

USG Retiree Council Fall Meeting, revised
On-Line Meeting using Zoom
September 30, 2022

9:00-9:05	Chair Calls the meeting to order-Nancy McDuff
9:05-9:20	Secretary calls the role of institutions-Debbie Durden Institutions will be called in alphabetical order
9:20-9:30	Committee Report-- USGRC Communications Committee and USG Open Enrollment Communications Committee-Dennis Marks
9:30-10:00	Introduction--Dr. Ashwani Monga, Executive Vice Chancellor for Academic Affairs; Dr. Dana Nichols, Vice Chancellor for Academic Affairs
10:00-10:25	Health Insurance Updates and Report from the Total Rewards Steering Committee (TRSC)--Karin Elliott, Associate Vice Chancellor, Total Rewards
10:25-11:25	Alight (formerly Aon) Retiree Health Insurance Benefits Update--Alight Retiree Health Exchange, Mat Burkley
11:25-11:35	10 minute break
11:35-11:55	Best Campus Retiree Practice--Debbie Durden and Martha Wicker, Clayton State's Teaching and Learning Innovations Grant program sponsored by their Retiree Council
11:55-12:00	USG Well-Being Funding Review Committee--Sara Conner
12:00-12:05	Retirement Advisory and Investment Committee--Dorothy Zinsmeister
12:05-12:15	USG Faculty Council Report--Rich Foreman, Albany State
12:15-12:25	USG Staff Council Report--Jasper Stewart, GA Southern
12:25	Old/New Business--Nancy McDuff
1:00	Adjournment--Nancy McDuff

Committee Reports (Please see appendices for details)

Please note that the Spring 2022 meeting minutes were approved via votes cast on email

University System of Georgia Retiree Council (USGRC) Meeting
Meeting NOTES
September 30, 2022

(held remotely over Zoom)

Present:

USGRC Unit Representatives : Augusta University (Richard Harrison, Voting Representative); Clayton State University (Martha Wicker, Voting Representative, Jim Braun, Alternate, Debbie Durden, Secretary, USGRC, Greg Kordecki, Treasurer, CSU Retiree Assn); College of Coastal Georgia (Rebecca Farrow, Alternate); Fort Valley State University (Gwen Reeves, Voting Representative); Georgia College & State University (David Muschell, Voting Representative, Paul Jahr, Alternate); Georgia Gwinnett College (Roger Ozaki, Voting Representative); Georgia Highlands College (Ken Weatherman, Voting Representative); Georgia Institute of Technology (Joseph Hughes, Voting Representative; Wayne Book, Alternate, Ron Bohlander, former President, USGRC); Georgia Southern University (Sara Connor, Voting Representative); Georgia Southwestern University (Richard Barringer, Voting Representative); Georgia State University (Ted Wadley, Voting Representative, Sandra Owen, Alternate); Kennesaw State University (Dorothy Zinsmeister, Voting Representative, Chuck Aust, Alternate); Middle Georgia State University (Bob Kelly, Voting Representative, Mike Womack, Alternate); University of Georgia (Griff Doyle, Voting Representative, Nancy McDuff, current Chair, USGRC); University of West Georgia (Meg Cooper, Voting Representative, Anne Richards, Alternate, Mitch Clifton, immediate Past President, USGRC); Valdosta State University (Dennis Marks, Voting Representative).

University System of Georgia Central Office Representatives:

Ashwani Monga (Executive Vice Chancellor for Academic Affairs and Chief Academic Officer)
Dana Nichols (Vice Chancellor for Academic Affairs)
Karin Elliott (Associate Vice Chancellor for Total Rewards)
Anessa Billings (Executive Director of Health and Voluntary Benefits)

USG Faculty Council Representative: Chair: Richard Foreman (Albany State University)

USG Staff Council Representative: Chair: Jasper Stewart (Georgia Southern University)

Alight Retiree Health Solutions:

Mat Burkley, Implementation Client Manager
Steve Cox, Client Delivery Officer - Benefits Administration
Stacey Harrington, Vice President Carrier Solutions

Institutions not represented (10): Abraham Baldwin Agricultural College, Albany State University, Atlanta Metropolitan State College, Columbus State University, Dalton State College, East Georgia State College, Gordon State College, Savannah State University, South Georgia State College, University of North Georgia.

Nancy McDuff, Chair, USGRC, opened the meeting at 9:02 am and welcomed those in attendance. She asked persons who had questions to put them in the chat or use the raised hand function in Zoom, both of which would be monitored by Mitch Clifton. She thanked all those involved in making this meeting possible, including Ron Bohlander for his technical expertise with Zoom, Debbie Durden (Secretary) , and past-Chair of the USGRC, Mitch Clifton. She also thanked Karin Elliott and Anessa Billings for all their trouble shooting efforts when retirees needed help dealing with Aon/Alight. She then summarized the agenda for today's meeting.

1. **Roll Call:** Debbie Durden, Secretary, called the roll. Most noted above as present were in the meeting at the time, except Dr. Monga, who was due to join the meeting at 10:30 am.

2. In his capacity as Chair of the Communications Committee, Dennis Marks shared a letter from Missy Cody, former Secretary and former past Chair of the USGRC, explaining that she was not attending today's meeting due to the death of her father. Thankfully, she explained, he had a long 100 years and died in his sleep. She expressed the hope that Hurricane Ian had not affected others in the group. Dennis also noted that Missy has been an active and vital presence to the efforts of the Council since its inception.

3. **Communications Committee.** [See Appendix A]

a. Chair Nancy McDuff explained that Karin Elliott and Anessa Billings often share communications to be distributed to retirees with Dennis before they are formally adopted and sent out because of his ability to ensure that such communications are clear and clarify differences between USG employees, pre-65 retirees, and Medicare-eligible retirees. She noted that health insurance issues become more complex every year, and praised the work of the USG Communications Committee for greatly improving communications about these.

b. Dennis reported for two committees: the **USG Open Enrollment Communications Committee** and the **USGRC Communications Committee**. For the first, he reported that the Committee meets weekly on Teams to review materials to communicate about USG Open Enrollment with active employees and retirees by mail, email, and text for USG Open Enrollment (October 24-November 4, 2022) for pre-65 retirees' health insurance and all retirees' life/dental/vision insurance through OneUSG. This is distinct from Medicare Open Enrollment (always October 15 - December 7) for post-65 retirees' health insurance through Alight. He also reported that in-person Benefits Fairs are back at almost all USG institutions. The USG Virtual Benefits Fair has been extended - to two weeks. Dennis encouraged attendees to spread the word about the USG Virtual Benefits Fair, as it offers much helpful information.

c. Dennis commended Anessa for doing an "absolutely fantastic" job keeping the USG HR Benefits webpages up to date and effective while also making the latest tweaks to webinars offered by the USG. He encouraged all those present to inform retirees of this resource because it contains good information and advice. He noted that **pre-retirees have to stop making contributions to their Health Savings Account at least 6 months prior to starting Medicare.** There are also webinars for those turning 65 and for those 65 and older who have HRAs about how to spend the money provided them. Dennis explained that the USGRC Communications Committee was initiated 6-7 years ago to enhance communication with retirees throughout the USG. He also underscored the need to continue forming retiree associations on campuses and

have Retiree Councils that enable retirees to have a continuing role with the institutions that formerly employed them.

d. His report [see Appendix A] also clarified the means by which anyone at VSU can send emails to VSU retirees (with the approval of a retiree moderator).

e. Dennis thanked Karin Elliott, Anessa Billings, and BeNedra Cleveland (Director of Benefits, Administration & Engagement, USG) for all they do for retirees, adding that they are "truly wonderful" to work with and have clearly demonstrated that they have the interests of retirees at heart. He also thanked Catherine Wills in VSU HR and Dr. Michael Black (VSU Director of Institutional Effectiveness). He explained that the father of Michael Black is a retiree, which has given Michael a personal perspective on circumstances facing retirees. He further reported that VSU has resumed holding in-person induction ceremonies for persons joining the ranks of the retired. The VSU Retiree Association asks for no dues the first year, \$10/year thereafter, or \$100 to become a Life Member. Since the life expectancy of a retiree is at least 10 years, he said he saw the latter membership option as a bargain.

4. Item of New Business - inserted due to extra time remaining before Dr. Monga joined today's meeting.

Nancy McDuff explained that the leadership of the USGRC has been considering a move back to in-person meetings if health conditions permit this, or to hybrid meetings. Given that there is a lot of technology and support needed for the hybrid meetings, this isn't thought of as a good option. Nancy asked for a show of hands to indicate whether persons in the group preferred meeting in-person instead of virtually. Nine attendees expressed a preference for in-person meetings in the near future.

5. Dr. Ashwani Monga/ Dr. Dana Nichols.

Nancy McDuff noted that we were very fortunate to be able to welcome Dr. Ashwani Monga to our meeting. Dr. Monga oversees the USG's academic enterprise, which a great many areas, including Faculty Development. He was formerly Provost in the Business School of Rutgers University, and is a Professor of Marketing in the School of Business at GA Tech.

She also welcomed Vice Chancellor Dana Nichols, who has only held her position in the USG for two weeks. Dr. Nichols was formerly Interim President of Georgia Highlands College and has also served in a prior position as Chief Academic Officer and Provost.

Dr. Monga opened his remarks by saying it was "so good to be here." He said he had heard wonderful things about this group from Karin Elliott and was delighted to be here. He explained that he is new to the USG and found the Retiree Council a unique thing, which he was happy was in existence here. He described it as an opportunity to leverage the knowledge and wisdom from persons in this group and was glad to see the meeting was well-attended. He said he was aware that many retirees wanted to do no more committee work or other institutional-related work once retired, but was pleased to see that this was not the case for all of them.

