES

**USG LIBRARY ACCESS AND SERVICES FOR RETIREES COMMITTEE (LASR) UPDATE
REPORT FOR USGRC SPRING MEETING 4-9-21**

Prepared by Kathy Tomajko and Ron Bohlander

- 1. Committee members:** Kathy Tomajko (Chair), Ron Bohlander, Dennis Marks, Dorothy Zinsmeister
- 2. LASR Accomplishments:**
 - a. Inclusion of the following policies on the GALILEO Access Policies and Information 1.1 webpages, <https://about.galileo.usg.edu/governance/policies> (approved 1-9-20):
 - i. Three standard library services for all USG retirees who come to a USG library in-person (1. check out of library materials; 2. access to electronic resources while in the library; and 3. reference help); some of these services require a retiree ID for identification purposes.
 - ii. Emeritus/a faculty at USG institutions will be provided full library access (the same as active faculty), including remote access to electronic resources (requires them to be identified as such in a local institutional or USG authentication database).
 - b. Creation of a Working Group on Emeritus/a Status led by Marti Venn, Vice Chancellor for Academic Affairs, related to regularizing a variety of Emeriti policies, procedures, and benefits across the USG.. The Working Group includes members across the USG, as detailed further in Section 4 below.
- 3. LASR Work in Progress: Access Anywhere to Library Electronic Resources as an Option for All USG Retirees (opt-in basis):**
 - a. Discussion with Georgia Tech Library Dean Leslie Sharp: as of the January 2021 Regents Academic Committee on Libraries (RACL) Meeting, there has been no progress related to a request for a USG retiree identification (ID). The request was made to the USG and there has been no response.
 - b. One possible solution for “USG Retiree Access Anywhere” to remote electronic resources for those who want to opt in and who are approved via an application process, is that they would have an “employee-like” title such as affiliate or guest researcher or the like. There is still much more work to do in this area. An important aspect of this is that retirees would need to be aware that they couldn’t use the electronic resources for financial gain. Paying additional money to library electronic resources vendors/contractors, so that USG retirees could access electronic resources remotely, isn’t an option based on the many discussions we have had.
 - c. Per Lucy Harrison, Asst. Vice Chancellor for Academic Library Services/GALILEO Executive Director: we are currently authenticating USG staff through local IdP

connections, not through a central system office database. While it would certainly be helpful to have the system more robustly recognize emeritus/a status as long as those faculty are still in the local institutional IdP we should be able to authenticate them.

- d. Currently, GT is manually adding the Emeriti Faculty to its local institutional IdP. There seems to be no easy solution in sight to this manual process, and all USG institutions are dealing with it.

4. Work with the USG Working Group on Emeritus/a Status

- a. Members of this Working Group are Marti Venn (USG Vice-Chancellor & Task Force Chair), Johnny Evans (Vice President for Academic Affairs, College of Coastal Georgia), Steven Lloyd (Vice Provost, Academic Affairs, Univ. of North Georgia), Ron Matson (Sr Assoc. Vice President for Academic Affairs, KSU), Leslie Sharp (Dean of Libraries at GT), Ron Bohlander (USGRC, GT), Harry Dangel (USGRC, GSU), Dorothy Zinsmeister (USGRC, KSU)
- b. Two meetings have been held, on Oct. 1, 2020 and Feb. 18, 2021
- c. Resource material developed previously by the LASR committee was shared with the Working Group showing what policies, procedures, and privileges Emeriti experience at each of the USG institutions.
- d. Meetings have focused on preparing to develop a core of consistent policies and procedures across the institutions and some recommended privileges that may vary some across different tiers of member USG institutions. Different tiers may have different resources with which to afford some privileges. It is anticipated these guidelines would be expressed in the Academic & Student Affairs Handbook (ASAH).
- e. Needs for identification of USG retirees generally and emeriti in particular were recognized. These include:
 - i. The need for personnel databases like OneUSG to include emeritus/a status if that has been granted. It was recognized that was lost when some campus personnel databases were transferred to OneUSG.
 - ii. The need for retirees generally, and emeriti specially, to have some form of physical identification card that can show places on campus like the library that the person legitimately has retiree or emeritus/a status.
 - iii. The need for retirees generally and emeriti specially, to have some form of digital identification that may be useful in accessing online resources. Special email addresses with defined privileges was discussed as one alternative.

Encouragement was given for finding solutions to these needs because they provide enablement for consistent access to privileges.

Well-being Subcommittee

- USG is developing a system wide culture and environment to support well-being
 - \$10,000/year for each unit by proposal; must meet certain criteria
 - Statewide programs to reduce obesity and diabetes
 - Statewide programs on financial well-being
- USG's Well-being Annual Summit
 - Accolade's Behavioral Health
 - Kepro's MyLifeExpert
- Retirees
 - Many programs, especially webinars, are available to retirees:
<https://www.usg.edu/well-being/>
 - A campus near you may have programs that include retirees. Check with HR to find your well-being contact.
 - Let me know of specific programs that interest your retiree group. I will bring them up in our meetings: mcody@gsu.edu

Appendix E



Communications Committee

- ▶ Subcommittee of Total Rewards Steering Committee (TRSC) met most every week, 8/5/20 - 9/30/20, to review materials to communicate with employees and retirees by mail, email, and text. Improvement in distinguishing among active employees, pre-65 retirees, and post-65 retirees.
- ▶ **Medicare Open Enrollment** through Aon for post-65 retirees is October 15 - December 7, **every year**.
- ▶ **Medicare Advantage Open Enrollment** through Aon for post-65 retirees enrolled in a Medicare Advantage Plan is January 1 - March 31, **every year**.
- ▶ **USG Open Enrollment** with OneUSG for pre-65 retirees' health insurance and all retirees' dental/vision insurance was Wednesday, October 21 - Friday, November 6, 2020.

