

UNIVERSITY SYSTEM OF GEORGIA RETIREE COUNCIL (USGRC) MEETING

November 1, 2019

Middle Georgia State University

10:00 am - 2:00 pm

MINUTES

ATTENDANCE:

Presiding: George Stanton (Columbus State University, USGRC Chair)

USGRC Unit Representatives Present: Tom Abney (Augusta University, voting member); John Balsam (Georgia Institute of Technology, voting member); Richard Baringer (Georgia Southwestern State University, voting member); Ron Bohlander (Georgia Institute of Technology, Immediate Past Chair); Jim Braun (Clayton State University, voting member); Missy Cody (Georgia State University, Interim Secretary); Sara Connor (Georgia Southern University (voting member); Jim Cottingham (South Georgia State College, voting member); Harry Dangel (Georgia State University, voting member); Bob DeLong (Valdosta State University, alternate); John Derden (East Georgia State College, voting member); Kathryn Grams (University of West Georgia, voting member); Richard Harrison (Augusta University, alternate); Bob Kelly (Middle Georgia State University, voting member); Dennis Marks (Valdosta State University, voting member); Nancy McDuff (University of Georgia, voting member); Barbara Morgan (Atlanta Metropolitan State College, voting member); Roger Ozaki (Georgia Gwinnett College, alternate member, voting at meeting); Julia Perkins (Kennesaw State University, alternate); Anne Richards (University of West Georgia, alternate, by phone); Dutchie Riggsby (Columbus State University, voting member); Kathy Tomajko (Georgia Institute of Technology, committee chair and presenter); Ted Wadley (Georgia State University, alternate); Howard Woodard (Georgia College & State University, alternate member, voting at meeting); Dorothy Zinsmeister (Kennesaw State University, voting member);

USG Central Representatives Present: Karin Elliott (Associate Vice Chancellor for Total Rewards); Anessa Lewis, Executive Director, Health and Voluntary Benefits)

USGRC Unit Representatives Absent: Abraham Baldwin Agricultural College, Albany State University, College of Coastal Georgia, Dalton State College, Fort Valley State University, Georgia Highlands College; Gordon State College, Savannah State University, and University of North Georgia

Guests: Sarah Mergel, USG Faculty Council; Steve Cox, Aon representative; Mat Burkley, Aon Client Manager (by phone)

AGENDA:

- I. George Stanton (chair) called the meeting to order at 10:00 and welcomed in-person and phone attendees.
- II. Missy Cody asked attendees to initial their names on the USG Representatives roster to denote their attendance and to make any needed corrections.
- III. USG Healthcare Report (Karin Elliott; see Addendum A for modified slide presentation)

- a. **Retirees who inadvertently unenroll from Aon and use independent brokers lose their HRA. Retirees should be reminded that, if they have a break in coverage or drop coverage with Aon, they cannot come back into the system. To maintain their HRA, they must sign up with Aon for a Medicare Advantage Plan, a Medicare Supplement Plan and/or a Medicare Part D Prescription Drug Plan.** About 10 retirees contacted the USG HR office because they had inadvertently disenrolled from their Aon plan when an independent broker enrolled them in an alternative plan. Unfortunately, it can sometimes take 6-9 months for new coverage to be established, giving a long lag time before USG realized that this had happened. The individuals lost their eligibility for the HRA, but several subsequently appealed to the USG HR Office for reinstatement. These individuals have been granted a one-time exception, which will not be granted in the future. **Karin questioned the group: “How can retirees be contacted to make sure that they are aware of this policy?”** There was already language about this in materials sent out by Aon. Representatives emphasized that we need bold messaging that is included in mailings and at meetings. Reminders need to be sent earlier than open enrollment when there is a lot of mail about choosing alternate plans – perhaps July or August would be good reminder time.
- b. Representatives posed questions.
 - i. Does the second chance apply to all retirees or just to the ones that you currently know? Karin: The exception is only for those who have appealed the loss of the HRA to this point. The USG will continue to look at this going forward, but persons who find themselves without HRA funding have to appeal to the USG office. It takes a lot of time for the USG office and the retiree to sort out such problems, so the ideal situation is to avoid them.
 - ii. Why do we have this requirement? Karin: USG has to manage the determination of eligibility for Aon, and it is hard to manage this, if that policy is not in place.
 - iii. If a retiree has a Medicare Pharmacy Plan D in place with Aon can they add a Medicare Supplement Plan at a later date? Karin: Yes, but they may be subject to underwriting, e.g., an EOI (evidence of insurability) from the new carrier.
 - iv. If you go from a Plan F to a Plan G, do you need to be reassessed? Karin: Yes, for some but not all. Steven Cox: It is very important that retirees understand that they must get approval in writing from a new carrier BEFORE they stop coverage that they already have. In some cases there may be differences in premium costs.
- c. Karin introduced Anessa Lewis, the new Executive Director of Health and Voluntary Benefits.
- d. 2020 Plan Design Changes for Active Employees
 - i. In 2018 the increase in healthcare costs were higher than anticipated. Pharmacy costs, in particular, have been increasing due to new and promising treatments, such as gene therapy, for people with various conditions. Some drug treatment costs can run into millions of dollars. Also, there is an increasing number of active employees/dependents who have chronic conditions, such as diabetes or hypertension. As a result, USG has made changes to coverage to encourage use of generics and to increase co-pays on non-generic drugs.
 - ii. Spouses who have alternative workplace coverage pay a \$100/month surcharge to remain on the USG plans.
 - iii. Active employees and retirees on USG health plans (not Aon plans) are required to certify tobacco use.
 - iv. Karin asked: “We are seeing a higher incidence of chronic conditions. What can be done to help our employees be healthier? What programs can we put in

place? We're currently working on a diabetes management program, for example.