He stated that he wanted to reinforce how persons at the System office can support this organization, can leverage what retirees know, and can call upon retirees for help when it is needed.

Dr. Nichols echoed what Dr. Monga said about being excited that this is what is done in Georgia. She said she didn't know the USGRC was one of her responsibilities, but she was thrilled to learn that it was. She thought the group held a lot of collective brain power - and said that she is pleased that interfacing with it is something she gets to do at work. She explained that

this week was the end of her second week in her new position - and so far she loves it. She is still learning lots in her new role, even though she has been in the USG for a time. She lives in Cartersville. As a "fun fact" about herself, she described herself as "quite the bleeding heart for furry creatures that need a home." She rescues anything that doesn't have scales on it - dogs, cats, or other exotic pets. She herself has two rescue cats and two dogs, no children. She added that she looked forward to getting to know persons in the USGRC more.

Dr. Monga: We appreciate your time in being here.

Nancy McDuff: We are hoping that a change in by-laws might occur to make sure that each campus has a retiree organization. Several campuses in the USG do not have such an organization. There are also several we believe have organizations, but they do not send representatives to our meetings. What can we do to assist the USG in setting these up so we can achieve more as a group?

Dr. Monga: We can't enforce their being set up - but we can encourage this. I don't know more at this point. What it means for us, however, is that this group represents a "storehouse of knowledge" for us. I would like to make contacts with you for help I might need. You have the experience in the System, but are not currently impacted by whatever is happening on campus. You may be able to give us an unbiased opinion about how to handle given matters as a result.

Also, sometimes we need to fill a position temporarily. I would like your group to be a resource in this regard. I'd like to be able to ask if you are aware of anyone with the skills to fill a given position for a time. Perhaps you could provide mentoring opportunities for faculty who don't feel comfortable talking to their supervisors. The same is true for staff. We have systems in place for such situations, but because you have some distance by not being current employees you may be able to provide a more objective perspective on such things. These are things we may be able to reach out to you to discuss.

Dana Nichols: Coming from a USG institution not so long ago, I know we didn't at Georgia Highlands do a great job of engaging retirees. I wonder if sometimes the representatives who agree to serve at one time changed their contact information subsequently. It may be a good time to update with the institution. I don't know how well retiree representatives are trained or are told what their responsibilities are. I think systematizing how retirees are made aware of this might be a good thing to talk about.

Karin Elliott: This is something we have struggled with since the beginning of the Retiree Council. Some institutions are very engaged, others are not. It might be helpful if Dana and HR and the Foundations and I working together can see if we can garner interest from retirees on given campuses. I know everyone is overwhelmed with jobs they have, but we can do outreach.

Dana Nichols: I'm impressed that Dr. Monga has gotten onto each campus. In the coming months, I plan to visit each institution. Maybe representatives there can speak to the importance of retiree organizations. I'm happy to include you in my visits if that would be helpful.

Dennis Marks: Dr. Nichols, what you said is very helpful. We have been working very closely with Marti Venn before her retirement to find ways the USG could help make would-be retirees

aware of opportunities to become emeritus faculty. Ron Bohlander detailed how difficult it is to find out about the process of becoming an emeritus professor. I'm sure there is a dossier somewhere in your office that would help in regularizing this.

Ron Bohlander: I had a good chat with Dana about this yesterday. I wanted her to know that the USGRC is not just concerned with events on campuses, but its members are vital and want to support institutions. Also, institutions have no problem losing track of representatives on campuses. Generally speaking, those campuses with active retiree organizations see to it that we have active representatives on the USGRC. The biggest problem is on campuses where there is no active retiree group on campus. We'll help identify these - and hope you can encourage the creation of retiree associations for the benefit of retirees and the USG.

Meg Cooper: I would be most interested in meeting with Dana when she visits our campus. Sometimes our retiree organization feels very isolated from the administration. So anything we can do would be very welcome.

Dana Nichols: Given COVID restrictions, it must feel very isolated. I'm happy to engage in this way. And Ron, I'd appreciate it if you'd follow-up by providing me with a list of active retiree organizations. We did have conversations about the emeritus conundrum. So I'm on it. I will reach out to Linda Noble and Marti Venn. Marti will come back part-time and we'll keep that ball rolling. By the way, call me Dana, not Dr. Nichols.

Ashwani Monga: And, likewise, call me Ashwani.

Do you have a database currently that includes in what prior roles your members have served? You can do this through Qualtrics if you don't have one. If we do need help, we may come to know someone will leave, but not be able to hire someone for 2-3 months after they retiree. I would know from such a list if there are people I can approach. The data would still be confidential regarding who is leaving. We know some have had experience with faculty/staff mentoring. And we know some need more help, but want an outside perspective. We want to hold on to retirees who might be able to talk to folks. This could help us with retention of faculty/staff. These are not things I can publicly send to a listserv.

Nancy McDuff: Individual campuses may have their own databases. But we don't have one system-wide.

Ashwani Monga: I'm thinking it would be okay to see if retirees would be interested in giving back. It may be a small group willing to do this. You are the committed people. Many don't want to be bothered once they retire. Maybe they could be given the opportunity to say how they'd like to give back and provide us with some contact information (e.g., email, phone) for that purpose. We may need some help with retention or some other thing. I'm a marketing professor so I think in terms of surveys. One could put together a simple survey - asking if retirees are open to ways they can give back and, if so, asking for the contact information they prefer to give out.

Anne Richards: Aside from the issues that have arisen here, what goals do you already have in mind for the coming year?

Ashwani Monga: Both the Chancellor and I knew that some things in the USG were works in progress. My priorities are:

(1) data-driven decision-making. How do we keep a pulse on the system based on real, current data?

(2) What are we doing for workforce development? This is something we want to do, the state wants us to do. That, to me, is something we need to sharpen our focus on more. It has implications for which academic programs get approved. I have another Vice Chancellor who is the head of innovation. Looking at supply/demand gaps - and how we can collaborate across institutions if one can't do it on their own. How can we reinvent ourselves?

Nancy McDuff: Thinking about the database on retirees . . . perhaps we could send this survey out through the Council before it goes systemwide.

Ashwani Monga: Send us a draft first. Myself, Dana Nichols and Karin Elliott may be able to help. I may want to know who like-minded people are who are working on particular issues. I'd want to know about affinity groups on campuses. If you have professors of physics who meet together, for example, you can ask someone in this group to reach out to others in the same area.

Dana Nichols: Again, I'm thrilled to work with your group. Feel free to reach out. I am a former English Professor so I will take a red pen out if you send me a draft.

Ashwani Monga: Dana will be your main contact with our office.

6. Report from **Karin Elliott**.

Summarizing the 2023 Healthcare Plan presentation she made to the Board of Regents on August 9, 2022, [See Appendix B] Karin shared the information below:

The Total Rewards Steering Committee

Committee members are currently as follows:

Dr. Paul Jones - Chair and Presidential University Sponsor, President of Fort Valley State University

Dr. Valerie Hepburn - USG retiree, Sr. Health Policy Consultant, USG, former President, College of Coastal Georgia/UGA

Traycee Martin - VP for Finance and Administration, Valdosta State University

Lori McCarty - Assistant VP of Human Resources, Dalton State College

Dr. James Merton - Prof. and Chair, Dept of Economics, Andrew Young School of Policy Studies Georgia State University

Karen McDonnell - Assistant VP of Human Resources, Kennesaw State University

Dr. Doug Miller - Professor of Cardiology and Population Health Science, Medical College of Georgia, Augusta, GA

James Shore, Sr. - Sr. Associate VP for Finance and Administration and Budget Director, University of Georgia

Dr. Christie Stewart - Sr. Academic Professional, School of Biological Sciences, Georgia Institute of Technology
Dr. Stuart Tedders - Dean, College of Public Health, Georgia Southern University
Dr. Henry N. Young - Kroger Professor, Dept. Head UGA Clinical and Administrative Pharmacy, University of Georgia

Karin explained that several former members of the TRSC had retired and new members have been invited on. They are still expecting to get some new members from GA Tech and UGA. They look for representatives with backgrounds in healthcare, finances, research on policy. Christie Stewart's area of expertise is well-being. They have new thoughts and ideas and questions about why we do what we do. We had higher cost increases in the USG plan than has been seen before. Cost for the plan was 49 million dollars this past year. That's quite a big increase (12-13%). What's happening in healthcare is that Medicare is good at managing costs. For employees there are costs of inflation, supplies, recruitment of personnel. Stresses include a lot of struggles in hiring and retention of staff. We still see increasing utilization around pharmacy and mental health. During COVID, tele-mental health usage increased significantly. We thought that would come down, but that has not been the case. People continue to use these resources. That drives up costs.

These things we look at with the TRSC. They help us look at some options.

Karin noted that she made sure that what Mat Burkley will be sharing from Alight Retiree Health Solutions this time is ready to go out to the Council - so we won't have to get approval before this occurs.

She also stated that those in her office were working very hard on communications for retirees. In finalizing these, she thanked Dennis Marks for the very important assistance he provides. She explained that she would need to jump off of this meeting to attend the Retiree Advisory Meeting that reviews the ORP, 403B and 407 accounts. That meeting is currently taking place. Working with Captrust, those on the committee listen to vendor presentations once a year. Today's presentation will be made by Fidelity. After her presentation, Karin said Anessa would remain on the call to address questions that might arise.