Communications Committee

- ▶ **NEW!** USG Systemwide Virtual Benefits Fair took place online Monday, October 19 - Friday, October 23, 2020. Generally worked well. Virtual booths not always staffed - need better signage on when someone will be available.
- ▶ **NEW!** CAPTRUST -free advisory service provided by USG to advise employees (**and retirees!**) on 401k, 403 b, 527, and ORP plans. I tried CAPTRUST out - they seem more geared to accumulation phase than to distribution phase.
- ▶ **NEW!** Manage Your HRA webinars: 11-12 and 2-3 on 12/14/20 and 1/12/21. Some people had trouble logging in to WebEx. Some suggestions presented did not seem disinterested. Presentation should be posted on USG website - delayed by need to close caption. Some useful short videos about HRA on Aon website at <https://retiree.aon.com/my-account.aspx?tab=hra>

Communications Committee

- ▶ We need stronger links between campus HRs and ROs. Some campus HRs feel that retiree issues have been centralized out of their hands.
- ▶ ROs should communicate with retirees and would-be retirees!!
- ▶ Thank you to the USGRC leadership and to USG staff: Karin Elliott, Associate Vice Chancellor of Human Resources; Anessa Billings, Executive Director of Health and Voluntary Benefits; and BeNedra Williams, Benefits Manager.
- ▶ Communications go both ways! Please send feedback to Dennis Marks (dmarks@valdosta.edu).

Appendix F

Retirement Advisory & Investment Committee Meeting Report (Virtual)

December 4, 2020 10:00 AM-1:00 PM

Attendees: Representatives from the University System of Georgia, CAPTRUST, and TIAA

Agenda: TIAA Review and Update—led the discussion on current plan assets

TIAA discussed the current market environment along with the more recent rise in markets and the cause for the shift (Fed action/stimulus, legislative action, low bond yields, return of some level of confidence, businesses opening, and recent job increases). At a participant level, most participants stayed the course with less than 1% of participants making a change during this time.

The TIAA team provided updates on the TIAA Real Estate Account, TIAA Traditional, and CREF Stock. They discussed recent performance for each of the investments. TIAA then led a discussion on the current plan statistics through September 30, 2020.

Key items discussed:

- Touchpoints to participants based on life stage, total savings rate, balance, allocation, retirement readiness, etc.
- Virtual meeting activity
- COVID related activity
- Participants by plans broken down by active vs terminated, average account balance, engaged vs. dis-engaged, allocation on track vs. not on track, my money stats, etc.
- Planning and advice engagement
- Contributions, loans, and withdrawals by plan
- Cyber-security update

INDUSTRY UPDATE/OVERVIEW

CAPTRUST led a discussion on how the SECURE Act has changed the way that sponsors and providers may consider participants' income in retirement, and the consolidation of recordkeeping firms over the last several years. CAPTRUST discussed how defined contribution plans may work as a retirement income vehicle for retirees with a focus on the following areas:

- Participant education and advice on retirement-related topics, such as keeping money in the plan, Social Security benefits, and withdrawal strategies.
- Systematic and/or periodic withdrawal options that have become more prevalent among plan sponsors, allowing participants to draw down their balances over time.
- Managed account products that offer assistance with allocating funds pre-retirement and withdrawal strategies post-retirement.
- Guaranteed investments that offer a lifetime withdrawal or annuity option.
- Non-guaranteed investments, such as target date funds, that are focused on income in retirement and adjust over time.

CAPTRUST provided the Committee with an update on recordkeeping vendor consolidation and outsourcing:

- Since 2008, there has been significant merger and acquisition activity among recordkeeping firms.
- Some have opted to outsource some of their core recordkeeping activities to a third party to cut costs.
- Plan sponsors should understand their recordkeepers' position in the marketplace, and the implications of any merger activity on their participants. Participants need education on the changes that may occur when a recordkeeping platform is acquired by another, and how this impacts the services they receive.

Submitted by Dorothy Zinsmeister

ECONOMIC/MARKET UPDATE All major asset classes rose in the third quarter. Despite a slight pullback in September, all asset classes have continued to rally from the market lows experienced in March. Fiscal stimulus continued to buoy markets, but uncertainties remain regarding the pandemic, the looming election, and the future of additional stimulus.

- U.S. posted strong gains in the third quarter.
- International developed and emerging markets stocks rallied in the third quarter but continue to lag U.S. stocks for the year. Emerging markets stocks were a standout in the third quarter, buoyed by China's economic recovery.
- Bonds continued to outpace stocks for the year, with historically low interest rates continuing.
- Real estate continued to struggle despite historic interest rate lows, as pandemic-related office closures and the economic shutdown continued to weigh on office and retail sectors.

CAPTRUST discussed more recent performance of the major asset classes, along with the continued outperformance of growth stocks versus value stocks.

INVESTMENT REVIEW

The committee and its advisors reviewed the investments in a manner consistent with the standards and approach defined in the Investment Policy Statement.

PARTICIPANT ADVISORY SERVICES AND RETIREMENT PLANNING DISCUSSION

CAPTRUST provided an update on utilization of the Participant Advisory Services and Retirement Planning offerings. The Committee provided feedback indicating that we are on the right path. While more work will need to be done, they were pleased with the progress thus far.

OTHER/ACTION ITEMS

- Provide additional information on retirement income strategies and the tools that USG already has, and if anything additional needs to be done now.
- Provide additional information on the AIG and TIAA annuity to mutual fund platform initiative.