

CITY OF DETROIT POLICE AND FIRE RETIREE HEALTHCARE TRUST



Board Meeting Minutes

Monday, January 28, 2019

9:30 am at RDPFFA Office Sterling Heights Michigan

Conference Call in: 1-866-730-7512 Access Code 700275 Host 484296

Trustees:	Chet Opolski	Chairman
	Dan Bojalad	Trustee
	Brian Roehl	Trustee
	Tracy Shippy	Trustee
	John Barr	Trustee
	Floyd Allen – (via phone)	Trustee
	Andy Dillon – (via phone)	Trustee

Others present: **Burton Carlson (via phone)**

Legal Representation: Aaron Castle

BeneSys Representation: Samarah Murray and Violet Gjorgjevski

The meeting was held at the offices of the Retired Detroit Police & Fire Fighters Association, 2525 E. 14 Mile Rd., Sterling Heights, Michigan 48310.

The meeting was called to order by Chairman Opolski at 9:33 am.

Motion – To accept the agenda for January 28, 2019: By J. Barr, seconded by B. Roehl

- Motion Carried – Unanimously

Public Comment

- None

Motion – To approve the regular meeting minutes from December 17, 2018: By D. Bojalad, seconded by T. Shippy

- Motion Carried – Unanimously

Motion – To approve the close session meeting minutes from December 17, 2018: By D. Bojalad, seconded by T. Shippy

- Motion Carried – Unanimously

Motion – To approve the Administrative Committee regular meeting minutes from December 10, 2018: By D. Bojalad, seconded by T. Shippy

- Motion Carried – Unanimously

Motion – To approve the Administrative Committee closed session meeting minutes from December 10, 2018: By D. Bojalad, seconded by T. Shippy

- Motion Carried – Unanimously

Graystone Consulting – Burton Carlson (via phone)

Mr. Carlson updated the Board regarding the market value of the B Notes and recent trade activity. The Board was provided with a cash flow analysis through the 2019 calendar year. Mr. Carlson noted that analysis had not been updated from the prior month's meeting. With the TPA transition the December 2018 financials have not been finalized. An updated cash flow analysis will be provided once the information required has been provided.

Mr. Carlson also noted that there have not been any meaningful or profound changes to discuss.

Financial Reports

Motion – To receive and place on file:

- A. Wilmington Trust Statement - December 2018 was presented for review
- B. Wilmington Trust Statement 2018 was presented for review

by D. Bojalad, seconded by T. Shippy

- Motion carried - unanimously

Motion – to review, accept and pay the Bills for Approval:

- C. Bills for Approval

by B. Roehl, seconded by D. Bojalad

- Motion Carried – Unanimously

Legal Report

PLAN ADMINISTRATION & BENEFITS RELATED MATTERS

A. Incumbency Certificate & Authorized Signers

Legal advised that once the election of Board officers for the 2019 calendar year have taken place, he will provide an updated Resolution for approval and signatures.

B. Appeal Procedures

Legal provided a copy of the Administrative Appeal Procedures for discussion. During the last Administrative meeting it was discussed that an "appeal checklist" should be developed to help clarify

the process for both the Board members and VEBA participants. Legal will work with BeneSys to develop the various steps of the appeal process and implement the “appeal checklist”.

C. HRA Claims Substantiation Requirements

Legal commented on a memo addressing a discussion from the Administrative Committee meeting regarding verification requirements of HRA claims. The memo provided information on the IRS’s minimum substantiation requirements for HRA claims. It was determined that the items listed on the HRA Claim form are sufficient based on the IRS’s minimum substantiation requirements.

OTHER LEGAL MATTERS

A. Summary Annual Report

Attorney Castle provided a draft of the Summary Annual Report as of 12/31/2017 for Board review.

Motion – To approve the Summary Annual Report as of 12/31/2017 as presented: by T. Shippy, seconded by J. Barr.

- Motion Carried - Unanimously

Correspondence

None

Unfinished Business

The meeting calendars were reviewed for 2019.

Business Agent Report

Chairman Opolski provided information on participants for discussion.

Motion – To enter into closed session at 10:33 am to address Business Agent Report and Appeals, administrative appeals containing confidential personal health information under HIPAA: By J. Barr, seconded by D. Bojalad.

- Roll call vote: Barr – yes
Bojalad – yes
Opolski – yes
Roehl – yes
Shippy – yes

Motion - To come out of closed session at 11: 18am: By D. Bojalad, second by J. Barr.

- Motion Carried – unanimously

Motion - To approve information presented by Chairman Opolski for participant to be reimbursed for doctor prescribed over the counter medication as stated in IRS Publication 502: By B. Roehl, second by D. Bojalad.

- Motion Carried – unanimously

New Business

A. Appeals

Motion - To approve spouse of 2831125231 to enroll for 2018 HRA Benefit and submit claims for 2018 up to allowed amount: By J. Barr, second by B. Roehl.

- Motion Carried – unanimously

Motion - To approve 2781998727 requests to receive remaining amount of 2017 & 2018 HRA Benefit: By J. Barr, second by T. Shippy.

- Motion Carried – unanimously

Motion - To approve member 2746863151 and spouse enroll for 2018 and submit claims for 2018: By J. Barr, second by D. Bojalad.

- Motion Carried – unanimously

Motion - To approve 2741497147 request to enroll and receive 2018 HRA Benefit pending proper documentation is submitted: By D. Bojalad, second by T. Shippy.

- Motion Carried – unanimously

Motion - To approve 2726511715 to receive reimbursement for expenses incurred in 2017 based on confirmation from ABS of balance left: By J. Barr, second by T. Shippy.

- Opposed – C. Opolski, D. Bojalad & B. Roehl.

- Motion Carries

Motion - To approve spouse of 2701079392 to enroll for the HRA Benefit for 2017 and 2018 pending proper documentation is submitted: By B. Roehl, second by T. Shippy.

- Motion Carried – unanimously

Motion - To approve spouse of 2789957797 to enroll for HRA Benefit for 2018: By J. Barr, second by D. Bojalad.

- Motion Carried – unanimously

B. 2019 Election of Board Officers

Nominations for Chairperson to remain Chester Opolski: by B. Roehl, second by D. Bojalad.

Nomination was accepted by Chester Opolski to remain Chairperson.

Nominations for Vice Chairperson to be John Barr: by B. Roehl, seconded by D. Bojalad.

Nomination was accepted by John Barr to be Vice Chairperson.

Nominations for Secretary to be Dan Bojalad: by: B. Roehl, seconded by T. Shippy.

Nomination was accepted by Dan Bojalad to be Secretary.

C. HRA Claim Forms

This item was discussed during legal report

D. Change of Address

Legal provided a copy of the IRS Change of Address or Responsible Party – Business to change the address from ABS 8220 Irving, Sterling Heights, MI 48312 to BeneSys, Inc. 700 Tower Dr., Suite 300, Troy, MI 48098. Chairperson Opolski to sign.

Trustee Comment/Open Forum

None

Adjournment

Motion – to adjourn by J. Barr, seconded by D. Bojalad

- Motion Carried - Unanimously

Meeting adjourned at 11:55 am.