Healthcare Plan Benchmarking

* We compare the performance of our plan against similar employers in higher education and the regional and national markets through the Aon, Health Value Initiative Study Price Waterhouse Cooper - looking at trends. A huge dip in costs occurred during COVID when surgeries were delayed. There was a big bounce-back in 2021. We've added new staff in our office to deal with such matters.

We are about ten million dollars over our projected budget with Aon - related to COVID costs, and some performance costs. We've had a lot of discussion about increasing premiums. The Governor announced a \$5,000 increase in salaries because individuals in the USG have not received a pay increase over the last four years. The focus now is on retaining the cost of premiums in light of the increase in inflation.

This includes over 5.9 million employees and around \$78 billion in healthcare expenditures. Comparisons are made to higher education peers, the Georgia market, a subset of organizations

with employees in Georgia, the entire database which includes over 700 organizations (small and large) across the US.

Healthcare Plan Performance vs. Trend

Actuals (Active & Pre-65)	2017	2018	2019	2020	2021	2022 (projected)
USG percentage change to actual claims cost per covered employee over prior year.	3.7%	7.3%	1.7%	(4.2%)	7.4%	4.3%
National Healthcare Cost Trend	5.5%	5.7%	5.7%	6.0%	7.0%	6.5%

2023 Budget Projection

- * As a reminder, 2022 updated projection - claims costs at approx. \$10 million over budget.
- * 2023 budget projection - initially calculated at \$49.8 million increase or 9.3% increase over previous year's projection.
- * Recommending increases in surcharges and plan design changes to lower overall increase in costs.

To address added costs, all plans will see an increase in surcharges. The TRSC increased the surcharge for tobacco use from \$100-\$150 per month for employee, spouse or dependent children 18+ who use tobacco. The USG will provide support to those trying to quit smoking. The working spouse surcharge was also increased from \$100-\$150 per month for employees who cover their working spouse under the USG plan when the spouse has an offer of coverage from their own employer. All of our plans have plan design changes. More people will have more out-of-pocket costs in the form of copays and there will be an increase in deductibles.

2023 Healthcare Plan Recommendation

Plan Design Changes

Consumer Choice HSA Plan

Increase in-network deductible from \$2,200/\$4,400 to \$2,500/\$5,000

Increase in network out-of-pocket maximum from \$4,000/\$8,000 to \$4,500/\$9,000.

Comprehensive Care Plan

Increase in-network deductible from \$750/\$2,250 to \$1,000/\$3,000

Increase in-network out-of-pocket maximum from \$1,750/\$3,500 to \$2,250/\$4,500

Increase emergency room copay from \$250 to \$300

Increase pharmacy out-of-pocket maximum from \$1,500/\$4,500 to \$1,750/\$5,250

BlueChoice HMO Plan

Increase specialist office visit and urgent care copay from \$70 to \$90
Increase outpatient hospital copay from \$250 to \$300 and inpatient hospital copay from \$500 to \$600
Increase emergency room copay from \$300 to \$400
Increase pharmacy out-of-pocket maximum from \$1,500/\$4,500 to \$1,750/\$5,250
Add preventive eye exam coverage

Kaiser Permanente HMO Plan

Increase primary care physician copay from \$20 to \$30 and specialist visit copay from \$35 to \$45
Increase urgent care copay from \$30 to \$40 and emergency room copay from \$250 to \$300
Increase outpatient hospital copay from \$100 to \$250 and inpatient hospital copy from \$250 to \$350
Change specialty pharmacy benefit from 20% (\$200 max) to 30% (\$250 max) and increase non-preferred brand copays from \$65 to \$75.

Health Improvement Programs

We continue to support Health Improvement Programs. Increased to \$200 last year the well-being credit. We continue that credit (which employees and spouses can earn for completing healthy activities). Diabetes and hypertension management are the highest prevalence conditions in our plan. We continue to offer diabetes management and prevention programs and weight management programs for employees and spouses who meet program criteria. If this can't be managed, the USG will have to go from generic prescriptions to others. Diet and exercise can help. Diabetes drives a lot of cost in our plan. Meds are very expensive. We will evaluate hypertension management programs for employees and spouses who meet program criteria. We will continue providing HSA matching contribution for employees enrolled in the Consumer Choice HSA plan - up to \$375 for employee only coverage and up to \$750 for family coverage. Impacted wisdom teeth extractions coverage was removed from all plans and added to the USG dental plan to bring it into alignment with the market. All plans will experience

No employee premium increases.

Institutional premium increases between 8% -15% depending on plan.

The **initial budget projection** for healthcare is \$49.8 million. With plan design changes, the projected increase is reduced to \$36.3 million. We will request an increase from the state (of \$18 million), but may not get it.

65+ Retiree 2023 Employer Contribution

Recommend maintaining the \$2,736 annual employer contribution to Health Reimbursement Account (HRA).

Premiums for supplemental plans in the Medicare-market continue to increase at a slower rate than non-Medicare plans- premiums decreasing for some plans.

Continue to provide catastrophic HRA to help retirees with very expensive drug costs.

2023 USG Open Enrollment

Karin mentioned that the new theme for this year is "Better Together." She added that the Chancellor thinks we're better when we meet in person.

Date for Open Enrollment:

Monday, October 24-Friday, November 4, 2022.

Employees must take action by November 4.

Employees must certify tobacco user status and working spouse surcharge each Open Enrollment or surcharges will be applied.

Active Open Enrollment. Most benefits will roll over from year to year. There are a few additional actions employees must make, however:

Employees must elect to contribute to their Flexible Spending Account (FSA) every year.

There are new vendors with plan enhancements. Employees may wish to take action.

Employees can make changes or corrections through December 31, 2022. This will be communicated to employees on Confirmation Statements.

Employees who notice errors on their January paychecks, can make updates through February 15, 2023.

Key Dates - re: Open Enrollment

September 12	Open Enrollment announcement postcard mailed
October 3	Open Enrollment website live and in-person Benefits Fairs begin Comparison Guide available online and paper copies
October 6	HIE #1 - Pre-Open Enrollment Email
October 13	HIE #2 - Open Enrollment is coming
October 14	Open Enrollment mailings start hitting homes (Active and Pre-65 Newsletter)
October 19	HIE#3 - Virtual Benefits Fair pre-registration emails
October 24	Open Enrollment and Systemwide Virtual Fair begins HIE#4 - Open Enrollment Begins and Virtual Fair live email for Active and Retiree groups
November 2	HIE#5 - Open Enrollment is ending soon.
November 4	Open Enrollment and Systemwide Virtual Benefits Fair Live events end
December 4	Systemwide Virtual Benefits Fair on demand ends

Dennis Marks: Any time you say "open enrollment" the words should be preceded by USG or Medicare.

Post-65 Retiree Medicare Open Enrollment

Saturday, October 15 - Wednesday, December 7.

Visit retiree.alight.com/usg

Call 1-866-212-5052

Hours during Open Enrollment: 8 am - 11 pm ET

Regular Hours: 9 am - 9 pm ET

Retirees' coverage will continue if they do not wish to make plan changes, or their plan is not going away.

Retirees should review and update their beneficiaries in OneUSG Connect - Benefits.

Retirees should take action by December 7, if enrolled in Medicare Advantage or Medicare prescription plan.

Retirees with a Medicare Supplement Plan have until December 31, 2022.

Retirees must remain enrolled in a healthcare or prescription drug plan through Alight Retiree Health Solutions (formerly Aon Retiree Health Exchange) to be eligible for the annual employer HRA contribution.

2023: \$2,736 remains the amount of the USG HRA contribution

Note: If hired on or after January 1, 2013, and planning to retire after January 1, 2023, post-65 retirees' USG HRA contribution will be based on years of service. Information will be available on the HR website. If you retire with 30 years of service, you get the full amount of \$2,736. If you retire with only 10 years, you will get only 21% of that amount. This was approved by the Board of Regents to be implemented January 1, 2023.

Key Dates for Post-65 Retiree Medicare Open Enrollment

October 1 - Medicare carriers must notify retirees of plan changes.

October 15 - Medicare Open Enrollment begins. ARHS Plan Cancellation Letters mail.

2023 Plan Information available.

October 19 - Post-65 Benefits (Life Insurance Only) Letter mailed.

December 7 - Medicare OE 2023 ends (Medicare Advantage and prescription)

December 13 - HRA Education Session #1

December 31 - Medicare Supplement deadline for coverage to be effective January 1, 2023

January 18 - HRA Education Session #2

USG Dental, Vision and Life Insurance - USG Open Enrollment October 24-November 4, 2022.

For persons post-65, nothing needs to be done in Open Enrollment unless you want to change something, but the USG recommends that retirees look at their prescription drug plans at a minimum. Anessa Billings underscored the importance of keeping the USG apprised of any updates on beneficiaries through OneUSG Connect.

Two additional HRA Education sessions will be held at other times in the coming year.

Dorothy Zinsmeister: Is this Open Enrollment document on the website?

Karin Elliott: No. We will post it later. We strive to get the bulk posted by October 3rd. We continue to add information. It will be similar to last year. There will be a section for pre and post 65.

Dorothy Zinsmeister: You mentioned an increase of \$49.8 million in healthcare costs. Is that what you are asking the Legislature to fund?

Karin Elliott: No. We shifted some costs for employees when they seek care. So our increase in cost is now \$36.3 million dollars. Our request to the state is for \$18 million.