- v. Karin reported that the HRA will continue at \$2736/year in 2020 for each eligible individual. Retirees also still have the catastrophic drug coverage. If retirees are not using money for insurance premiums, they can use it for out-of-pocket healthcare expenses. The HRA is reviewed every year. It may change in the future.
- vi. Representatives queried and commented:
 1. Are retirees eligible for participation in campus wellness programs?
Karin: "We are encouraging institutions to include retirees in their well-being programs."
 2. Do we know which retirees are not using their HRA? Karin: This is a problem. We have some retirees who do not utilize their HRA. In 2018-2019 8,400+ retirees did not use all of their HRA (of 11,600 who had accounts). Mat Burkley: In 2018-2019, 8400 of those accounts rolled money over. This happened in part because some moved to a Medicare Advantage plan. "From Aon's perspective, I will say that this is a very generous HRA compared to those [that] others receive."
 3. Some retirees don't think that they paid for health insurance when they were active employees. We need to show them that they paid premiums out of their gross salary; they may not have had the health conditions that require treatment then, so they didn't have co-pays, etc.
 4. Some people do not know how to use the reimbursement system. There is information on the website, but it takes some scrolling to get to it. It needs to be much more transparent and easier to use. How can we help them? Steve Cox: "If you give me their names, I will reach out to them."
 5. Some think that the HRA is part of their estate and that others can inherit it. Can we include information on this in our messaging and in informational webinars? Mat Burkley: We are planning a hosting a webinar early next year. Representative: Some do not have capability for viewing webinars on their computers; we need to have some lower tech ways to reach retirees, too.
 6. Retirees do not get help from unit HR offices, which say that they are not licensed to give insurance information. Karin: It is true that they cannot give insurance information. However, USG HR can work with Aon to connect them to the advice that they need.
 7. Do the unit HR offices get copies of the USG and Aon mailings to retirees? Added by Karin in review: "If we send something to retirees, we provide a copy of the communication to institutional HR office. We also send them a copy (if we have it) of everything the exchange sends (or post it on our website). Sometimes the Aon Retiree Health Exchange will send a communication to retirees without notification to our office. We are working with them on this. Ideally, we would provide a copy to our institutions prior to the mailing."
 8. When retirees first enroll with Aon, they talk to someone. From that point on, retirees don't speak to a Benefits Advisor. Direct contact is needed for help with the HRA and other issues. Steve Cox: Our idea was that it would be helpful to have a single number for help. It may be that our system has an option to re-direct you for claims questions. Mat

Burkely: I believe it does. Karin: “We have a voice-over presentation on our website. Go to the retiree page. See if it is helpful or not.”

IV. Retiree Health Insurance Benefits (Aon; see Addendum A)

- a. Steve Cox, Aon Client Engagement Leader, presented for Mat Burkley, who was snowed in. Mat was on the phone and provided responses to some questions.
- b. The Aon website had 50,000 unique visits in 2019 and holds 22,472 accounts (7,000 more than the previous year). Last year’s goals were to update the plan recognition tool, make navigation easier, and personalize the website experience for users. Aon also added webinars.
- c. The plan recommendation tool is a very important part of the delivery system. It allows you to compare plans available to you based on information that you put in, such as drugs that you need, premium cost you prefer, your healthcare team, your location, etc. There is a new “compare plan” coverage feature. The healthcare landscape is becoming more market-based, and more Medicare Advantage plans are coming on board. Plan F is going away. We recommend that you review plans every year because of the changes.
- d. The Action Guide is now live. If something needs your attention, it will be brought forward to you.
- e. We set up a face-to-face webinar last year. We completed four of these, starting in August. We plan on hosting them on a monthly basis going forward. Right now around 10 USG retirees attend; most attend more than one and ask good questions. We are talking about adding interactive webinars geared toward those aging into Medicare.
- f. We hosted a second year of pre-retirement meetings in July – September.
 - i. Karin: These meetings are attended by more than retirees. Social security personnel and Medicare advisors are there, too. There are 50-100 attendees.
- g. The new Aon Birdie, a digital assistant, takes users on a guided tour of the website.
 - i. Representative queries/comments: Birdie does not come on when you first log on to the first USG website. Mat Burkley: We will check on that. It may have to do with being a new user or an existing user.
- h. We anticipate increases in Medicare Advantage Plan participants. About 20% have these plans. Next year over 40% will pay \$0/month for these plans, and about 50% will pay less than \$50/month. We are seeing about 440 new plans nationwide. Some have added coverage for home health aides, vision, dental, travel to medical appointments, home delivered meals, etc.
- i. Costs for supplement plans are increasing, and Plans C and F are being discontinued. Costs are not predictable. Plan G is likely cheaper than Plan F, and premiums are likely to go up for Plan F as the cohort ages. There may be some eligibility issues as people move from Plan F to Plan G. Do not change plans until you have an EOI (evidence of insurability) in writing; Aon advisors should be able to help with this.
 - i. Representative queries/comments:
 1. Some physicians are not coming up on the website. Steve Cox: Aon advisors may be able to help with this. Be sure that they know this. If the Aon advisor cannot help, I can check into it.
 2. Plan G is not considered “going down” because the difference is coverage of the Medicare deductible under Plan F and not Plan G.
 3. Does information on insurability appear on Aon’s website? Mat Burkley: We will look at what is posted. I am not sure whether this is posted.
 4. Does a retiree contact a carrier directly or go through an Aon agent to look at insurability? Steve Cox: Go to the new carrier for the information, but Aon will fill out the final paperwork. It can take a couple of weeks. If

you are comfortable navigating the website you can shop around and compare what you have with other plans, the you are more prepared to talk with your advisor. Aon will fill out the final paperwork. Again, do not leave your current carrier until you have a written EOI from your prospective carrier. Karin: "Mat, I thought [that] we had a conversation about how with some carriers you can negotiate the evidence of insurability. Is that an option?" Steve Cox: "Some plans on our platform say [that] insurability is not required, if in the USG."

