

CITY OF DETROIT POLICE AND FIRE RETIREE HEALTHCARE TRUST



Board Meeting Minutes

Monday, September 28, 2020

9:30 am at Office of BeneSys, Inc., Troy, MI via Conference Call in Compliance with Executive Order 2020-48

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

Others present: Burton Carlson, Graystone Consulting (via phone)
Erik Burger, Graystone Consulting (via phone)
Louis Sinagra, Member (via phone)

Legal Representation: Aaron Castle (via phone)

BeneSys Representation: Violet Gjorgjevski and Jennifer Crosby (via phone)

The meeting was held via conference call at the offices of BeneSys, Inc., 700 Tower Drive, Suite 300, Troy, MI 48098

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

Motion – To accept the agenda for September 28, 2020: *By D. Bojalad, seconded by T. Shippy.*

- Motion Carried – Unanimously

Public Comment

Louis Sinagra, member, attended meeting via phone. No comments given.

Regular Minutes

Motion – To approve the Regular Meeting Minutes from August 24, 2020: *By T. Shippy, seconded by D. Bojalad.*

- Motion Carried – Unanimously

Motion – To approve the Admin Committee Minutes and Admin Committee Closed Meeting Minutes from September 14, 2020: *By T. Shippy, seconded by D. Bojalad.*

- Motion Carried – Unanimously

Graystone Financial – Burton Carlson & Erik Burger (via phone)

B. Carlson gave update on B Notes. B Notes remains steady at \$81. Trustee Riehl asked if Graystone could hold the bonds at less of a cost than the fund is currently paying to Fifth Third. Mr. Carlson will investigate that and report back at the next Board Meeting.

B. Carlson informed the Board that the portfolio is now up 4% for the year. No recommendations currently due to the Presidential Election being a little over a month away and the potential resurgence of the Corona Virus it is best to not making changes currently.

E. Burger reviewed the Cash Flow Projection provided.

Financial Reports

BeneSys provided the August 2020 Fifth Third Statement for review. Attorney Castle had a concern regarding the cash contribution. Ms. Gjorgjevski will review and report back at the next meeting.

BeneSys provided the August 2020 Morgan Stanley Statement for review.

BeneSys provided the July 2020 Financial Statements for review.

Motion – to review and accept the Fifth Third, Morgan Stanley, BeneSys Financial Statement and to pay the Bills for Approval as provided: *By D. Bojalad, seconded by D. Riehl.*

- Motion Carried – Unanimously

Administrative Reports

A. Appeals

- a. 2725393528
- b. 2725393528 Spouse
- c. 2775649783 Hearing – Included in error, hearing is on October 12, 2020

B. Fifth Third – Authorized Signers Resolution Form

C. Fifth Third – Certificate of Resolution

D. Fifth Third – FTIS Contact Personnel Form

Motion – to have Chairman Opolski sign the Fifth Third Authorized Signers Resolution Form, Certificate of Resolution and FTIS Contact Personnel Form: *By R. Kosmack, seconded by D. Riehl.*

Legal Report

A. Willis Tower Watson

Mr. Castle provided the Board with a copy of the Master Program Agreement between the VEBA and WTW. The Agreement is scheduled to expire the end of 2020. Termination may occur at the end of the initial term and requires at least ninety (90) days advance written notice.

Motion – to terminate the Agreement between the VEBA and WTW: *By R. Kosmack, seconded by D. Riehl.*

B. 12/31/2019 Summary Annual Report

Mr. Castle presented the 12/31/2019 Summary Annual Report to the Board for review.

Motion – to accept and approve the 12/31/2019 Summary Annual Report: *By R. Kosmack, seconded by D. Riehl.*

C. Restatement of RHC Trust Agreement

Mr. Castle provided final draft of the Restatement of RHC Trust Agreement for the Board to review and approve.

Motion – to accept and approve the Restatement of the RHC Trust Agreement as presented: Super Majority Vote Needed.

Andy Dillon – Yea
Floyd Allen – Yea
Richard Kosmack – Yea
Dan Bojalad – Yea
Tracy Shippy – Yea
Brian Riehl – Yea
Chet Opolski – Yea

Motion passed with 7 Yeas and 0 Nay

D. Public Participation at Meetings

Mr. Castle provided a copy of the Board's current Meeting Participation Guidelines to the Board. He informed the Board that since the Board's Rules of Procedure were recently updated on August 24, 2020, the Administrative Committee has recommended that the Board rescind the existing Meeting Participation Guidelines.