Dorothy Zinsmeister: When will you hear if that will be funded?

Karin Elliott: Usually in the Fall. We are still getting lots of questions through the Office of Planning and Budget (OPB).

Martha Wicker: We have always invited an Aon representative to our campus. We are thinking of having retirees attend the webinars instead. The webinars are geared to new retirees who turn 65 in the new year.

Karin Elliott: We will do one specifically for retirees. We are working on this with Alight. It will happen at some point.

Anessa Billings: I'll pull the actual date and put it in the chat. There are two sessions added for those preparing to retire. They will include Alight.

Wicker: But will there be opportunities for people to ask questions? And will it be recorded for others to access later?

Ron Bohlander [to Karin Elliott]: Please be sure your presentation is sent to Nancy and Debbie for our minutes.

Nancy McDuff: Karin - thank you for your time. And we appreciate learning about how active employees are handled.

7. Presentation by **Alight Retiree Health Solutions** [See Appendix C]

Mat Burkey stated that it was always a great opportunity to get in front of the USGRC. Steve Cox said "Thanks again for having us here. It's always a joy."

Since this was her first time at the USGRC, Stacey Harrington introduced herself. She said she started with Aon 2.5 years ago. In the past, she worked for a Health Plan organization. She started in the Marketing Department, then moved to Product Development for experience on the Health Plan side. She said she was happy to be in attendance at today's meeting.

Steve reviewed the agenda for their presentation.

- Alight Re-brand.

- Carrier and Product Updates.

- Ongoing Retiree Support

- Improvements/Website Enhancements

- Supporting Annual Enrollment

- HRA/Your Spending Account Updates

He explained that Aon Retiree Health Exchange is now Alight Retiree Health Solutions. He, Mat and Stacey have been with Alight almost one year as of tomorrow.

All services have stayed the same. The same team that has managed the USG involvement in Aon is currently in place at Alight. There is a change in the website url, but the phone number remains the same. System integrations were completed in the summer. Rebranding efforts began in March and will continue through the end of Q (Quarter) 4.

2023 Medicare Market.

Medicare Annual Enrollment Period for 2023 is October 15 - December 7, 2022.

You should have received your new *Medicare and You* book. Released by CMS September, 2022. 2023 Part A/B premiums and deductibles announced by CMS on September 27th. It shows new deductibles and premiums for Medicare.

Medicare Part A (Hospital)

Premium is typically free for most beneficiaries.

Deductible of \$1,600 for 2023. It was \$1,556 (2022) and \$1,484 (2021).

Medicare Part B (Medical)

Premium in 2023 is \$164.90 - a 3% decrease.

It was \$170.10/month (2022) and \$148.50/month (2021).

Proposed legislation to phase in dental, vision and hearing benefits from 2022 to 2028 stalled.

Medicare Part D (Prescription)

Deductible 2023: \$505 max. It was \$480 (2022) and \$445 (2021).

There will be a Cost of Living Adjustment (COLA) that will amount to the largest increase in 4 decades. This is good news. The increase in Social Security payments will be 8.4%

Key Drivers Influencing the Medicare Insurance Market

Inflation Reduction Act of 2022

The Inflation Reduction Act has phased out certain costs over the next 6-7 years. This is good for those with diabetes. About 30% of persons in Medicare are diabetic. A lot are also pre-diabetic.

Federally negotiated drug pricing.

Drug manufacturers may have to pay rebates to Medicare.

Medicare Part D out-of-pocket exposure capped.

COVID-19

Medicare continues to cover the cost of COVID-19 tests, vaccines and boosters.

Insignificant impact on plan pricing.

2023 \$35 max copay for insulin
2024 Eliminate 5% catastrophic coinsurance & cap annual premium increases at 6%
2025 Cap Part D Annual exposure at \$7,000.

Implementation Timeline of the Prescription Drug Provisions in the Inflation Reduction Act.

2023

Requires drug companies to pay rebates if drug prices rise faster than inflation.

Limits insulin copays to \$35/month in Part D.

Reduces costs and improves coverage for adult vaccines in Medicare Part D, Medicaid & CHIP

2024

Eliminates 5% coinsurance for Part D catastrophic coverage.

Expands eligibility for Part D Low-Income Subsidy full benefits up to 150% FPL.

2024-2030: Limits Medicare Part D premium growth to no more than 5% per year.

This is a cap on what used to be a 20-40% increase.

2025

Adds \$2,000 out-of-pocket cap in Part D and other drug benefit changes.

2026

Implements negotiated prices for certain high-cost drugs.

10 Medicare Part D drugs

2027

Implements negotiated prices for certain high-cost drugs.

15 Medicare Part D drugs

Further delays implementation of the Trump Administration's drug rebate rule to 2032.

2028

Implements negotiated prices for certain high-cost drugs.

15 Medicare Part B and Part D drugs

2029

Implements negotiated prices for certain high-cost drugs.

20 Medicare Part B and Part D drugs

The donut hole is still frozen.

2026 and beyond - Medicare will take the top ten most utilized drugs and negotiate prices down.

Each subsequent year, they will take 15, 15 or 20 drugs, starting with Part B drugs, and renegotiate prices down.

2023 Medicare Supplement Outlook - Plans (see Appendix D)

Medigap Plan G is now the most common choice for newly-eligible Medicare beneficiaries.

Most carriers are continuing to underwrite switchers (F-to-G). They have clear "knockout" questions for chronic conditions.

Graduate impact on Plan F pricing. Increases in Plan F don't work because people want to stay in that plan.

No significant pricing impact post-pandemic.

2023 Plans and Pricing

Carrier/Plan options remain robust.

2023 premium rate filings now underway.

Medicare Part D - Prescription Drug Plans

Stand-alone prescription drug plans (PDP) remain available to ALL Medicare beneficiaries.

The average PDP monthly premium is projected to decrease next year:

from \$32.08/month in 2022 to \$31.50/month in 2023.

Part D Senior Savings Model Continues

Caps insulin at a \$35/month copay.

Over 100 carriers and 2100+ plans in 2022.

Expanded participation for 2023.

Phase-in period for Inflation Reduction Act - as indicated above.

Coverage Gap (Donut Hole) Coverage Gap remains "closed" or "frozen."

Members pay no more than 25% of the cost of covered medications w/in the Gap (for Brand Name and Generic drugs).

Disruptions - some related to M&A (Mergers and Acquisitions):

Carriers to communicate with members by September 20 regarding any PDP disruptions.

2023 Medicare Advantage Market

Medicare Advantage funding slated to increase in 2023.

48% of all Medicare beneficiaries are enrolled in a Medicare Advantage Plan for 2022 (over 28 million people).

Congressional Budget Office (CBO) projects penetration above 60% by 2032.

CMS to release 2023 Medicare Advantage premium and cost-sharing information late September or early October.

Enrollees with End Stage Renal Disease remain eligible for Medicare Advantage enrollment.

Increased number of MAPD and PDP plans will offer insulin coverage with a \$35 monthly copay (Senior Savings Program) - 2100+ plans currently.

Additional supplemental benefits for 2023 plans:

Flex Cards can be used for more than in the past (e.g., for utilities, rent and Healthy Food Allowances).

2023 Market Outlook

Continued Overall Stability.

Alight's bi-annual market assessment confirms continued stability of current offer.

Carriers offered through our Retiree Exchange represent 99% of all Medicare Advantage enrollees in the state of Georgia.

No immediate need/opportunity for additional carriers for AEP 2022-2023.

M&A activity and Joint Ventures:

Anthem BCBS changed parent company name to Elevance Health.

Anticipate PDP shopping/switching.

Opportunity to consider Medicare Advantage.

On-Going Retiree Support - Connecting with Retirees

We always say we are here to support retirees. As part of this, we encourage retirees to evaluate their plans. Now that some retirees have been in plans a few years it's important to assess your needs today as compared to what they were 4-5 years ago. People's lifestyles change. Underlying service provided by carrier should be reviewed.

Alight works with retirees, looking at the population enrolled for 2-3 years and starting to educate people who want to consider a Medicare Advantage plan. Alight personnel look at what

is now being offered to retirees that might be advantageous to them. We can send a series of communications to retirees.

We send a letter as a proactive approach to helping retirees take the first step in assessing their needs. We want to make you aware of this communication. Now, five years into the plan, we want to introduce this and see what you think about this type of support. This formalizes the idea of having retirees think about situations to be evaluated.

Ongoing Support provided includes:

- Outreach to target populations who have been in their medical plan at least 2 years.

- Educate retirees on the difference between Medicare Supplement and Medicare Advantage plans.

- Discuss what time of year retirees can change plans.

- Plan comparisons based on current health needs (either online with plan recommendation tool or over the phone with benefits advisor).

- Communications sent retirees throughout the year to evaluate their plan options.

- Those enrolled in Medicare Supplement are contacted in the spring, summer.

- Those enrolled in Medicare Advantage or who are interested in switching to Medicare Advantage are contacted during AEP (Open Enrollment period).

- Communications include

- Letter with pre-scheduled appointment with a benefits advisor,

- Insert with example saving information,

- Email to confirm appointment.

ENROLLMENT COMPLETED 2021 vs. 2022

2021 - total enrollments = 3081

Self-service = 34%

Agent = 66%

2022 - total enrollments = 3459

Self-service = 34%

Agent = 66%

In 2022 there have been approximately 17,800 unique USG users on Alight's website and over 29,900 visits.

Over 975 unique accounts have been created that are related to USG.

Just over 72% of all USG retirees have an online account established.

