

CITY OF DETROIT POLICE AND FIRE RETIREE HEALTHCARE TRUST



Board Meeting Minutes

Monday, January 27, 2020

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
	Tracy Shippy	Trustee
	John Barr	Trustee
	Brian Roehl	Trustee
	Andy Dillon	Trustee
	Floyd Allen (via phone)	Trustee
Others present:	Burton Carlson, Bill Messner and Eric Burger: Graystone Consulting (via phone)	

Legal Representation: Aaron Castle

BeneSys Representation: Dean Carlson, Violet Gjorgjevski & Jennifer Crosby

Priority Health Representation: Stacie Hillier & Janet Scovel

Fifth Third Bank Representation: Kristie Tice

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 9:35 am.

Motion – To accept the agenda for January 27, 2020: By D. Bojalad, seconded by B. Roehl.

- Motion Carried – Unanimously

Regular Agenda

No prior meeting minutes available to review at this time.

Graystone Consulting – Burton Carlson (via phone)

Mr. Carlson updated the Board regarding the market value of the B Notes and recent trade activity noting that the current Bond valuation has been stable and upward since the last meeting. Per J.J Kenny Drake, the current Bond price has remained at \$89.09 since December 6, 2019.

Additional bid/offer discussion. A. Dillon suggested discussion of sale of a portion of B Notes.

Decision to wait one week and have additional research completed by Legal. Legal to discuss with Nat Singer regarding conflict of interest.

Additionally, Legal to work with Graystone regarding alternative options.

Mr. Carlson provided the Board with a cash flow analysis through the 2020 calendar year. He noted that he is working with GRS and the valuation received from them to update.

Motion – To consider selling the equity fund investments made in September and include the value of sale in the dollar cost averaging. By B. Roehl, seconded by T. Shippy

- Motion Carried – Unanimously

Fifth Third Bank Visitor

Kristie Tice, Taft-Hartley Services Relationship Manager, Vice President introduced herself to the Board.

Priority Health Visitors

Stacie Hillier and Janet Scovel presented the following:

- Implementation update
- Next steps
- Member online resources
- Customer service update
- Out-of-state care benefit
- Care management outreach
- In-home health assessment

Stacie gave Priority Health a grade of A on the Conversion and a B-C on customer service so far. Chet agreed with this assessment.

Financial Reports

BeneSys provided a copy of the December 2019 Fifth Third Statement for review.

BeneSys provided the November 2019 Financial Statement for review

Motion – to review and accept the Fifth Third and BeneSys Financial Statements as well as pay the Bills for Approval with the exception of GRS Invoice, Legal awaiting response to letter sent:
By D. Bojalad, seconded by B. Roehl.

- Motion Carried – Unanimously

Public Comment

Member and spouse present to discuss previously denied Appeal for Member and that spouse was not included in those appeal decisions at all. The member and spouse were given an opportunity to state their argument. Chet asked Jennifer to assist member and his spouse in completing Level 2 Appeal while the member and spouse were there.

Administrative Reports

Mr. Dean Carlson reviewed the Financial Statements provided above in more detail for the Board. He pointed out that there was a 4.6% increase from last year to this year.

Legal Report -

Discussion regarding ABS having uncashed HRA checks and how to go about notifying members that they have an outstanding check. Benesys suggested that they be provided with a list and they will send out correspondence to members. Those funds not claimed within a certain time frame set by the board will have their funds revert to the VEBA.

Fiduciary Liability Insurance – mentioned 1 provider that is willing to give quote. Additional quote that hasn't been received/reviewed yet. No final word on topic.

Correspondence

Discussion regarding Aetna Fees for file containing refills needed for members who were using Aetna/CVS. Mr. Castle assured Aetna they would be paid by either VEBA or Priority Health and to please send invoice. Determined that Mr. Castle will follow up on getting invoice so that the best interest of the members is kept in place by getting file information to Priority Health.

Business Agent Report

Chairperson Opolski advised the committee that he has been making random quality calls to Priority Health designated member line and has not experienced extensive wait times. However, members still seem to be having wait time issues. He stressed that member need to call the designated line for faster and more thorough service. He will continue to monitor.

Mr. Opolski also stated that he agreed with Stacie Hillier's (Priority Health) grading of their transition and customer service.

New Business

Motion – To enter into closed session at 12:27 pm to address 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
 Dillon – yes
 Allen - yes

Motion – To come out of closed session at 12:37 pm: By D. Bojalad, second by J. Barr.

- Motion Carried – Unanimously

A. Appeals

Motion - To approve Appeal No. **2837556964**: By B. Roehl, second by D. Bojalad.

- Motion Carried – unanimously

Motion - To approve Appeal No. **2823724222**: By D. Bojalad, second by T. Shippy.

- Motion Carried – unanimously

Motion – To approve Appeal No. **2740089783**: By D. Bojalad, second by J. Barr.

- Motion Carried – unanimously

Motion – To approve Appeal No. **2740089783**: By J. Barr, second by T. Shippy.

- Motion Carried – unanimously

Motion – To approve Appeal No. **2816950154**: By D. Bojalad, second by T. Shippy.

- Motion Carried – 1 opposed: B. Roehl

Motion - To approve Appeal No. **2816950154**: D. Bojalad, seconded by T. Shippy

Motion Carried – Unanimously

B. 2020 Election of Board Officers

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

Nominations for Vice Chairperson to be John Barr: by T. Shippy, seconded by B. Roehl.
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.

Unfinished Business

A. Actuarial & Benefits Consulting Services RFP

Notice from Milliman that they are in receipt of the RFP and intend to submit a proposal.

B. ABS – Dental & Vision Premiums

Premiums that were due to ABS have been reviewed and resolved, no further actions are required.

C. 2020 \$25.00 HRA Letter and Form Draft

Letters have been mailed to members.

D. Delta Dental & VSP Direct

The Board discussed further moving directly with Delta Dental and VSP with approximate start date of 4/1/2020. Chet would like to invite Tom Schneider to come and speak to the board prior to a final decision being made.

E. Post 1/1/15 Retiree's Health Care coverage

Attorney Castle continues to research and will further discuss when more details are available.

F. Weiler Settlement Surplus Funds

Legal has not received any further information.

Trustee Comment/Open Forum - None

Adjournment

Motion – to adjourn by J. Barr, seconded by T. Shippy

- Motion Carried - Unanimously

Meeting adjourned at ?? pm