5. Does the amount you pay depend on insurability? It's good to have that information available. Our retirees are stuck with appointments late in November or in early December, which is a problem for making comparisons. Steve Cox: It depends on where you are located and other factors.

V. USG-RC Bylaws Review (Missy Cody; see Addendums B and C)

- a. It has been over four years since the USG – Retiree Council (USGRC) began. The Bylaws Committee (Tom Abney, Ron Bohlander, Harry Dangel, Missy Cody (chair), Sara Conner, Dennis Marks, Dutchie Riggsby, George Stanton and Dorothy Zinsmeister) reviewed the bylaws for changes needed to reflect current and recommended future practice and to be consistent with the USG Faculty Council Bylaws. Major changes were made to sections IV.1. Voting Members, IV.2. Non-voting Members, IV.3. Affiliates, IV.1. Officers, VI.2. Representatives to Other USG Councils, and VI.6. Duties. The old VI.6 was removed because it was redundant with VI.1. These changes are noted in Addendum D. The changes were submitted to the voting membership of the USGRC and were voted on. The changes were passed 22 (yes), 0 (no), 4 (not voting). After the vote, the amended bylaws were sent to Karin Elliott and Marti Venn who did not recommend any changes to the newly amended bylaws.

VI. Library Initiatives for Retirees (Ron Bohlander for Kathy Tomajko; Addendum D)

- a. Ron Bohlander, Dennis Marks, Kathy Tomajko (chair) and Dorothy Zinsmeister served on the USGRC Committee on Library Access and Services for Retirees (LASR).
- b. The Committee developed, implemented and analyzed a survey sent to the USG members of the Regents Academic Committee on Libraries (RACL) in June 2019.
- c. In a follow up meeting with USG administrators, the following resolutions were developed for consideration by USGRC and RACL: "Strengthening Library Access for University System of Georgia Retirees"
 - i. Whereas retirees of the University System of Georgia are dedicated supporters of the institution from which they retired and wish to continue that support in retirement; and
 - ii. Whereas many retirees continue research, publishing and presenting in their retirement, and their works bring value and honor to the USG community of scholarship;
 - iii. Therefore, be it resolved that three standard library services be provided to all USG retirees who come to a USG library in person. The three services are 1) checkout of library materials (with the caveat that the library has discretion over circulating equipment or other special classes of materials"), 2) access to electronic resources while in the library, and 3) reference help, including the navigation of any location-specific policies or agreements affecting these and other services;

- iv. Be it further resolved that emeritus faculty at USG institutions be provided full library access (the same as active faculty), including remote access to electronic resources;
 - v. Be it further resolved that, as it relates to the above resolutions, information is kept up to date, as needed on library and campus websites.
 - d. The USGRC Hitchhiker's Guide to the USG Libraries will be finalized by the USGRC Committee on Library Access and Services for Retirees to describe options for access to library resources for USG non-emeritus retirees.
 - e. Other topics discussed at LASR Meeting with USG Administrators
 - i. Potential for keeping institutional email addresses (all retirees)
 - ii. Need for retiree IDs (all retirees)
 - iii. Testing an opt-in option for library access for USG non-emeritus retirees
 - iv. Regularization of emeritus policies, procedures and privileges at USG institutions
 - f. Survey findings
 - i. All 26 USG institutions have retirees who have been granted emeritus status.
 - ii. No emeritus status policies were found on the web for 8 or 26 institutions.
 - iii. Many websites have out-of-date references to BOR policy re retirees/emeriti
 - iv. It is often difficult to find emeritus policies and procedures.
 - v. Six institutions cover privileges of emeriti in addition to policies and clear procedures → best practices
 - g. Committee recommendations
 - i. USG institutions need to bring emeritus status policies up to date with BOR policy
 - ii. A basic level of procedures and privileges should be stated.
 - iii. Ask USG to establish a task force to develop basic guidelines/templates
 - iv. Include full library privileges including remote access to library resources.
 - v. Emeritus policies, procedures, and privileges should be clearly communicated and accessible from websites dedicated to retirement planning.
 - h. Discussion
 - i. One institution has a database contract that doesn't allow on-site use of electronic resources. Also, some licenses are restricted to campus use. Library staff will need to work with retirees to ensure that they understand access restrictions.
 - ii. All of these pieces are required to complete the puzzle. How will library staff know who is a retiree/emeriti unless there is a unit or USG ID.
 - iii. How much differentiation will there be between retired faculty and retired staff?
 - i. **MOTION: Approval of the three resolutions VI.c.iii-v (made and seconded); passed unanimously.**

VII. TRSC Well-being (Missy Cody; Addendum E)

- a. The primary objectives of the TRSC Well-being programming are 1) healthier campus communities and 2) reduced healthcare costs.
- b. Programming is designed for active employees and spouses who are covered on USG healthcare plans. Retirees are invited to participate in many programs; check with the unit HR office for details.
- c. Support for programs comes from USG as a \$10,000/unit grant that is accessed through a proposal and review system. Missy Cody represents the USGRC on the grant review committee.