A screen shot of the rebranded "landing page" to understand more about Medicare through ALIGHT was shown to attendees. It shows opportunity to login in to your account or to review various Medicare Plans. One tab provides ease of navigation. Click on "Learn more" button to find Open Enrollment Frequently Asked Questions (FAQ), how to compare 2023

plans, things to know about open enrollment, and access a Plan recommendation tool. You can search for dental, vision, hearing plans.

The rebranding to Alight has enabled Alight to create a system that provides more accurate RX pricing for the selection of a pharmacy. Security enhancements are improved. Retiree feedback drives Alight's communications.

Annual Enrollment 2022 Planning

We start in January to assess how the prior year went using a strategic planning program sequence. We review key initiatives of 2021; make action plan updates, draft communication pieces, rebrand and assimilate as needed; finalize demand, supply, and licensing; finalize communications. Carrier disruptions are addressed in the third quarter of the year.

- Manage appointment volume.

- Track and report results (from October to December)

- Staffing is a result of that forecast.

- We will continue USG's specialized "podded" group.

- Began hiring May/June. Seasonal hires support additional volume. Contingency planning is built in.

Training is a massive effort that begins in June; involves updates on certifications (including state licensing, annual Medicare and Carrier certifications).

Carrier should send annual notice of change. There will be some prescription drug changes.

We sent lots of communications. Any plan disruption notices are sent by carriers today (September 30th). If a premium reaches a significant increase threshold, or a plan is cancelled, we at Alight reach out to retirees.

We have strong partnerships with Carriers. We expect "typical" plan disruption volume and RX premium increases for some.

We have ongoing monthly age-in communications for persons approaching age 65.

In the past, Aon sent a card out. We send out monthly communications with a peel-off card to replace the one Aon formerly sent.

Communications

Enrollment

- Pre-enrollment emails are sent to retirees to prompt account updates

- Annual renewal letter with 2022 HRA allocation goes out at the end of September

- Plan disruption notices are sent by carriers no later than 9/30

- Alight plan disruption notices are sent mid-October/

Retiree Meetings (Webinars)

- Retiree Council webinar 9/20

- Pre-retirement webinar 10/4 - 10/5

- Clayton State Q&A TBD

Virtual Benefits Fairs 10/24 - 11/4

HRA Webinars

5/19

9/21

12/13

1/18/23

Ongoing monthly Age-In webinars

AEP RENEWAL EXPERIENCE - Objectives

Reinforce Alight brand and provide latest contact info.

Build off advancements from last year

Lead with self-service guidance

Simple messaging

Include customer IDs in emails

Instill confidence in the enrollment process

Use enhanced Disruption Strategy

Leverage year-round engagement communications

2 Screen shots were shown as snapshots of above overall communications.

Your Spending Account (YSA) and HRA Updates

Implementing for 2023 HRA calculation based on years of service.

Virtual hold went live February 2022 - they will call you back if you are put on hold.

Medicare Part B campaign emails sent in third quarter of the year for those not yet receiving reimbursement for this. [Sent to those with certain balance threshold.]

ReimburseMe mobile app scheduled to go live in October (details below). Mobile apps are popular today. One is coming in October for retiree use. Allows claims to be submitted using a phone.

Integration of the exchange and YSA to review retiree experience to improve delivery.

Review impact of Inflation Reduction Act and potential changes that need to be assessed.

Balance reminder statements go out in February.

Your Spending Account mobile app - the easiest way to manage health care claims.

The mobile app can be used to:

Upload pictures of receipts.

Submit claims and track their status.

Check your balance.

Repay an overpayment.

Review recent transactions.

Add or manage direct deposit.

When you have a new eligible health care claim, you can start the reimbursement process by uploading pictures of receipts or other documents and submitting them. It's quick and easy. Just tap the app when you're ready.

Catastrophic Health Reimbursement Account (CHRA)

The plan is available when a USG eligible retiree/spouse reaches the catastrophic phase of Part D. About 47 unique retiree claims were submitted for this - a great benefit to mitigate costs.

Retirees with an extremely high usage of prescription drugs may reach the Medicare Part D catastrophic coverage limit.

To help these retirees, USG has created a special program called the Catastrophic Health Reimbursement Account (CHRA).

USG funds the CHRA to cover the out-of-pocket prescription drug costs that the retiree/spouse is responsible for.

Retiree/spouse does not need to exhaust their base HRA prior to the Catastrophic HRA reimbursing any RX expenses.

Ron Bohlander: Thanks to Alight for a very interesting presentation. Please make sure copies of your presentation are made available to Nancy McDuff and Debbie Durden following this meeting.

When a decision is made by a retiree regarding the naming of a specific pharmacy, the difficulty I've experienced in the past is in choosing a "participating" pharmacy in a particular plan. Sometimes, pharmacies are listed as NOT participating in a particular plan, although they actually may be participating. If we choose a particular pharmacy, will the available Part D plan descriptions accurately reflect what that particular pharmacy will accept?

Mat Burkley: It certainly should be the case that they do. What we present is given to us directly by the carriers.

Ron Bohlander: You have this new feature of "keep my plan." One problem I had a couple of years ago - my supplemental plan was not one still being offered in my geographic area, but it was not possible for me to see new options. I couldn't do a side-by-side comparison with the plan I had and others as a result.

Mat: Your current plan should be able to be compared to any new plan - and show new features.

Ron Bohlander: 1/3 of us do self-study through the website and we'd like to depend on the information being accurate when we do this. Anything you can do to get us to more accurate data would be appreciated.

Mat: Information is dynamic. It changes. We discuss this topic with the carriers about the quality of the information we are receiving. Data technology people also in Alight review this data for accuracy.

Dennis Marks: I want to talk about the balance reminder statement that comes out in February. It's useful to remind folks about what is taken out in January that rolled over from the prior year, but a lot of confusion surrounds this. If this can be clarified in the annual February statement, that would be helpful.

Mat: I know what you are talking about. I can check into that.

Dennis Marks: I also think it would be good to have a balance statement close to the Open Enrollment period. It wouldn't be sent to those who will exhaust their account, but simply remind those who won't that they still have money in the account. We still have a problem with those who have not tapped into their HRA or not tapped into it sufficiently. So it would be a good idea to send them a reminder before the end of the year.

Mat: This is why we send reminders in the first quarter of the past year. It reminds people they have time to submit claims for reimbursement by March of the next year.

Some treat reimbursement in different ways. Some keep up with it as they go along. Others wait for a set date. We will see if we can address this issue.

Anessa Billings: I have an idea. Let's chat about that.

Martha Wicker: The issue of the timeline and the process after a retiree dies is the most frustrating issue we have. When can a surviving spouse submit a claim for the remaining balance in the HRA or find out when money will be moved? What is the timeline for this? We used to say you could do it right away. Someone said this is no longer allowed and has to be done over email or regular mail.

Mat: Most important - the death needs to be timely reported. Once that occurs, the survivor has a six-month run up period to submit claims for the balance. The time to elevate that surviving spouse is done in the subsequent year. In the year of the death, everything stays the same. It moves into the surviving spouse's account the next year.

Martha Wicker: What about executors? A son was not granted access to an account. Everything had to be done by mail.

Mat: There are protocols to keep accounts secure. We would have to work with a Power of Attorney documentation to gain access. Otherwise, they would have to submit claims on line.

Marta: How can you submit such claims if you can't access the account?

Mat: Some are privy to login credentials. We need some form of documentation to provide access/

Martha: I'll send information to Mat about the problem we've experienced in this regard.

Chuck Aust: Is ALIGHT the same workforce for the people at KSU who worked with Aon?

Steve Cox: Alight purchased Aon October 1st, including its people and systems. So the group you worked with prior is the same now.

Chuck Aust: This gives me peace of mind that you haven't upset the apple cart.

Dorothy Zinsmeister: Let's say I wanted to switch from Plan F to G - and I go through the process. Let's say I do it with the same carrier I have now, or a different one. If this is the case,

what do I have to change? Right now I run out of money in September. My bank automatically designates a certain amount to keep coming out anyway. If I change my plan, if the carrier is the same or different, do I have to do something with my bank?

Mat: I think you should check into this. I think if you get a new plan you have to set up again with a bank for the debit process. We will receive new premiums from carriers telling us about the change. It could take up to 60 days to make this change. It takes some time for the files to show up.

Steve Cox: And be sure you check [Editorial note: I missed this point.]

Mat: And never dis-enroll from a prior plan until you know, for sure, you have the new one.

Wayne Book: Does any plan provide for membership in places where you can exercise?

Mat: We don't have a carve-out on this, but some plans offer Silver Sneakers and the like.

Stacey Harrington: In Medicare Supplement plans, few cover fitness opportunities, some cover Silver Sneakers. United Health Care plans often offer this. Medicare Advantage plans typically offer this.

Sandra Owen: Since we had questions this session about what surviving spouses do when someone under Alight dies -- we were told at the last meeting there would be a video made to clarify these matters. Has that video been made yet? It is desperately needed.

Mat: I'm not recalling this, but will look at our video library.

Sandra Owen: We were told this would happen.

Dennis Marks: This impacts Alight but we need this coming from the USG. Anessa, it would be good to have something USG specific - a step-by-step list of what to do.

Karin Elliott: I recall this. We may need some outside resource to help us with this. We could produce it in time for next year. I thought of us putting this on the website, not as a video (which would have to be done by an outside resource).

Dennis Marks: A written checklist is needed.

Dorothy Zinsmeister: Also, how do we access the \$25,000 life insurance policy?

