

CITY OF DETROIT POLICE AND FIRE RETIREE HEALTHCARE TRUST



Board Meeting Minutes

Monday, April 22, 2024

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

Trustees:

Chet Opolski
Richard Kosmack
Dan Bojalad
Tracy Shippy
Greg Trozak
Brian Roehl
Floyd Allen (via Teams)

Role:

Chairman
Trustee
Trustee
Trustee
Trustee
Trustee
Trustee

Others present: LaDominic Brandon Berkley, Priority Health (via Teams)
Rob Roberts, Priority Health (via Teams)
Louis Sinagra, Member (via phone)

Legal Representation: Aaron Castle

BeneSys Representation: Violet Gjorgjevski and Jennifer Crosby

The meeting was held In-Person at the BeneSys Office, Troy, MI

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

Motion – To accept the agenda for April 22, 2024: *By D. Bojalad, seconded by B. Roehl.*

- Motion Carried – Unanimously

Public Comment – None

Priority Health – LaDom Brandon Berkley & Rob Roberts

Ms. Berkley discussed with the Board potential benefit enhancements for 2025. The Board will need the completed Actuarial Valuation for December 31, 2023, before any real discussions can take place but a general idea of possibilities was discussed.

Ms. Berkley also stated that although Priority Health doesn't have any recourse when it comes to the Medicare Part B Credit, they are willing to help participants as much as possible in finding answers if they are encountering problems getting their monthly credit.

Regular Minutes

Motion – To approve the Regular Meeting Minutes from March 18, 2024, Special Meeting Minutes and Closed Meeting Minutes from April 1, 2024, and the Admin Committee Meeting Minutes and Closed Meeting Minutes from April 8, 2024: ***By B. Roehl, seconded by T. Shippy.***

- Motion Carried – Unanimously

Financial Consultants - None

Financial Reports

BeneSys provided the March 2024 Fifth Third Statement and the February 2024 Financial Statements for review.

Motion - pay the Bills for Approval with correction: ***By B. Roehl, seconded by D. Bojalad***

Administrative Reports

A. Appeals

a. 2783242998

Motion – To approve the Level 2 Appeal for participant 2783242998 for enrollment into the Under \$75,000 household income and on the public exchange HRA for the 2023, as recommended by the Administrative Committee: ***By T. Shippy, seconded by R. Kosmack.***

- Motion Carried – Unanimously

b. 2685683627

Motion – To approve the Level 2 Appeal for participant 2685683627 for member and spouse enrollment in HRA effective January 1, 2023, per the recommendation of the Administrative Committee: ***By T. Shippy, seconded by R. Kosmack.***

- B. Roehl Opposed - Motion Carried

c. 2734383383

Motion – To approve the Level 2 Appeal for spouse of participant 2734383383 for deceased member and surviving spouse to be enrolled in HRA effective January 1, 2023: ***By D. Bojalad, seconded by T. Shippy.***

- Motion Carried – Unanimously

B. BeneSys Claims Performance Report 1st Quarter 2024

Ms. Crosby reviewed the first quarter 2024 claims performance report with the Board. She informed the Board that BeneSys did meet the performance guarantee for claims performance for the first quarter of 2024.

C. BeneSys Telephone Response Time Report 1st Quarter 2024

Ms. Crosby reviewed the first quarter 2024 telephone response time report with the Board. She informed the Board that BeneSys did not meet the performance guarantee for telephone response time for the first quarter of 2024.

D. BeneSys Claims Accuracy Report 1st Quarter 2024

Ms. Crosby reviewed the first quarter 2024 claims accuracy report with the Board. She informed the Board that BeneSys did meet the performance guarantee for claims accuracy for the first quarter of 2024.

E. BeneSys Financial Report Accuracy

An explanation of previous financial reporting inaccuracy was provided from the BeneSys Staff Accountant. When the Trust transitioned between Morgan Stanley and Fifth Third the accounts took a period of time to transition and balance which caused the financial reporting to be inaccurate. This has now been corrected by both Fifth Third and BeneSys.

Legal Report

A. Fiduciary Liability Policy Renewal Quote Letter

Mr. Castle provided the renewal of the Fiduciary Liability Policy to the Board. Coverage and cost remain the same.

Motion – To approve the renewal of the Fiduciary Liability policy as presented: ***By T. Shippy, seconded by G. Trozak.***

- Motion Carried – Unanimously

B. HRA OTC/Supplements Policy

This item is in progress.

C. VEBA Grant Funds

Mr. Castle provided a revised agreement with Butzel Long showing that the RDPFFA will be responsible for their fees.

Correspondence

A. City of Detroit General Retiree HCT Letter to DOL

Business Agent Report

Chairman Opolski informed the Board that he was on a vacation. While he was gone member issues and concerns were handled by Ms. Gjorgjevski and Ms. Crosby.

New Business

A. Surviving Spouse Enrollment Materials from Kapnick

Ms. Crosby informed the Board that recently a surviving spouse called the BeneSys Eligibility Team and was confused because she received enrollment information from Kapnick after her husband passed away. Legal Counsel had sent written correspondence to Kapnick last Fall during Open Enrollment letting them know that they were reaching out to Surviving Spouses for enrollment in error. The reporting from RSCD was not filtering out Surviving Spouses of Pre 2014 retirees from the reporting they were providing to Kapnick. Apparently, this has not been corrected. Mr. Castle will send another letter.

Unfinished Business

A. Priority Health \$50 Buy Back Credit

Ms. Gjorgjevski stated that a member had called the BeneSys Eligibility Team saying that he was trying to find out if he was truly getting his \$50 buy back credit, but Priority Health was just transferring him around and had no answers. Mr. Robert's from Priority Health reached out to the member and was able to determine that he had spoken to SSA office, and he is getting his buy back credit.

B. COPS Trust/Delta Dental Dual Enrollment

Ms. Crosby provided the Board with information that there are 12 participants who have chosen to dually enroll for coverage and Delta Dental has paid out about \$2,000 for the coordination of benefits.

C. Actuarial Valuation December 31, 2023

Ms. Crosby updated the Board that all the requested information has been provided for the December 31, 2023, Actuarial Valuation.

D. Audit December 31, 2023

Ms. Gjorgjevski informed the Board that Plante Moran will be attending the May 13, 2024, meeting to present the Audit for December 31, 2023.

Trustee Comment/Open Forum

Comment was made that Priority Health didn't seem prepared for the meeting this morning. If they aren't prepared at 9:30 a.m. please move them to later in the meeting rather than have a delay.

Adjournment

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

- Motion Carried - Unanimously

Meeting adjourned at 10:34 a.m.