- d. Find out who your liaison is and be sure that the program notices are going out to your retirees, when appropriate.

VIII. TRSC Communications (Dennis Marks)

- a. All communications to retirees are developed in the USG Office. It is very important that the communications clearly delineate whether they are for those who are 1) Pre-65, 2) Medicare-eligible and actively employed, or 3) Medicare-eligible and retired. We are working toward best practices. Karin: Dennis Marks and his committee have done an excellent job working with communications, especially on access.

IX. TRSC Retirement Plan Advisory (Dorothy Zinsmeister)

- a. The Retirement Advisement and Investment Committees merged this year, facilitated by CAP TRUST, hired as a consultant to help with reorganization. This consolidated committee makes recommendations to the Board of Regents for the benefit of the USG retirement plans. The committee reports to the TRSC.
- b. We would like to see participation by retirees on the USG TRSC, especially as relates to benefits. Dorothy was originally on the committee but was removed. Karin: We made the decision to ask Dorothy to leave because each representative on that committee doesn't act as a representative for particular stakeholders. That's why there is no retiree, staff, or active employee on the committee. They look out, using their expertise, for the best interests of the USG plan. We don't say what a particular category or group (e.g., retiree, active employee faculty, or active employee staff) wants. It's more as a USG, how can we have the best plans for different groups? We hold these meetings (USGRC) to take feedback to your group - especially regarding communications. But the TRSC is not the committee where this is done.
 - i. Representative discussion
 - 1. TRSC is made up of active USG employees. They need a retiree voice.
 - 2. There is a current retiree on the TRSC, but does she interact with retirees?
 - 3. Staff are not represented
- c. There is some consolidation of the Optional Retirement Plans. The three currently available are TIAA, Valic and Fidelity. The plans are for the entire System and are not different by unit. This consolidation resulted in lower fees and better oversight. Dorothy: Thanks to Karin for including the USGRC on this committee and for her continuous concern for retirees. Karin: USG has 403B and 457 Plans. CAP TRUST helps the committee determine when to remove a fund, if it doesn't perform well. Investment value is reviewed quarterly.
 - i. Representative query: Who is the fiduciary? Karin: "We are the plan sponsor. I'm not sure whether TIAA does this." Added in review by Karin: "There are several entities that act as fiduciaries under the plan and each has different fiduciary responsibilities. The Board is one, the investment committee, and the fund sponsors (vendors)." Also see Addendum F.
 - ii. The recommendations go to the Board of Regents. These meetings are open to the public and are streaming. Persons who attend them do so as observers only and are not allowed to contribute to discussions or raise questions.
 - iii. Representative query: Can you take your funds out all at one time when you retire? Karin: It depends on whether they have formal notice of your termination date. You should have eligibility to get your money out once this occurs and you have control over your account.

- X. USG Faculty Council (Sarah Mergel, Dalton State College, USG Faculty Council Chair)
- a. The Faculty Council has changes in bylaws that changed terms of the Executive Committee to July 1 – June 30 to avoid awkward transitions. There has been continuing discussion on general education requirements focused on System requirements v unit requirements (https://www.usg.edu/redesigned_general_education). Several points of conflict in these changes are transferability, discipline participation in the core (if not in core may lose faculty), and outsourcing the core to adjuncts.
 - b. Salary and benefits, i.e., total compensation are issues. Will the focus on K-12 impact USG faculty salaries? The \$1200 annual “surcharge” for faculty spouses who work outside the USG is a big concern, as are the higher co-pays.
 - c. It would help to have current retirees talk to active employees, especially newer hires about their benefit choices.
 - d. We will likely see some decrease in enrollment, based on demographics.
 - e. Equitable summer contracts and parental leave are on-going concerns.
- XI. Nomination Committee (George Stanton)
- a. George appointed the following Nominating Committee: Ron Bohlander (chair), Kathryn Grams, and Dorothy Zinsmeister.
 - b. He encouraged representatives to be receptive to serving in a leadership position. This spring we will vote on Chair-elect and Secretary.
- XII. Old Business (George Stanton): none
- XIII. New Business: Liability for Officers of Local Retiree Organizations (George Stanton)
- a. George Stanton: Several representatives have suggested that we establish a committee to look at issues of liability for officers of local retiree organizations. Two representatives have offered to explore this issue. Please let me know if you are willing to join this group. The first mission of this committee will be to inventory retiree organizations in the System to see whether they researched this and have new ideas.
 - b. Dorothy Zinsmeister: I am part of a Retiree Association. People asked me about insurance. I contacted the university. We have two events each year. Individuals pay for themselves, but we organize the event. What if someone gets hurt? Who is responsible? The lawyer says the person who organizes the activity is responsible. So in researching this, we are a 501(c)(3), so we have to be insured. I'm not sure this is what we need so I reached out to you. If all our institutions are on our own, we should know what our liability is.
 - c. Ron Bohlander: Chances are, this is not inexpensive and the same is true for incorporation. You need good legal guidance. If you are a 501(c)(3) organization, you must provide charity to OTHER people. An organization that primarily provides benefits for themselves may not qualify. Retiree organizations often put themselves in the position of sharing information about such things as health insurance, for example. The possibility exists of someone looking at this and then having regrets and then we would see that it's not unreasonable to have officer coverage. But organizations that have this coverage have substantial budgets.
 - d. George Stanton: On our campus, our organization is linked to our Foundation. This made handling money easier.
 - e. Representative comment: The key is how closely are you linked to your institution. We're all part of the state in some way. It depends if you are an "entity." If nothing else, before accepting an officer role in that organization a person should understand what is being accepted.