Karin Elliott: That is very easy. Call OneUSG Connect and they should also advise you on other things.

Rebecca Farrow: In the past, once you filled out the tobacco use question, it was not necessary to fill it out again. But in reading the minutes or directions from HR do you get the sense we need to fill out a new form even if there is no change?

Dennis Marks: The tobacco use form only applies to active employees. It is not a feature related to retirees on Medicare.

8. Best Campus Retiree Practice - Clayton State's Teaching and Learning Innovations Grant program sponsored by their Retiree Council

Nancy McDuff: It's also important we come away from a meeting like this with new ideas - and not just review healthcare matters. Debbie Durden and Martha Wicker are going to talk about a Teaching and Learning grant they have created [see Appendix E], in addition to funding a scholarship and doing other things in their retiree association

Martha Wicker: We wanted to do more than what we had been doing.

Greg Kordecki: This is working well for us. We were doing a lot of service, including the development of a butterfly garden and a scholarship. A silent donor contacted us who was willing to fund something along the lines of support for intellectual endeavor. We did a lot of investigating in advance. We checked with the Deans to learn what they wanted to have money for. We checked with Advancement. I'm the Treasurer of the Clayton State University retiree association. We created a TLI (Teaching Learning Innovations) fund. A donor came through and we had \$22,000 to work with. We started gifting from this fund in October of 2021 and will get additional proposals going forward. We require a report from the person once they get the money. If it isn't all spent in one year it can carry over to the next year. No funding goes to student tuition or fees. We have not yet had a proposal from a retiree. The funds must be used in one year. There are provisions for partial funding of projects. No funding is given in advance. The recipient submits expenses as things go along. I issue reimbursements for expenses submitted. So far as fund-raising for this project goes, the TLI fund competes with four other projects and gets the most dollars. We have a 20th anniversary event planned for our retiree organization.

Martha Wicker: Our Provost asked for a call for proposals. I did research on something similar. This is a grant available to students, faculty, staff, and retirees. And we encourage cross collaboration. You have to be at CSU a minimum of 3 years to qualify for the funding. You need a letter of support. There are evaluation criteria, reporting criteria, deadlines. Qualtrics handles our reports. We give preference to team projects and those who would accept partial cost reimbursement as well as to the answer to the question we ask about how many immediately benefit from the project. We have developed rating sheets for projects and conduct an online meeting on Zoom to discuss proposals submitted.

Twelve projects were awarded funds in one year. One had to do with research regarding a non-traditional mentoring program for first-year students. Others were focused on study abroad, conference registration and travel expenses, instructional aids and lab supplies, instructional strategies (i.e., use of a new teach-back app in IT), technology development and training (e.g.,

podcast kits, 3D printer for Theater, robotics). A project for Theater and Psychology involved writing and producing instructional videos for students with special needs and advice slides.

Because the Provost sent out the call for proposals, we got over 300 applications. A lot were from students who were seeking financial support for paying tuition and fees. We are working on clarifying the guidelines for this funding. If you put your name and contact information in the chat, I'll send you more information about this project.

Nancy McDuff: This was an impressive presentation. And I look forward to another best practice presentation in the Spring.

9. USG Well-Being Funding Review Committee

Sara Connor, our representative to this committee, reported that the committee received 13 proposals. All were funded, some with some modifications.

Every institution is allowed to apply for up to \$10,000. August University, Clayton State University, Columbus State University, Dalton State College, East Georgia State College, Fort Valley State University, Georgia College and State University, Georgia Gwinnett College, Georgia Institute of Technology, South Georgia State College, University of Georgia, the University of West Georgia, and Valdosta State University.

Someone asked if there were any proposals for activities that included retirees. Sara mentioned that there was a walking trail for one campus and there were several things in which retirees could participate.

10. Retirement Advisory and Investment Committee

Dorothy Zinsmeister, our representative to this committee provided a report [see Appendix F]. She explained that these meetings are typically 4 hours in length. Today, as Karin mentioned, the focus will be on Fidelity. In the meeting focusing on TIAA, environmental, social and governmental factors were reported as part of their involvement. TIAA has no investment in cryptocurrency as it is considered unreliable and unstable with no regulations governing it.

Captrust is the consultant on these plans, for both employees and retirees. They are not an ARISA member but follow ARISA standards to meet fiduciary requirements. Captrust says the USG is doing a good job in complying with fiduciary requirements. The group is also available to provide advice to retirees and employees and attends benefit fairs, etc. for this purpose.

A fee philosophy will be discussed today for these companies - to address stability and uniformity issues.

Dennis Marks: Regarding the availability of Captrust advisors . . . One of the hardest decisions faculty and staff face is deciding in two weeks of being hired whether to go into the TRS or the ORP. A number express regret about the decision they made early on. The TRS is better if you end up staying in the USG. The ORP is better if you flit in and out of Georgia. CAPTRUST is also available to provide advice to retirees. It's better at advising them on ways of building up one's retirement. But in mountaineering as in investing, more accidents occur on the downhill side.

11. Report from the University System of Georgia Faculty Council (USGFC).

Richard Foreman, current Chair of the USGFC thanked the group for the invitation to attend this meeting. Overall, he stated, faculty are excited and optimistic about new leadership at the University System of Georgia. Stuart Rayfield and others continue to be there as well. Things we have to work on include changes in Faculty Evaluation and Post-Tenure Review, and the censure by the AAUP. Changes in new policies and procedures have to be submitted this month. Some required revisions. January 1st is the deadline for all changes.

Institutions in the USG are dealing with a demographic cliff. Enrollment has gone down. Only three institutions are growing in Georgia. Over 20 institutions have serious declines, causing some serious financial issues - to be dealt with by closing programs and terminating faculty. Some long-time, tenured faculty have been removed through program termination.

Regarding censure by the AAUP, at our Spring meeting, we passed a resolution to go back to the old way of handling Faculty Evaluation and Post-Tenure Review. We hope we can work with Dr. Monga to make adjustments needed to remove the censure. We will see how that goes. We think with minor revisions we can get the changes needed to make faculty feel fully protected and the USG willing to accept these and the AAUP to be okay with it. As a result of what has

occurred with the national AAUP, we are creating a new position - Public Relations Officer - to represent faculty, to develop relations with the media, faculty, and the BOR, and to put forward a more diplomatic expression of our outrage. This officer will work on putting out fires before they get too hot or too high.

The next meeting of the USGFC will be in Macon on the 20-21st of October. We are planning to have a revised election system that gives greater continuity to officers and to identify the above-mentioned Public Relations Officer. All this is to be worked out at the coming meeting.

Dorothy Zinsmeister: I think our retiree council can potentially provide a huge benefit to institutions and retirees. Albany State does not have a retiree representative at this time. Who might we contact? I think the USGFC should be concerned about retirees. As far as I know Albany State does not have a retiree organization.

Richard Foreman: Is that how it works? A group is formed and sends a representative to this body?

Dorothy Zinsmeister: Some are appointed by the Provost where a retiree organization doesn't exist - and it is assumed that they report to retirees.

Richard Foreman: This is good to know.

Dorothy Zinsmeister: If we contact Albany State about this, can we count on the Faculty Senate to be supportive?

Richard Foreman: I had no idea about how the USGRC works. I'll raise questions when I get back to campus. I think it's more of an oversight. Perhaps Marion Fedrick, our President, doesn't know much about it.

Anne Richards: Marion Fedrick knows a considerable amount about this group as she worked closely with us in earlier years before becoming President of Albany State.

Dennis Marks: Joan Derden was active in the USGRC as a representative of Darton State College. When it merged with Albany State, she became available to serve as a representative for Albany State, but no one approved this for her at Albany State.

12. Report from the USG Staff Council.

Jasper Stewart reported on the work of the USGSC. He said that attending today's meeting had been very enlightening for him. He is the Chair of the Staff Council at Georgia Southern. He has worked for 15 years in the USG. He is Interim IT Director, focusing on advancing Georgia Southern and support staff.

September 7th was the last meeting of the USGSC. Every year a conference takes place attended by all USG Staff Council members. Georgia Gwinnett College in Lawrenceville will be the site of the in-person meeting committed to institutions and staff on October 12th. In 2023 the meeting will be held in Augusta and in 2024 it will be held at the Georgia College & State University in Macon. The USGSC gets updates from Juanita Hicks, Vice Chancellor of Human Resources at the USG.

The group has focused on updates to issues regarding sick leave and bereavement leave. Open enrollment will be an in-person event this year.

Individual institution representatives provide updates on what they are doing on campus. Some have set up a Food Pantry, lunch series, staff Development and Appreciation events. There's an opportunity for the Staff Council to tell others about the Retiree Council. Maybe some collaboration will occur as others learn what you are doing.

Several healthcare questions you have mimic what current employees are concerned about. I welcome the opportunity to keep collaboration going. I appreciate all your time. If you look at the System website, you'll be blown away by what the Staff Council is doing.

Nancy McDuff: Dennis has done a lot with communication regarding pre-65 retirees. But there is a good opportunity to pass on words of wisdom to employees through the USGSC.

Dennis Marks: Valdosta State University started a mentoring program for pre-retirees (e.g., all active employees). It involved sitting down 1:1 with those thinking of retirement. We start 5 years out to plan ahead. Most important questions don't have to do with money, but "What do I want to do when I grow up?" It's important for people to think through the next phase of their life and career.

Ron Bohlander: I'm happy you're doing well (with regard to limited storm damage in your area). Hearing what you do for a living at Georgia Southern you should know that we are trying to assure retirees can have institutional email addresses when they retire. It's the entry point to many activities. So you may hear from folks at the USG about how to work this out.

