

Feedback for the USGRC Meeting, October 9, 2020-Aon

Dear KSU Retirees,

The University System of Georgia Retiree Council is meeting on October 9, 2020 with representatives from the System Office and from Aon.

As the KSU representative to the Council, I would like you to provide me with:

1. feedback on your experiences with Aon, both positive and negative. Some of you have already done this--thank you.
2. questions you have for Aon, and
3. questions you have for the System Office.
4. This is an opportunity to share some of your joys and some of your frustrations with the System and with Aon.

Responses:

- Only positive experiences/dealings with Aon—7
- Website not always easy to navigate. HD
- Both phone and mail interactions with AON have been smooth and successful. HRA transactions have gone very well. No glitches or mistakes. CA
- As a very recent retiree, my experience with Aon was exceptional! My husband and I had researched the various Medicare Advantage/Medigap options and had some idea of what we felt was a best fit for us. Our advisor helped us make that final decision and gave us some valuable advice on which option might be best for the long run as well as currently. The Aon claims process has been a bit different. They initially denied my husband's claims even though he had an HRA. I had to talk with them a couple of times before they got the claim correct. And the first time I talked with them, both representatives said they saw nothing wrong with the original claim.
- I only found my interactions with AON to be very good. The person who set up the transition from employee Kaiser to Kaiser Medicare Advantage for my wife and me was very thorough and conscientious. She made sure that we complete information and got everything through with no problems.
Later, when we were setting up the HRA, I contacted AON again to make certain that I had all of that done correctly and, again, the person with whom I spoke was personable and helpful. So, I have no complaints about AON. MT
- In response to your request for feedback on our experience with Aon, I wanted to let you know that mine has been a positive one. We have coverage with Coventry (Aetna), which is not expensive. I get reimbursed through Aon for copays and prescriptions as well as dental costs, etc. To me, the process for reimbursement is a bit tedious but it works. I think Aon has been a good choice for University System retirees and has worked well for my husband and me. JS

- From our perspective Aon is not very helpful. The information they share with us is less than what we are able to find for ourselves and the agents when we have dealt with are not very good listeners. They seem patronizing and not empathetic. I would recommend the systems officers discontinue their contract with Aon. The only value we have found is the listing of options which we are able to read and make our own informed decision. Perhaps the system officers would be willing to work with AARP which is much more informative than Aon. It seems when an entity is profit motivated, they are less likely to provide a wide range of options and detailed information. GH

- #1) my experiences are as follows:

a) firstly, my understanding of their role was as a guide and advisor to find the best plan for my circumstances. Also, there was to be a continuing relationship with the advisor that I brought up to speed.

b) there has been no continuing contact to/from a single advisor. I have either had to wait weeks to schedule a single person for multiple contacts or they are unreachable. Net result is that there is a different person every call and they know very little about my situation

c) they absolutely have not been guides or advisors. I have never gotten guidance as to what plan is best for my situation. Basically they say that if you are pleased with your existing plan, continue it ... or ... what plan do you want. What I want to know is what is the best plan (including premium considerations) for my situation

d) also, there have been too few properly trained "advisors" to allow reasonable appointment times

#2) What I want to know is what is the best plan (including premium considerations) for my situation. GL

- I have had two bad episodes with AON, but will only discuss the most recent (2019-2020).

I received an overpayment, then no payments, then wrong payments. I spent a week trying to navigate the bowels of AON, Alight and USG. I finally stumbled onto an AON employee who admitted it was an entry error on their part and that they had sent the wrong data to Alight. I finally got it corrected. It took almost two months for the account to be rectified. Here is what I learned:

1. AON does not provide their front-line customer service representatives sufficient information or training to address anomalies. They might be effective in resolving the main issues, but the edge cases are beyond their abilities. And they lack the insight/experience to know they are looking at an edge case. The customer must be dogged and drag the information out of higher level managers.
2. AON does not disclose the role of Alight in processing payments and is not consistent in answering questions regarding the sharing of information between the two firms. Alight is no better.

3. USG was not able to answer any of my questions regarding failure of AON to properly manage my account. AON sends the customer to USG, USG sends the retiree back to AON, and no one wants to disclose what Alight is doing in between.

4. Alight can't disclose the information they are receiving from AON and forwards calls back to the AON general customer service line.

5. There appears to be zero accountability for poor performance on this contract. You will recall my initial misgivings on this contract - the fact that it was sole source and most likely ghost-written by the vendor. AON is a poor partner because USG allows them to be so. My hope is that the USG reps who manage this account live long enough to be forced to use it. MK

- The "help" and "information" we have gotten from Aon with our drug insurance is either so confusing, they cannot answer, etc that it is easier just not to make any changes.