XIV. Adjournment (George Stanton)

- a. George Stanton: Thanks to all officers and committee chairs and to Karin.
- b. Karin Elliott: Thanks to Missy and Dorothy, as well as Dennis. I appreciate their involvement.
- c. Adjournment: 2:00 PM

Respectfully submitted,

Missy Cody, Interim Secretary

Addendum A: Retiree Health Solutions



Aon Retiree Health Solutions

November 1, 2019

Prepared by Aon



Website

Education/interactive content

- Our digital assistant “Birdie” is now live!
- Access Birdie from the home page. Birdie will walk you through Medicare basics and help recommend a plan type that works for you.

Update plan recommendations even more

- Compare to Current coverage feature is now live!
- If you can save money by switching your coverage, we’ll let you know and make switching plans easy. Just search for plans to see if you can save.

Personalized updates and simpler navigation

- Action Guide is now live!
- When you log in, you’ll be informed of any actions we think you should take, and can easily complete those actions before your appointment, or even start your plan search right away!

2020 Medicare Market

Medicare Annual Enrollment for 2020

- Begins October 15, 2019
- Ends December 7, 2019

Medicare Part A (2020 projections)

- Deductible: \$1,420, up from \$1,364 in 2019
- Premium: typically free for most beneficiaries

Part B (2020 projections)

- Deductible: \$197, up from \$185.00 in 2019
- Premium: \$144/30/month, up from \$135.50

USG enrollment mailings

- Renewal letters mailed week of 10/7
- Disruption letters starting mailing 10/9



Medicare IDs

- By now, all Medicare beneficiaries should have received their new Medicare ID card with their new Medicare Beneficiary ID (MBI).
 - Eliminates the old Social Security based HICN

2020 Medicare Advantage market

- Federal funding for Medicare Advantage remains stable
- CMS projects Medicare Advantage enrollments to reach 24.4M in 2020.
 - Currently at 23.2M (October 2019) - ~36% market penetration nationwide (MA Plan)
- The average premium for Medicare Advantage Prescription Drug Plan (MAPD) is projected to decline by approximately 14% from 2019 to 2020.
 - From \$26.87/month in 2019 to \$23.00/month in 2020.
- ~99% of all Medicare beneficiaries nationwide have access to at least one Medicare Advantage plan in 2020
 - An average of 39 plan choices per county – up from ~33 plans in 2019.
- Plan choices increasing nationwide by 414 plans to 3,148 in 2020.
 - Medicare beneficiaries will have access to an average of 28 Medicare Advantage plans in 2020 – up from 24 in 2019
- New/extra supplemental benefits on hundreds of 2020 plans
 - Such as over the counter allowances, telehealth services, adult care and caregiver support services

2020 Medicare Supplement – Rate Updates

Industry Average: Slightly higher adjustments than in previous years.

Anthem BCBS of GA

- Plan F: +9.5%
- Plan G: +4.0%
- Plan N: +4.0%

UnitedHealthcare/AARP – 1/1/20

- Plan F: +5.6%
- Plan G: +5.4%
- Plan N: +9.5%
- Silver Sneakers remains in GA & SC
- New fitness/wellness program in other key USG states called “At Your Best”
 - FREE gym memberships

Mutual of Omaha – 8/1/19

- Plans F and G increased 12%

Humana

- Moderate rate adjustments
 - Typically 5% – 8%

Aetna

- Plan F: 10% decrease
- Plan G: 20% decrease (UW required)
- Plan N: 20% decrease (UW required)

Cigna – 3/1/20

- Plan F: +7.0%
- Plan G: +12.6%
- Plan N: +10.9%

MACRA's Medigap Plan Impact

Benefits	Medigap Plans									
	A	B	C	D	F	G	K	L	M	N
Medicare Part A Coinsurance and hospital costs up to an additional 365 days after Medicare benefits are exhausted	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Medicare Part B Coinsurance or Copayment	✓	✓	✓	✓	✓	✓	50%	75%	✓	✓
Blood (first 3 pints)	✓	✓	✓	✓	✓	✓	50%	75%	✓	✓
Part A Hospice Care Coinsurance or Copayment	✓	✓	✓	✓	✓	✓	50%	75%	✓	✓
Skilled Nursing Facility Care Coinsurance			✓	✓	✓	✓	50%	75%	✓	✓
Medicare Part A Deductible		✓	✓	✓	✓	✓	50%	75%	50%	✓
Medicare Part B Deductible			✓		✓					
Medicare Part B Excess Charges					✓	✓				
Foreign Travel Emergency (Up to Plan Limits)			✓	✓	✓	✓			✓	✓
Out-of-Pocket Limit							\$5,240	\$2,620		

Medigap Availability Restrictions

- MACRA prohibits the sale of Plans C or F to individuals who become “Newly Eligible” for Medicare on or after January 1, 2020.
 - Plans D and G become the plans of choice for those “Newly Eligible”
- Medigap plans C and F remain available to individuals who became eligible for Medicare prior to January 1, 2020.

¹ American Association for Medicare Supplement Insurance. “Medicare Supplement Insurance Statistics and Data – 2018”. 2017 data.