Dorothy Zinsmeister: Your institution has a retiree organization in case you didn't know. Sara Conner is the representative from Georgia Southern to this group. She can have conversations with you about how to integrate information from this group into the Staff Council.

Jasper Stewart: I work with all institutions in the state, though. I see the value you offer to retirees. So I would want to let all institutions know this.

Dennis Marks: At the institutional level, we also encourage cross-appointments with Faculty Senates, Staff Councils and Faculty Councils.

Nancy McDuff: Thanks for joining us. We appreciate your coming to these meetings.

13. **Old Business.** None.

14. **New Business.**

a. Nancy explained that, annually, at our Fall meeting, we announce the membership of the **Nominating Committee**. We vote on new officers at our Spring meeting.. The Vice Chair will become the Chair for 2023-2024, and we will elect a new secretary. Mitch Clifton is the chair of the Nominating Committee. Others on that committee include Ron Bohlander, Dennis Marks, Dorothy Zinsmeister, and Harry Dangel. If you want to self-nominate, or have other candidates to nominate, send information to Mitch.

b. Sara Connor reported that Georgia Southern was considering eliminating that perk. She asked which institutions allow retirees to keep their email accounts when they retire. Those responding in the affirmative included Clayton State University, Georgia Highlands College, Georgia Institute of Technology, Kennesaw State University, Georgia Southern University, Georgia State University, University of West Georgia, Valdosta State University [and possibly more that I missed].

Dorothy Zinsmeister: I'm not sure every retiree gets to keep this. I think only faculty can, but I'm not sure if staff can.

Meg Cooper: At UWG, if someone doesn't use their email, the account goes dead. And someone has to request keeping it when they retire. Cost may be a factor in why the accounts are closed from lack of use.

Dorothy Zinsmeister: What national retirees say is that keeping an email address affiliated with an institution keeps retirees connected to that institution. So your advancement associates can better keep track of big donors.

Dennis Marks: VSU allows alumni to keep their campus email address after they graduate. It's worthwhile to point that out. Also important to point out how much retirees have given to institutions. That number is important to institutions and gives you a cogent argument for keeping people on the campus email system.

Ron Bohlander: A committee of this Council is working with the USG to encourage a USG-wide policy to solve this problem. I appreciate the mention of an email address that is different in some way for the one given to active employees. Some employers worry that if an email looks the same as that of an active employee, it is an indication that this person is a current representative of the institution. But there are reasons why retirees should have access to things

and a campus-related email gives them access to many. One problem the USG has is losing track of its employees over time. Later, their email address is different from what it was and they don't communicate this change to their former employer. We are trying to let the USG know there's a reason for the USG to care about this matter.

Richard Foreman: Attending today's meeting has caused me to think of things I never did before. I think retirees could be given an email address that indicates they are retirees of a given institution. Some schools do this for alums by giving them an email address that indicates grad.institution, or something along these lines. That makes it clear who they are and there is no confusion about whether they are a retiree, a student, or a grad.

Adjournment: The meeting was adjourned at 1:05 pm.

Respectfully submitted,

Anne C. Richards

USG Open Enrollment Communications Committee

- Meets on MS Teams weekly in September to review materials to communicate about **USG Open Enrollment** with active employees and retirees by mail, email, and text.
 - **USG Open Enrollment** (October 24 – November 4, 2022) is for **pre-65** retirees' health insurance and **all retirees'** life/dental/vision insurance through **OneUSG**.
 - **Medicare Open Enrollment** (always October 15 – December 7) is for **post-65** retirees' health insurance through **Align**.
- **On-campus Benefits Fairs:** back in-person on almost all campuses.
- **USG Virtual Benefits Fair: **two weeks!**** (October 24 – November 4).
- **USG HR Benefits webpage:** benefits.usg.edu/ includes **Pre-65 Retiree Benefits**, **Post-65 Retiree Benefits**, and **Planning for Retirement** (benefits.usg.edu/benefits-resources/planning-for-retirement).
- **Webinar - Turning 65? Now What** leads to Ongoing HSA Bank Sessions, **Post-65 Monthly Age In sessions**, and **Post-65 HRA Education Sessions**. **Thank you, Anessa!**

USGRC Communications Committee

Still need to implement goals of 10/23/2015 Communications Committee report, endorsed by USGRC 3/4/2016:

- Create robust electronic mail distribution systems
- Create institution-level Retiree Councils
- Improve retiree information on institution websites
- Exploit social-media technology

• **Valdosta Model:** Faculty listserv, Staff listserv, Retiree listserv.

Anyone can send an email to retirees@lighthouse.valdosta.edu, which is approved by a retiree moderator before dissemination. VSU HR provides email addresses of upcoming retirees. Thank you, Catherine Wills and Dr. Michael Black! New retirees inducted into VSU Retirees Association (no dues first year, \$10/year, \$100 for life).

• Thank you, thank you, thank you to **USG Benefits leadership**:

- Karin Elliott, Associate Vice Chancellor of Total Rewards;
- Anessa Billings, Executive Director of Health and Voluntary Benefits;
- BeNedra Cleveland, Director of Benefits, Administration & Engagement.

APPENDIX B

PRESENTATION by Karin Elliott

not available at this time

PRESENTATION FROM ALIGHT RETIREE HEALTH SOLUTIONS

not available at this time

How do I compare Medigap plans?

The chart below shows basic information about the different benefits that Medicare Supplement Insurance (**Medigap**) plans cover for 2022. If a percentage appears, the Medigap plan covers that percentage of the benefit, and you're responsible for the rest. Out-of-pocket costs (like **deductibles**) might change for 2023.

Benefits	Medigap plans									
	A	B	C	D	F*	G*	K	L	M	N
Medicare Part A coinsurance and hospital costs (up to an additional 365 days after Medicare benefits are used)	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Medicare Part B coinsurance or copayment	100%	100%	100%	100%	100%	100%	50%	75%	100%	100%***
Blood (first 3 pints)	100%	100%	100%	100%	100%	100%	50%	75%	100%	100%
Part A hospice care coinsurance or copayment	100%	100%	100%	100%	100%	100%	50%	75%	100%	100%
Skilled nursing facility care coinsurance			100%	100%	100%	100%	50%	75%	100%	100%
Part A deductible		100%	100%	100%	100%	100%	50%	75%	50%	100%
Part B deductible			100%		100%					
Part B excess charges					100%	100%				
Foreign travel emergency (up to plan limits)			80%	80%	80%	80%			80%	80%
							Out-of-pocket limit in 2022**			
							\$6,620	\$3,310		

*Plans F and G also offer a high-deductible plan in some states. With this option, you must pay for Medicare-covered costs (coinsurance, copayments, and deductibles) up to the deductible amount of \$2,490 in 2022 before your policy pays anything. (You can't buy Plans C and F if you were new to Medicare on or after January 1, 2020. See previous page for more information.)

**For Plans K and L, after you meet your out-of-pocket yearly limit and your yearly Part B deductible (\$233 in 2022), the Medigap plan pays 100% of covered services for the rest of the calendar year.

***Plan N pays 100% of the Part B coinsurance. You must pay a copayment of up to \$20 for some office visits and up to a \$50 copayment for emergency room visits that don't result in an inpatient admission.

CALL FOR PROPOSALS
Teaching & Learning Innovations Grant
Clayton State Retirees Association
Clayton State University

Overview

The Teaching & Learning Innovations (TLI) Grant is funded by the Clayton State Retirees Association (CSRA) to financially assist campus organizations and individuals in the development and implementation of innovative pedagogical methods or curriculum resources that enhance the teaching and learning experience at Clayton State University. Preference will be given to projects which support the overall mission of the University, specifically in “creating an outstanding educational experience that stimulates intellectual curiosity, critical thinking, and innovation.”

Without defining “innovation” specifically in all learning contexts, the TLI Grant seeks innovations that 1) are integral to a particular framework, 2) contain elements of risk in that the approach/resource has not been widely explored in the discipline(s) or at Clayton State University, and 3) are aimed at positively impacting student learning.

Goals

The goals of the TLI Grant are to

- foster creative/innovative learning opportunities for Clayton State students
- support cross-disciplinary or inter-departmental collaboration
- encourage inclusive learning practices
- improve teaching and learning pedagogy at Clayton State University

Proposal Examples

Some examples of potential TLI Grant proposals differentiated by constituent type include:

Faculty – develop/implement faculty-student cross-disciplinary research projects; enhance course resources through the integration of technology; participate in an academic discipline-related conference or training program and subsequently apply acquired knowledge into instruction; plan/sponsor a student study-abroad program; implement a teaching strategy based upon prior research or preliminary application

Staff – develop a program to increase student degree completion (Center for Advising & Retention); design/implement learning outcomes assessment (Institutional Research); collaborate with academic departments to design software to enhance learning (Information Technology Services); improve academic support to students (Center for Academic Success)

Student –register for a club/society conference; attend a discipline-related academic competition; participate in study-abroad program

Retiree – mentor students engaged in disciplinary research projects; serve as an “executive in residence” to coordinate partnership programs across academic departments; consult with academic departments to assist with course development

Collaborative efforts are welcome. Joint proposals by members of several constituent types are encouraged.

Eligibility

All Clayton State full-time faculty, staff, students, and retirees with a minimum of three years’ service (students must have junior-level status or higher) at Clayton State University are eligible to submit an application for a TLI Grant. Applications may be submitted by individuals or teams up to four comprised of faculty, staff, students and/or retirees. Previous recipients may apply for a grant in subsequent years; however, priority will be given to applicants who have not received prior funding.