Motion - To affirm the Admin Committees recommendation to rescind the existing Meeting Participation Guidelines: *By D. Bojalad, second by R. Kosmack.*

- Motion Carried – unanimously

Correspondence

A. BeneSys Navigator 3Q Newsletter

Ms. Gjorgjevski presented the new BeneSys Navigator Newsletter to the Board for review and informational purposes. These newsletters will be going out to all Trustees and Plan professionals from BeneSys quarterly going forward.

Business Agent Report

Chairman Opolski shared with the Board that the response to the Newsletters continues to be positive. Member feedback regarding the benefit enhancements has also been very good. He thanked Ms. Crosby for her work on the Open Enrollment documents.

New Business

A. Priority Health Separate Mailing for Out-of-State Members

Ms. Crosby explained to the Board that in a meeting with Mr. Crofoot from Priority Health he mentioned having a Flyer for out-of-state members explaining the “Multi-Plan” Network that they will be offering in 2021. They were not able to have the flyer ready for the Open Enrollment Packets so how would the Board feel about doing a separate mailer to Out-of-State Members. The Board agreed that this would be a great idea.

B. Priority Health PPO Rate Sheet

Ms. Gjorgjevski presented the Priority Health PPO Benefit Rate Sheet for to the Board for review and approval.

C. Priority Health HMO Rate Sheet

Ms. Gjorgjevski presented the Priority Health HMO Benefit Rate Sheet for to the Board for review and approval.

Motion - To approve the Priority Health Rate Sheets for PPO & HMO and authorize Chairman Opolski to sign those documents: ***By D. Bojalad, second by D. Bojalad.***

- Motion Carried – unanimously

Unfinished Business

A. Weiler Settlement Surplus Funds

Mr. Castle stated there was nothing new to share.

B. 2021 Current Enrollment/Pre-Open Enrollment Letter Final

Ms. Crosby presented the final Current Enrollment/Pre-Open Enrollment Letter to the Board for their review. This letter was mailed to all members on September 22, 2020.

C. 2021 Open Enrollment Documents Final

Ms. Crosby presented the final Open Enrollment Documents to the Board for their review. These packets will be mailed to all members on October 1, 2020

D. 2021 HRA Claim Form Update/Edit

Ms. Crosby presented to the Board, the updated 2021 HRA Claim Form and reviewed changes that she hoped would make the process easier for members and for Claims processing. The Board will review and give feedback at the next Admin Committee meeting.

E. Priority Health –End of Year Pandemic Credit

Chairman Opolski wants this to be kept on agenda until we learn more from Priority Health as to the possibility of an end of the year Pandemic Credit.

Mr. Sinagra left the meeting at 10:55 am as the Board was entering closed session.

Motion – To enter into closed session at 10:55 am to address appeals, administrative appeals containing confidential personal health information under HIPAA: By T. Shippy, seconded by D. Riehl.

- Roll call vote: Bojalad – yes
Opolski – yes
Roehl – yes
Shippy – yes
Kosmack – yes
Allen – yes
Dillon – yes

The Committee exited closed session at 11:21 am.

Motion – for participant 2725393528 to affirm the recommendation of the Admin Committee and approve Appeal for member to be enrolled in 2020 HRA benefit: By R. Kosmack, seconded by D. Bojalad.

Motion – for spouse 2725393528 to affirm the recommendation of the Admin Committee and approve Appeal for spouse to be enrolled in 2020 HRA benefit: By R. Kosmack, seconded by D. Bojalad.

Mr. Castle presented matters regarding member 2804117516 to the Board. Discussion took place. Mr. Castle will write up details of the VEBA's duty disability HRA benefit to provide to the City of Detroit.

Trustee Comment/Open Forum –

Chairman Opolski discussed the possibility of relaxing the rules of meeting in person. BeneSys offices are still closed to visitors and the conference room at the RDPFFA office can

accommodate 5-6 people with the social distancing guidelines. It was decided to continue with virtual meetings through October 2020.

Adjournment

Motion – to adjourn: *by R. Kosmack, seconded by D. Bojalad.*

- Motion Carried - Unanimously

Meeting adjourned at 11:27 am.