Medicare Prescription Drug programs

- 100 percent of Medicare beneficiaries have access to stand-alone prescription drug plan (PDP)
- The average premium for a stand-alone Medicare Prescription Drug Plan (PDP) is projected to decline by approximately 6%.
 - From ~ \$31.83/month in 2019 to ~\$30.00/month in 2020.
- Carrier Movement
 - Aetna PDP business acquired by WellCare
 - Humana's Walmart Rx members migrated to Humana Premier Rx
 - Richer benefits and higher premiums
 - Special outreach to ensure suitability
- Coverage Gap (Donut Hole)
 - Coverage Gap is essentially closing
 - Members will pay no more than 25% of the cost of covered medications w/in the Gap
 - Brand Name AND Generic



Your Spending Account

- Reminder: Catastrophic HRA Form Enhancement – 2019
 - The Catastrophic HRA Activation form and claim form was combined into 1 document available on the website or by calling the service center.
- Balance reminder statements go out in February
- Changes and updates can be done on the YSA website
 - Turning claims on and off
 - Changing claim amount (not more than the original amount)
- Reminder – text message alerts for low balance and recent activity – must opt in

Catastrophic Health Reimbursement Account (CHRA)

The plan is available when a USG eligible retiree/spouse reach the catastrophic phase of Part D.

- Retirees with an extremely high usage of prescription drugs may reach the Medicare Part D catastrophic coverage limit
- To help these retirees, USG has created a special program called the Catastrophic Health Reimbursement Account (CHRA)
- USG funds the CHRA to cover the out-of-pocket prescription drug costs that the retiree/spouse is responsible for
- Retiree/spouse does not need to exhaust their base HRA prior to the Catastrophic HRA reimbursing any Rx expenses

USGRC Bylaws Review (Cody)

- Team: Tom Abney, Ron Bohlander, Harry Dangel, Missy Cody (chair), Sara Conner, Dennis Marks, Dutchie Riggsby, George Stanton, Dorothy Zinsmeister
- Major changes (see copies for detail)
 - IV.1. Voting Members
 - IV.2. Non-voting Members
 - IV.3. Affiliates
 - IV.1. Officers
 - VI.2. Representatives to Other USG Councils
 - Old VI.6. Removed for redundancy with VI.1.
 - VI.6. Duties
- Passed with asynchronous vote: 22 (yes); 0 (no); 4 (not voting)
- Sent to Chancellor's Office (Karin Elliott and Marti Venn) for review

**UNIVERSITY SYSTEM OF GEORGIA RETIREE COUNCIL (USGRC)
BYLAWS (DRAFT REVISION 09/03/19)**

Article I. Name

The name of the body hereby constituted is the University System of Georgia Retiree Council (USGRC).

Article II. Mission

The purpose of the University System of Georgia Retiree Council is to promote and foster the welfare of System retirees and of the University System of Georgia through the combined creativity and expertise of retiree representatives from System institutions.

Article III. Responsibilities and Functions

The USGRC shall participate in the University System of Georgia (USG) governance process by consulting with and advising the Chancellor or the Chancellor's designee(s) and formulating recommendations concerning the establishment of policies and procedures for the promotion of the general welfare of System retirees and of the University System of Georgia.

The Scope of Responsibilities of the USGRC shall include such functions as:

1. Establishing bylaws, leadership structure, and governing procedures of the USGRC;
2. Promoting the establishment and development of effective retiree organizations in all USG institutions;
3. Providing leadership for developing, with designated Board of Regents (BOR) staff, a registry of retirees who have the appropriate experience and skills to serve in interim faculty/staff/and administrative roles as needed across the USG;
4. Formulating and Recommending, in consultation with BOR staff, policies and procedures on such issues as:
 - a. Best practices for pre-retirement, retirement, and post-retirement
 - b. Alternate retirement options
 - c. Retirement transition options;
5. Serving in an advisory capacity to the Vice Chancellor for Human Resources on USG benefit plans;
6. Serving in an advisory capacity regarding any campus or system-wide survey related to retirement issues;
7. Serving in an advisory capacity on other retiree and retirement issues.

Article IV. Membership

IV.1. Voting Members. Membership of the USGRC shall be composed of one voting representative from each USG institution (hereafter referred to as the "voting member"), and that voting member

must be a member of that institution's community of retirees. Officers of the USGRC are not counted as voting members from their institutions. If a member of an institution is serving as an Officer, that institution shall select a new voting member. Each institution must establish a process for selecting its voting member to the USGRC. Institutions with organized active retiree organizations shall call on them to select the institution's representative. The term of the voting members on the USGRC shall be one year, starting on July 1 and ending on June 30 of the following year. An institution, by the established process, may renew the term of its current voting member any number of times. It is the responsibility of the USG institution to notify the USGRC Secretary of changes in the institution's representative.

IV.2. Non-voting Members. Institutions are encouraged to select an alternate non-voting representative (hereafter referred to as the "non-voting member") who may act as a proxy when the voting member is not available.

IV.3. Affiliates. To improve collaboration and coordination, the Executive Committee may invite or approve requests for non-voting affiliates from other organizations (e.g., USG Faculty Council, USG Staff Council, Georgia Conference of the AAUP). Such appointments shall be approved annually by the Executive Committee and by the Chancellor (or designee). Affiliates will be listed on the USGRC roster, included in communications, and may participate in USGRC meetings without the right to vote or to propose motions.

Article V. Meetings and Voting

V.1. Meetings

V.1.1. Frequency. One face-to-face meeting of the USGRC shall normally be held each fall and spring. Additional meetings may be called by the Executive Committee or by a simple majority vote of the USGRC voting members or proxies. The fiscal year (July 1 – June 30) shall be the business year of the USGRC.

V.1.2. Participation. In addition to attending meetings in person, the voting and non-voting members may attend the meetings from remote locations via a "teleconference" technology.

V.2. Voting

V.2.1. Voting Representation. Each USG institution shall have one vote on any matter brought before the USGRC.

V.2.2. Quorum. At least 50% of the USGRC voting members or proxies must be present at the meeting to constitute a quorum where decisions by member votes are required.

