

City of Detroit Retiree VEBA Health Care Trust
Special Committee Meeting
Thursday March 24th 2016

Attendees: Michael VanOverbeke, Aaron Castle, Ken Alberts, Chet Opolski, Don Taylor, John Clark (T), Greg Best (T), Andy Dillon(T), Lisa Duncan, Denise Allport, Laura Haggerty

Understanding P&F Retiree Pension Options

- 1) Straight Life - No pension payable to spouse upon Retirees death
- 2) Joint Survivor - Pension payable and benefit continuation upon Retirees death.
Retirees could choose multiple forms of Joint Survivor, example 75%, 50%, 25% etc. Accordingly the pension benefit is an amount of the percentage chosen.

Surviving Spouse Eligibility Discussion

- 1) Non-Weiler Surviving Spouses
 - a. Required to be married to the Retiree upon Retirement.
 - b. If a pension is payable, the surviving spouse is eligible for benefit continuation.
 - c. If no pension is payable, the surviving spouse is eligible for benefit continuation by direct payment of benefit cost.
- 2) Weiler Surviving Spouses - What is different for these spouses?
 - a. Date of Marriage only required to be at time Weiler Settlement signed, September 9th, 2009
 - b. Retirement Date prior to August 1st 2008.
- 3) Key elements in deciding eligibility of Surviving Spouse:
 - a. Pension option selected by Retiree
 - b. Date of Marriage
 - c. Date of Retirement

If ABS becomes Direct Billing Administrator, Widows Medical vs Widows Med, Den Vis only classes become obsolete.

Non Duty Child:

If surviving spouse continues coverage under the VEBA, the children continue under the surviving spouse if a qualified dependent.

If the child(ren) are the beneficiaries (surviving spouse not living or not legally participating in the care of the child(ren), the child(ren) are eligible to participate in the VEBA as their own participant.

Coverage continues until Age 18 (DOB or EOY????) (non-Weiler)

Coverage continues until Age 19 (DOB or EOY????) (Weiler); Age 25 if FTS
(NEED LEGAL TO ADDRESS IN ELIGIBILITY ATTACHMENT TO PLAN DOCUMENT)