Grant Term

To accommodate short and long-term projects, both single semester and academic year grants will be offered contingent on available funds. Typically, applications for single semester grants will be submitted in July (for Fall Semester grants) and December (for Spring Semester grants) and implemented during the following semester. Applications for academic year grants will be submitted in July and implemented during Fall and Spring semesters.

Amount of Grant

One to four monetary grants, ranging from \$500 to \$2,000, will be awarded annually. Funding levels will be determined based on the amount requested by the applicants, the number of grants awarded, and the total amount available for annual disbursement.

Grant monies will be placed in a separate Teaching & Learning Innovations Fund, and recipients will submit receipts to the CSRA Treasurer for reimbursement. At the end of the project term, any unspent monies will return to the TLI Fund. If the project is not started and receipts are not submitted within a year of the award date, the grant will be terminated, and the money will revert back to the TLI Fund. Failure to complete the project and submit a final report could result in the recipient(s) being asked to return the TLI funds.

Eligible Expenses

Approved reimbursable expenses for a Teaching & Learning Innovations Grant may include any of the following:

- equipment, hardware, software or supplies
- conference registration and/or travel expenses related to the development or implementation of the project
- compensation for retirees who will be directly involved in the implementation and/or assessment of the project
- course release time, assuming the cost will be shared with another funding source

Note: Compensation in the form of stipends, monetary award, etc., require a supplemental contract and are subject to withholding tax.

Restrictions

Funds from a Teaching & Learning Innovations Grant may **NOT** be used for student tuition or fees or for faculty/staff stipends or salaries.

Application Process

Applicants should submit an online application via Qualtrics [https://claytonstate.qualtrics.com/jfe/form/SV_e2jkiYI1rGcgTRA Password: TLI22] by the announced deadline. Faculty and staff applicants must also submit a letter of support from their respective department head or dean/vice president. Likewise, student applicants must also submit a letter of support from their faculty advisor or sponsor, and retirees must submit a letter of support from the appropriate department head or administrative office. Letters of support should be sent via email to CSRARetirees@clayton.edu before the application deadline. Award recipients will be notified via email.

Evaluation Criteria/Selection Process

Applications will be reviewed by the TLI Grant Committee, which is comprised of the CSRA President, Treasurer, and three additional retirees representing both faculty and staff. The applications will be evaluated based on the following criteria:

- level of innovation
- potential learning impact on students, applicant(s) and the CSU community
- number of faculty, staff, retirees, or students to benefit from the project
- relevance to Institutional, College/School, or Department mission and outcomes
- realistic budget and timeline

- sustainability and scalability of the project, including a plan to share results with relevant stakeholders
- assessment plan
- perceived commitment of the applicant(s)
- support of department head, dean, or vice president

Reporting Requirements

Recipients of a Teaching & Learning Innovations Grant will be required to submit a final one-to-two-page written report summarizing the implementation and assessment of their project, including a list of expenditures, to the CSRA by either December 31st (for Fall Semester grants) or May 31st (for Spring Semester and academic year grants). Recipients will also be expected to deliver a brief oral presentation to the Clayton State Retirees Association during its annual spring meeting, which is typically held in early May. In addition, grant recipients are expected to share the project findings/outcomes with relevant University constituents and acknowledge in any published document that TLI support was received from the CSRA.

Important Dates

2022 Fall Semester Grants

- Application Deadline: July 31, 2022
- Notification of Awards: August 15, 2022
- Final Reports Due: December 31, 2022

2022-23 Academic Year Grants

- Application Deadline: July 31, 2022
- Notification of Awards: August 15, 2022
- Final Reports Due: May 31, 2023

Contact/Questions

If you have questions, contact the CSRA Teaching & Learning Innovations Grant Committee at CSRARetirees@clayton.edu.

2022-23 TLI Grant Application

Start of Block: TLI Application

Q9

GRANT APPLICATION

Teaching & Learning Innovations Grant

Clayton State Retirees Association

Clayton State University

Q29

Before completing the application below, please review the [Call for Proposals](#).

Q1 Last Name

Q2 First Name

Q24 Email Address

Q3 Status

- ☐ Faculty (1)
- ☐ Staff (2)
- ☐ Student (3)
- ☐ Retiree (4)

Display This Question:
If Status = Faculty

**Q17
Rank**

- ☐ Lecturer/Instructor (1)
- ☐ Assistant Professor (3)
- ☐ Associate Professor (4)
- ☐ Professor (5)

Display This Question:
If Status = Staff

Q18 Job Title

Display This Question:
If Status = Faculty
Or Status = Staff

Q19 Department

Display This Question:

If Status = Student

Q20 Academic Degree/Rank

- ☐ Undergraduate Junior (1)
- ☐ Undergraduate Senior (2)
- ☐ Graduate (3)

Display This Question:

If Status = Student

Q21 Major

Display This Question:

If Status = Retiree

Q25 Rank/Job Title(s) Prior to Retirement

Display This Question:

If Status = Retiree

Q26 Department(s) Prior to Retirement

Display This Question:

If Status = Retiree

Q27 Retirement Date (e.g., July 2015)

Q4 Number of Years at Clayton State University

Q5 Type of Project

☐ Individual (1)

☐ Team (2)

Display This Question:

If Type = Team

Q22

Team Members

List the team members (maximum of four, including yourself) and their respective roles and status (faculty, staff, student, or retiree). Include the rank/job title for each additional team member.

Q6 Amount Requested

- ☐ \$500 (1)
- ☐ \$1,000 (2)
- ☐ \$1,500 (3)
- ☐ \$2,000 (4)
-

Q28

Partial Funding

Would you be willing to receive partial funding if the full requested amount is not currently available?

- ☐ Yes (1)
- ☐ No (2)
-

Q7 Grant Term

- ☐ Fall Semester 2022 (2)
- ☐ 2022-23 Academic Year (3)
-

Q30 Project Title (Provide a brief, identifiable title for your proposed project.)

Q8 Project Description (Limit: 200 words)

Provide an overview of your project, including an explanation of the innovative nature of the proposed pedagogical method(s) or curriculum resource(s), and how it is a shift from the current

practice in your discipline(s) or at CSU.

Q10

Impact

Estimate the number of faculty, staff, students, and retirees to immediately benefit from the project.

Q11

Expected Outcomes

List the project outcomes, including relevance to Institutional, College/School, or Department mission/outcomes and the potential learning impact on students, applicant(s) and the CSU community.

Q12 **Assessment Plan**

Describe the method(s) you will use to assess your project. How will you determine the impact on student learning?

Q13 Timeline

Describe a brief timeline for your project.

Q14

Budget

Estimate your project expenses. Check all that apply and indicate an estimate for expenses in each selected category.

☐

Equipment, hardware, software, or supplies (1)

☐

Conference registration and/or travel expenses (2)

☐

Compensation for retirees (3)

☐

Course release time (4)

☐

Other (please specify) (5)

Q15 Sustainability/Scalability

Describe how the project will be sustained over time. Include a brief plan for how you plan to share results with relevant stakeholders (e.g., conference presentations, publications, departmental sharing, etc.).

Q16

Letters of Support

Faculty and staff applicants must submit a letter of support from their respective department head or dean/vice president. Likewise, student applicants must also submit a letter of support from their faculty advisor or sponsor, and retirees must submit a letter of support from the appropriate department head or administrative office. Letters of support should be sent directly from the references listed above to CSRARetirees@clayton.edu before the application deadline.

Q23 Submission

To submit your application, click on the **Next** button below. Upon submission, a copy of the application will be sent to your email address.

End of Block: TLI Application

Retirement Advisory & Investment Committee Meeting Report (Virtual)

July 22, 2022

10:00 AM-2:00 PM

Attendees: Representatives from the University System of Georgia, CAPTRUST, and TIAA

Agenda:

A. TIAA Plan Review and Update

1. TIAA provided overviews of the global economy and equity markets.
2. TIAA practices Responsible Investing (RI) principles, an approach that incorporates Environmental, Social, and Governance (ESG) factors into Investment Strategies. RI has evolved over the last 50 years. Data show that it informs better decisions, and that employees find responsible investing options on plan menus important—builds loyalty.
3. Cryptocurrency investment is considered highly speculative, not reliable, and unstable. There are no regulations, and it is unregulated by banks.

B. CAPTRUST Retirement Plan Investment Review

1. Fiduciary Guidelines: Although not required, ERISA (Employee Retirement Income Security Act) standards are used by CAPTRUST to meet fiduciary guidelines.
 - A. Duty to be Prudent
 - B. Duty of Loyalty and Impartiality
 - C. Duty to Diversify
 - D. Duty to Monitor and Supervise
 - E. Duty to Ensure Reasonable Plan Costs
 - F. Duty to Avoid Prohibited Transactions

CAPTRUST says the USG does a good job in addressing and meeting compliance with these guidelines. When compared to other institutions, the USG is doing very well.

2. USG employees have access to independent advice and planning from CAPTRUST when they need it. Counselors meet on an individual or group basis. Interactions include phone calls, emails, webinars, benefit fairs, and virtual communication. Surveys indicate that USG employees are very satisfied with their CAPTRUST experience.
3. A review of the USG fee philosophy will be on the agenda for the next Retirement Advisory & Investment Committee meeting.

Submitted by Dorothy Zinsmeister
USGRC rep to RAIC
September 30, 2022