V.2.3. Proxy. The non-voting member shall be expected to attend meetings whenever its institution's voting member cannot attend. In such circumstances, the non-voting member shall have the power to vote in place of the institution's voting member.

V.2.4. Methodology. Voting may take place synchronously during a meeting of the USGRC or asynchronously by electronic communication or other means as determined by the officers in consultation with the USGRC voting members.

V.2.5. Threshold. A majority vote shall be required to pass and adopt motions and decisions.

V.2.3.1. Synchronous Threshold. Any decisions or recommendations by the USGRC using synchronous voting must receive majority approval of those voting.

V.2.3.2. Asynchronous Threshold. Any decisions or recommendations by the USGRC using asynchronous voting must receive majority approval of those eligible to vote.

Article VI. Officers and Duties

VI.1. Officers. The Officers of the USGRC shall be a Chair, a Chair-Elect (who shall become Chair the following year), the immediate past Chair, and a Secretary. The Chair-Elect and Secretary shall be elected by a simple majority of the voting members or proxies of the USGRC. The terms of all Officers shall be one year, starting on July 1 and ending on June 30 of the following year. If a new Officer is not elected by July 1, the current Officer shall continue in the office until a replacement is elected. The Officers shall perform the duties prescribed by these bylaws and by the parliamentary authority adopted by the USGRC. Only those who have served as USGRC voting members within the previous three years shall be eligible to serve as Officers.

VI.2. Representatives to Other USG Councils. The Chair of the USGRC or the Chair's designee shall represent the USGRC at meetings of the USG Faculty Council and the USG Staff Council. Each Officer is eligible for appointment as a representative to the USG Faculty or the USG Staff Councils, but otherwise no USGRC Officer may hold more than one office.

VI.3. Executive Committee. The USGRC Officers shall constitute the Executive Committee of the USGRC.

VI.4. Nominations and Elections. Each year the election of the USGRC Officers must be completed by the conclusion of the Spring meeting. The Executive Committee may appoint a Nominating Committee that is chaired by the immediate past Chair of the USGRC by January 30. The Nominating Committee shall (a) receive input from voting and non-voting members; (b) prepare a slate that shall nominate at least one individual each for Chair-elect and Secretary; and (c) present its report at the USGRC Spring meeting. The voting shall be conducted in compliance with Article V.

VI.5. Vacancies. If a vacancy occurs in the office of Chair, the Chair-Elect shall become the Acting Chair. If a vacancy occurs in another office, the Chair, with the majority approval of the remaining Executive Committee members, shall have the authority to fill such a vacancy for the remaining part of the year or until the next scheduled election of the Officers.

VI.6. Duties. The Chair, in consultation with the Executive Committee, shall set the agenda for USGRC meetings. The Chair (or the Chair's designee) shall preside at all meetings of the USGRC. The Chair (or the Chair's designee) shall represent the USGRC at the USG and Board of Regents meetings/events and at planned and *ad hoc* meetings with BOR Staff. The Chair may appoint committees and name chairs of committees as needed to conduct the business of the USGRC. Potential committee members include non-USGRC representatives. The USGRC Chair may serve, at the Chair's discretion, *ex officio* on each committee. The Secretary shall prepare minutes of each meeting of the full USGRC. Other duties of the USGRC Officers shall be to:

- Hold USGRC Fall and Spring meetings where all matters affecting the System retirees are brought to discussion and votes, as appropriate;
- Communicate recommendations to the USG Chancellor and USG staff in development of policies and procedures affecting retirees;
- Prepare and distribute timely communiques with retiree-related information to all USG institutions' retiree communities.

Article VII. Parliamentary Authority

The rules contained in the current edition of *Robert's Rules of Order Newly Revised* shall govern the USGRC in all cases to which they are applicable and in which they are not inconsistent with these bylaws and any special rules of order the USGRC may adopt.

Article VIII. Amendments

Any proposal to amend these bylaws shall be submitted to the Officers in writing at least 30 days prior to the meeting of the USGRC at which they will be discussed. The voting on such proposals shall be conducted in compliance with Article V.

Addendum D: LASR

University System of Georgia Retiree Council Meeting November 1, 2019

**USGRC Committee on
Library Access and Services for Retirees (LASR)**
Kathy Tomajko (Chair), Ron Bohlander, Dennis Marks,
Dorothy Zinsmeister

ACTIVITIES / STATUS REPORT

- This Committee was created by Ron Bohlander, 2018 USGRC Chair, in Fall 2018. We've have had many meetings, conference calls, etc. since its creation.
- An outcome of these meetings is that the USGRC LASR Committee and USG developed a survey to be sent to USG members of the Regents Academic Committee on Libraries (RACL) in June 2019.
- As a follow-up to this Survey of RACL, the Committee met on August 26, 2019 with USG administrators:
 - Juanita Hicks, Vice Chancellor for Human Resources
 - Lucy Harrison, Asst. Vice Chancellor for Academic Library Services and Executive Director of GALILEO
 - Martha (Marti) Venn, Vice Chancellor for Academic Affairs

THREE RESOLUTIONS FOR CONSIDERATION BY USGRC and RACL

An outcome of the meeting with USG administrators was the development of the following resolutions (for consideration of USGRC and RACL):

“Strengthening Library Access for University System of Georgia Retirees”

- Whereas retirees of the University System of Georgia are dedicated supporters of the institutions from which they retired and wish to continue that support in retirement; and
- Whereas many retirees continue research, publishing, and presenting in their retirement, and their works bring value and honor to the USG community of scholarship;

THREE RESOLUTIONS FOR CONSIDERATION BY USGRC and RACL, cont’d.