This may not be Aon but...it is also very confusing how we get reimbursed for our health insurance. We pay everything for the year up front and then fill out a reimbursement form and send it in with required documentation. Sometimes it takes months to get reimbursed while others who did not fill out the form get their money back automatically without doing anything. What are we really supposed to do?

There is a disconnect between Aon and the spending account people too. One does not know what the other does and visa versa. It is difficult to know who to call and ask questions about.

And the last question more out of curiosity than anything. Why do we have another layer in our drug plan. Some of our friends only have Medicare Part D and nothing else while we are paying quite a bit a month for additional drugs. We do not understand. For example (not exact numbers) Bruce pays \$20 a month for Medicare Part D, then another \$40 some odd dollars to a drug plan that also then has a \$400 deductible. Then he also has to pay a bunch each year out of pocket. It comes out over \$1000 a year for the insurance and deductible and then more when he gets his drugs. Some friends just pay their Medicare part D and their copay. What do we get that they do not get? PR

- I am totally grateful to the USG for the annual benefit of \$2,736 per year for myself and my husband. Truth be told, I couldn't afford my insulin and other meds without this benefit! This is truly a benefit! The AON mobile website is easy to navigate. Disbursements are received in a timely and true manner. I can do my business to review coverages, change info and add or deduct reimbursements with ease. When I needed customer service, I never had to wait long for someone to answer my call. Information is given freely and service was pleasant and polite. DC

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As to questions for USG: I do have one question/suggestion. Why are we unable to see pay, tax, deduction records from our years working without having those packaged into pdfs and needing to download over a quite limited time? We might not need that, but the occasion could occur. In any case it would be nicer since there were no 'pay stubs' that one might poke in a drawer or file folder. Not huge, but it would be nicer. MT

The lack of medical inflation adjustments to the cash insurance supplement is an increasing problem. MF

I am wondering why insurance premiums keep increasing while our compensation from the regents remains constant. Gap between the two gets greater each year. BD

I'm deeply grateful to the BOR for making these supportive resources available to us System retirees. They contribute to our well-being, not just to our financial situations. The peace of mind and reassurance these supportive resources give us contribute to our health, emotionally, mentally, as well as physically. CA

Since the inception of the new procedures for handling health insurance coverage, the cost of health insurance, dental insurance and drug insurance coverage has increased annually. The annual reimbursable allowance, however, has remained the same. The end result is that the amount of insurance cost "out-of-pocket" for retirees has increased annually. Over time this differential has become significant. Is there any prospect that the annual reimbursable allowance will be increased? CS

USG was not able to answer any of my questions regarding failure of AON to properly manage my account. AON sends the customer to USG, USG sends the retiree back to AON, and no one wants to disclose what Aight is doing in between. You will recall my initial misgivings on this contract - the fact that it was sole source and most likely ghost-written by the vendor. AON is a poor partner because USG allows them to be so. My hope is that the USG reps who manage this account live long enough to be forced to use it. MK

Additional Questions

With the cap on expenses of the current (spending account) plan, a person who was covered in the previous (claims reimbursement) plan can now exceed the allowance if high pharmacy bills occur. What can be done about this negative result of the change?

What opportunities are there within Aon for acquiring hearing aids?

When a spouse passes away, how does one inform Aon, e.g., stopping withdrawal for healthcare premiums?

What information can be shared as to how USG retirees use the HRS, e.g., amount and number of persons getting:

- Medicare premiums
- Health insurance premiums
- Prescription reimbursements
- Medical reimbursement, etc.?

**USGRC Library Access and Services for Retirees (LASR) Committee Update / October 9, 2020
(Kathy Tomajko, chair, Ron Bohlander, Dennis Marks, Dorothy Zinsmeister)**

Provision of Library Services to retirees:

