

CITY OF DETROIT POLICE AND FIRE RETIREE HEALTHCARE TRUST



Admin Committee Meeting Minutes

Monday, January 8, 2024

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

Trustees:

Chet Opolski

Dan Bojalad

Greg Trozak

Brian Roehl

Rick Kosmack

Role:

Chair

Trustee

Trustee

Trustee

Trustee

Trustee Excused Absence: Tracy Shippy

Others present: Brian Green, AndCo.

Louis Sinagra, Member (via phone)

Legal Representation: Aaron Castle

BeneSys Representation: Jennifer Crosby

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

Motion – To accept the agenda dated January 8, 2024: By D. Bojalad, seconded by B. Roehl.

- Motion Carried – Unanimously

Copy of the previously approved Administrative Committee Meeting minutes from December 4, 2023, were presented.

Public Comment – None

AndCo. Consulting – Brian Green

Mr. Green addressed the committee regarding the trades that were approved at the last Board meeting. The trades were completed, however, the issuance of dividends to the account created additional share of the Fidelity LCV fund to the account on Friday after the trade ticket was submitted. As a result, the account has some additional shares, and the intent was to liquidate all of them. Brian will be working with Fifth Third to get this taken care of.

He also updated the Committee that a Capital Call has come in from Foundation Infrastructure Debt Fund and is due by January 22, 2024. He will be setting everything up for that as well.

Trustee Roehl stated that he reviewed the Consolidated Statement for November 2023 from Fifth Third that is provided in the materials today. He would prefer that the investments be ordered by maturity date rather than alphabetically and he questions some of the accuracy of the statement. Brian will work with Fifth Third on getting this corrected and updated.

Legal Report

A. HRA Reimbursement Rules

Per the Board's request Mr. Castle reviewed the IRS Guidelines regarding the required substantiation of all qualified medical expenses. His opinion is that an invoice or statement from a treating physician is an acceptable form of substantiation under the HRA, provided that the invoice or statement includes the following information: providers name, date of service(s), recipient of service(s), description of services (s), and the amount owed by the recipient of the service(s).

Motion – To recommend to the full Board to update the HRA forms and the BeneSys claims process to allow the use of invoices or statements for reimbursement given that they provide: providers name, date of service, recipient of service, description of service and the amount owed by the recipient of the service: By B. Roehl, seconded by R. Kosmack.

- Motion Carried – Unanimously

B. Rules of Procedure

Mr. Castle provided a redlined draft of the revised Rules of Procedure that takes into consideration Michigan Public Act 214 of 2023 (H.B. 4346) Open Meetings Act Amendments that will become effective on February 13, 2024. Discussion took place.

Motion – To recommend to the full Board to accept and approved the draft of the revised Rules of Regulations as provided: By G. Trozak, seconded by D. Bojalad.

- Motion Carried – Unanimously

Administrator Report/Administrative Committee Report

Ms. Crosby presented the Appeals to the Admin Committee.

A. Appeals

a. 2823825582

At the last Board meeting this Appeal was tabled for an additional 30 days to allow time for the Guardian to respond with the requested documentation. Ms. Crosby updated the Committee that nothing has been received from the Guardian's office. She did speak with the members niece who was looking for an update but all she could say was that the Guardian's office has not responded. A final decision will be made at the next Board meeting.

b. 2742627458

Motion – To recommend to the Board approval of the Appeal for participant 2742627458 for enrollment in HRA effective January 1, 2024: ***By G. Trozak, seconded by R. Kosmack.***

- Motion Carried – Unanimously

c. 2796374284

Motion – To recommend to the Board approval of the Appeal for participant 2796374284 for spouse to have 2022 HRA Reimbursement paid: ***By B. Roehl, seconded by R. Kosmack.***

- Motion Carried – Unanimously

d. 2826801009

Motion – To recommend to the Board approval of the Appeal for participant 2826801009 for enrollment in HRA effective January 1, 2023: ***By B. Roehl, seconded by D. Bojalad.***

- Motion Carried – Unanimously

Business Agent Report

Mr. Opolski updated the Admin Committee regarding the Medicare Part B Credit for Priority Health participants. It was discovered last week that there was a separate deposit from SSA for some members and the amounts varied up to \$50. This morning Ms. Berkley with Priority Health and Mr. Opolski spoke with Medicare and discovered that the reason for the extra deposit was because some members had the full Medicare Part B premium taken from their SSA check and this second deposit was to correct that. Medicare is mailing a letter to these members letting them know what happened and that this will be corrected on their February 2024 SSA deposits. In addition, the reason that the amounts vary is because some members have requested that their SSA payments be taxed.

New Business

A. Fifth Third Completed Trades Issue

This item was discussed earlier by Mr. Green.

B. Member Complaint

Mr. Opolski shared some correspondence he had with a member after having sent one of his Newsletters. This member had complaints regarding the lack of insurance coverage for pre-65 members and stated that his wife will be retiring soon, and he will lose coverage completely and he just feels that something more should be done. After discussion of the members concerns it was decided that Ms. Crosby will reach out to him and fully explain what benefits he has available for not just himself but his wife also and how to effectively use them.

C. 2024 Board Meeting Change

Mr. Opolski discussed the November Board meeting, and it was determined to schedule it for November 25, 2024. Ms. Crosby will update the Public Notice and post it.

D. HRA Administrative Check Fee

Ms. Crosby updated the Committee regarding the first check run for 2024 being delayed. She explained that the increases to the HRA's and removal of the HRA for Priority Health participants and the check run got crossed and everyone ended up in a negative balance on Friday evening, so the check run was cancelled. As a result, this morning everything has been backed out and is being corrected step by step so that a successful check run can take place with the correct HRA amounts and the \$2 admin fee deducted properly. She informed the Committee that the check run will hopefully take place this afternoon. She will keep Mr. Opolski updated throughout the day.

Unfinished Business

A. Fifth Third November Consolidated Statement & Email

This item was discussed earlier by Trustee Roehl and Mr. Green.

B. Direct Deposit Letter/Form Included with Checks for December 2023

Ms. Crosby updated the Committee that this was successfully completed. The Admin Committee requested that BeneSys continue to do this for the next 6 weeks to encourage members to sign up for Direct Deposit.

C. 2024 HRA Form Supporting Documentation Verbiage Update

Ms. Crosby will be updating the 2024 HRA Form to reflect the information provided earlier in the meeting by Mr. Castle and present it at the Board Meeting for approval.

E. DOL re VEBA Grant Program

Mr. Castle stated that he has no update at this time regarding the VEBA Grant Program and the letter that the Board submitted.

Correspondence

A. Boyd Watterson GSA Fund Admittance Letter

Trustee Comment/Open Forum - None

Adjournment

Motion – To adjourn the Administrative Committee Meeting: By G. Trozak, seconded by B. Roehl.

Motion Carried – Unanimously

Meeting adjourned at 10:33 a.m.