- Therefore, be it resolved that three standard library services be provided to all USG retirees who come to a USG library in person. The three services are 1) checkout of library materials (not including equipment), 2) access to electronic resources while in the library, and 3) reference help, including the navigation of any location-specific policies or agreements affecting these and other services;
- Be it further resolved that emeritus faculty at USG institutions be provided full library access (the same as active faculty), including remote access to electronic resources;
- Be it further resolved that, as it relates to the above resolutions, information is kept up to date, as needed, on library and campus websites.

NOTE: To this end, USG, RACL, and USGRC will develop templates to assist campuses to fulfill these recommendations.

OTHER TOPICS DISCUSSED AT LASR MEETING WITH USG ADMINISTRATORS

- The possibility of keeping institutional email addresses, which the Committee recommends should be available to all USG retirees.
- The need for a retiree ID for all retirees at USG institutions.
- Testing an opt-in option (for library access) for USG non-emeritus retirees.
- Regularization of emeritus policies, procedures, and privileges at USG institutions, which Ron Bohlander will discuss next . . .

EMERITUS POLICIES, PROCEDURES, AND PRIVILEGES

- USG institutions are generally willing to consider emeritus faculty as part of the faculty and eligible for full library privileges.
- But RAEL survey uncovered uncertainty at institutions about emeritus policies, procedures, and privileges.
- Consistent provision of library resources and services to emeritus faculty is pivotal.
- LASR (Library Access and Services for Retirees) Committee surveyed websites at all USG institutions to uncover what information is available to each campus.

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FINDINGS

- All 26 USG institutions have retirees who have been granted emeritus status.
- No emeritus status policy found on web for 8 of 26 institutions.
- Many have out of date statements of BOR policy or references.
- Often difficult to find emeritus policies and procedures.
- Six institutions cover privileges of emeriti in addition to policies and clear procedures. → Best practices.

RECOMMENDATIONS

- USG institutions need to bring emeritus status policies up to date with BOR policy.
- A basic level of procedures and privileges should be stated.
- Ask USG to establish a task force to develop basic guidelines/templates.
 - USG has begun setting up a task force following the Regents Academic Committee: Academic Affairs (RACAA) Meeting on October 3, 2019.
- Include full library privileges including remote access to library resources.
- Emeritus policies, procedures, and privileges should be clearly communicated and accessible from websites dedicated to retirement planning.

Comments / Questions?

Vote on the Resolutions

Addendum E: USG Well-being Subcommittee of USG TRSC

TRSC WELL-BEING (CODY)

- Objectives:
 - Healthier employees/campuses/communities
 - Reduced healthcare costs
- Includes programming, incentives for active employees and spouses covered on USG health care plan
- \$10,000/campus annually, with funding based on proposal review
- Proposal review team: Andrew Balas, Missy Cody (co-chair), Vicki Hodges, Cheryl Johnson Ransaw, Farrah Williams (co-chair)

FOCUS AREAS

- Creating a Well-being Committee
- Developing and promoting walking routes
- Reducing hypertension
- Reducing diabetes
- Reducing coronary artery disease
- Reducing depression
- Reducing asthma
- Stress management

RETIREES ARE INVITED TO PARTICIPATE

Check with your campus liaison (most in HR)
Programming includes campus and webinar activities
Retiree participation is encouraged for most programming

ARTICLE X
ALLOCATION OF AUTHORITY AND RESPONSIBILITIES

1. 10.1 General Responsibilities.

The Board is a fiduciary with respect to the Plan and has the following authority and responsibilities:

1. (a) To appoint and monitor the performances of the Trustee, Funding Vehicles, recordkeeper and other service providers;
2. (b) To communicate such information to the service providers as each needs for the proper performance of its duties;
3. (c) To provide channels and mechanisms through which the Board, the recordkeeper, the Trustee and the Fund Sponsors can communicate with Participants and Beneficiaries;
4. (d) To delegate responsibilities to officers, employees or to other individuals, all of whom shall serve at the pleasure of the Employer;
5. (e) To perform such duties as are imposed by law or by regulation; and
6. (f) To serve as Plan Administrator in the absence of an appointed Plan Administrator.

In the event any of the areas of authority and responsibilities of the Employer overlap with that of any other Plan fiduciary, the Employer shall coordinate with such other fiduciaries the execution of such authority and responsibilities; provided, the decision of the Employer with respect to such authority and responsibilities ultimately shall be controlling.

2. 10.2 Investment Committee.

The Investment Committee, if any is appointed, shall have the authority and responsibilities imposed by Article IX.

The Investment Committee shall have no authority or responsibilities other than those granted in the Plan.

3. 10.3 Fund Sponsors.

To the extent provided in the Fund Agreement, the Fund Sponsors shall be fiduciaries with respect to investment of Plan assets and shall have the powers and duties set forth in the applicable Fund Agreement.

4. 10.4 Recordkeeper.

The recordkeeper shall have the responsibility of maintaining the Plan's records and such further responsibilities and duties as set forth in a written agreement between the Employer and the recordkeeper.

5. 10.5 Limitations on Obligations of Fiduciaries.

No fiduciary shall have authority or responsibility to deal with matters other than as delegated to it under the Plan, under the Fund Agreement or by operation of law. A fiduciary shall not in any event be liable for breach of fiduciary responsibility or obligation by another fiduciary if the responsibility or authority for the act or omission deemed to be a breach was not within the scope of such fiduciary's authority or delegated responsibility.

6. 10.6 Multiple Fiduciary Roles.

Any person may hold more than one position of fiduciary responsibility and shall be liable for each such responsibility separately.