

CITY OF DETROIT POLICE AND FIRE RETIREE HEALTHCARE TRUST



Board Meeting Minutes

Tuesday, August 27, 2024

9:30 am at BeneSys Office, Troy, MI via In-Person and via Conference Call

Trustees:

Chet Opolski
Tracy Shippy
Richard Kosmack
Dan Bojalad
Greg Trozak
Brian Roehl
Floyd Allen (via phone)

Role:

Chairman
Vice-Chair
Trustee
Trustee
Trustee
Trustee
Trustee

Others present: LaDom Brandon Berkley, Priority Health (via Teams)
Brian Green, Mariner
Beth Sinagra (via phone)

Legal Representation: Aaron Castle

BeneSys Representation: Violet Gjorgjevski and Jennifer Crosby

The meeting was held In-Person at the BeneSys Office, Troy, MI

The meeting was called to order by Chairman Opolski at 9:30 am.

Motion – To accept the agenda for August 27, 2024: ***By B. Roehl, seconded by D. Bojalad.***

- Motion Carried – Unanimously

Public Comment – None

Priority Health – LaDom Berkley

Ms. Berkley provided the 2025 contracts for the Priority Health PPO and HMO just prior to the meeting. Mr. Opolski confirmed that he would sign them and BeneSys would send them back over to Ms. Berkley.

Ms. Berkley confirmed that they have an agreement with a new gym vendor, Optum One Pass for the 2025 benefit year. They have also finalized a new OTC vendor and she said new cards

will go out for members and a new catalog. There will be significant savings offered by this new vendor.

Regular Minutes

Motion – To approve the Regular Meeting Minutes from July 23, 2024, the Admin Committee Meeting Minutes from August 12, 2024: ***By T. Shippy, seconded by G. Trozak***

- C. Opolski Abstained
- Motion Carried

Financial Consultant – Brian Green, Mariner

Mr. Green provided an investment performance review for the second quarter of 2024. The portfolio was up 1.23% for the quarter, 4.36% for year and 10.01% for the rolling 12 months. He noted significant underperformance by Clarkston Capital so a deeper review and that he will be conducting a search for a potential replacement.

Financial Reports

BeneSys provided the July 2024 Fifth Third Statement as well as Financial Statements for June 2024.

Motion - pay the Bills for as provided: ***By D. Bojalad, seconded by T. Shippy.***

Administrative Reports

A. Appeals

a. 2782526716

Motion – To deny the Level 2 Appeal for participant 2782526716 to allow their HRA Claim to be processed without the required letter of medical necessity as requested by the Claims Analyst at BeneSys: ***By G. Trozak, seconded by D. Bojalad.***

- Motion Carried – Unanimously

b. 3043742265

Motion – To approve the Level 2 Appeal for participant 3043742265 to allow surviving spouse to enroll in the Medicare Opt-Out HRA effective January 1, 2024: ***By B. Roehl, seconded by T. Shippy.***

- Motion Carried – Unanimously

Legal Report

A. Rules of Procedure

Mr. Castle provided the Board the proposed revisions to the Board's Rules of Procedure. The proposed revisions contemplate the Chair's ability to pre-authorize cash movement within the Trust's portfolio when necessary to meet the Trust's liquidity needs.

Motion – to accept and approve the modified Rules of Procedure as recommended by the Admin Committee: ***By G. Trozak, seconded by B. Roehl.***

- Motion Carried – Unanimously

B. VEBA Grant Funds

Mr. Castle did not have any new information to share regarding this matter.

C. RHC Trust Business Agent

Mr. Castle provided a draft Business Agent Agreement with changes that reflect periodic reviews of the Agreement and the Business Agent's performance, including reasonable increases to the compensation paid for the Business Agent's services. Additionally, a change that coincides with a 5% increase to the current compensation payable to the Trust's Business Agent was also included. Discussion took place.

Motion – to accept and approve the modified Business Agent Agreement with amendments as recommended by the Admin Committee: ***By T. Shippy, seconded by D. Bojalad.***

- C. Opolski Opposed
- Motion Carried (6 – 1)

Correspondence - None

Business Agent Report

A. Check Processing Fee for Multiple Checks Issued

Mr. Opolski stated that he received a call from a Member who stated that both he and his spouse have submitted claims this year and received two or more reimbursement checks and each check has the \$2.00 processing fee deducted. The member stated he understood it to be a processing fee per claim. Discussion took place and it was clarified that the Board had wanted the fee to be per check not per claim.

New Business - None

Unfinished Business

A. 2025 Open Enrollment Materials

Ms. Crosby presented the finalized 2025 Open Enrollment Materials. This included an updated Enrollment Form because CMS is now requiring that the forms include options regarding sexual orientation and gender identity. Discussion took place and the Board approved to move forward with printing and mailing with a few additional amendments.

B. 2025 HRA Claim Form

Ms. Crosby presented the finalized 2025 HRA Claim Form to the Board.

C. Delta Dental Summary of Dental Plan Benefits

Ms. Crosby presented an updated Delta Dental Summary of Dental Plan Benefits to the Board that showed that orthodontics will be available to all participants regardless of age.

D. BeneSys – Member HRA Overpayment

Ms. Crosby updated the Board that Mr. Castle provided a second letter that she mailed to the member on August 23, 2024, per the recommendation of the Admin Committee.

E. SilverSneakers and OTC Provider Changes

This item was discussed by Ms. Berkley from Priority Health.

Trustee Comment/Open Forum

G. Trozak requested that Ms. Crosby provide the 2025 Administrative Committee and Board Meeting schedules at the next Administrative Committee Meeting for planning purposes.

Adjournment

Motion – to adjourn: *by T. Shippy, seconded by R. B. Roehl.*

- Motion Carried - Unanimously

Meeting adjourned at 11:10 a.m.