1. Last Fall, the USG Retiree Council (USGRC) and the Regents Academic Committee on Libraries (RACL) jointly passed the following resolutions:
 - Whereas retirees of the University System of Georgia are dedicated supporters of the institutions from which they retired and wish to continue that support in retirement; and
 - Whereas many retirees continue research, publishing, and presenting in their retirement, and their works bring value and honor to the USG community of scholarship;
 - Therefore, be it resolved that three standard library services be provided to all USG retirees who come to a USG library in person. The three services are 1) check out of library materials (with the caveat that the library has discretion over circulating equipment or other special classes of materials), 2) access to electronic resources while in the library, and 3) reference help, including the navigation of any location-specific policies or agreements affecting these and other services;
 - Be it further resolved that emeritus faculty at USG institutions be provided full library access (the same as active faculty), including remote access to electronic resources;
 - Be it further resolved that, as it relates to the above resolutions, information is kept up to date, as needed, on library and campus websites.
2. Since then, the LASR committee has worked with USG staff and, with the help of Lucy Harrison, Assistant Vice Chancellor for Academic Affairs, determined that the recommendations (resolutions) approved by RACL and USGRC didn't need further USG approval.
3. We reached out to Lucy Harrison to discuss next steps for implementation. The LASR Committee met with Lucy Harrison, Tamatha Lambert, RACL Chair, and Harry Dangel, USGRC Chair, on September 28.
 - We discussed our efforts to move forward in working with USG libraries to implement the Resolutions agreed upon by RACL and USGRC. It was determined that the LASR committee could work with Ms. Harrison and Ms. Lambert, to set out basic guidelines for implementation of the resolutions as listed above.
4. Lucy suggested that these recommendations could be placed on the GALILEO policies pages so that USG libraries can use them on their websites (Kathy will draft the policies with help from the other LASR Committee Members). It is not possible on the part of USG to mandate what the individual USG institution websites are worded. Lucy also suggested that the recommendations can be included on the USGRC website.
5. The LASR Committee will work to update the Hitchhiker's Guide, which provides guidance for USG retirees on alternative opportunities available to them related to library access and services.

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Strengthening the Emeritus/a program across all USG Institutions:

1. Last year, the LASR Committee also produced a study of emeritus/a faculty policies, procedures, and privileges as found across all the USG institutions. They found only a few institutions have policies in line with those of the Board of Regents (BOR), have complete procedures, and publicize emeriti privileges posted on their websites. Many institutions have obsolete references to BOR policies or express none at all. All institutions have emeriti but the policies and procedures in most cases are difficult to discover in the websites of the institutions.
2. USG senior staff members have expressed interest in working to encourage regularizing the expression of at least a baseline of emeritus/a policies, procedures, and privileges across all USG institutions. The LASR Committee recently met with Dr. Martha Venn, Vice-Chancellor for Academic Affairs, to encourage progress toward that goal and toward making opportunities for emeritus/a status more visible to faculty planning retirement.
3. Dr. Venn agreed and reported that the following have been invited to serve on a task force to work on this:
 - Stephen Lloyd - Assoc Provost, University of North Georgia
 - Johnnie Evans – Provost, College of Coastal Georgia
 - Ron Matson, Senior Associate Vice President for Academic Affairs, Kennesaw State U.
 - Leslie Sharp, Dean of the Libraries and former Asst. Vice-Provost, Georgia Tech
 - Ron Bohlander, USGRC Past Chair
 - Dorothy Zinsmeister, USGRC Past Chair
 - Harry Dangel, USGRC Chair
4. Their work will start in the next few weeks.

USG Well-being Subcommittee Report: Missy Cody
Contact: mcody@gsu.edu

*University System of Georgia – Retiree Council Meeting
October 9, 2020*

The USG Well-being Subcommittee works to develop a system-wide culture and environment to support well-being. The System has allocated \$10,000/unit annually to support this program in addition to working on developing statewide programs to reduce obesity and diabetes in active employees and to educate active employees on financial well-being.

The grant review committee (I serve as chair) meets virtually monthly, as needed, to review proposals submitted by System units for individual unit programs. These proposals must meet a variety of guidelines, including provision of content by credentialed professionals and provision of healthy snacks, if food is provided. At this time proposals need to specify how they will meet their campus and location COVID-19 requirements and guidelines. Inclusion of retirees in programming is encouraged, where it does not interfere with provision of programs to active employees and their dependents covered by System health insurance.

Many programs, especially webinars, are available to retirees: <https://www.usg.edu/well-being/>. A campus near you may have programs that include retirees. Check with the HR office of that campus/System unit to find your well-being contact.

Respectfully submitted,

Missy M. Cody

Communications

Subcommittee

- ▶ Subcommittee of **Total Rewards Steering Committee** (TRSC) met weekly, since August 5, to review materials to communicate with employees and retirees by mail, email, and text. Importance of distinguishing between **active employees, pre-65 retirees, and post-65 retirees**.
- ▶ **Medicare Open Enrollment** through Aon for **post-65 retirees** is Wednesday, October 15 - Monday, December 7.
- ▶ **USG Systemwide Virtual Benefits Fair** takes place online Monday, October 19 - Friday, October 23, 2020.
- ▶ **USG Open Enrollment with OneUSG for pre-65 retirees'** health insurance and **all retirees' dental/vision insurance** is Wednesday, October 21 - Friday, November 6, 2020.

Communications Subcommittee

- ▶ **USG Virtual Benefits Fair:** <https://usg.vfairs.com/>
- ▶ **USG HR webpage for Pre-65 USG Open Enrollment:**
https://www.usg.edu/hr/benefits/2021_benefits/pre_65_retiree_usg_open_enrollment
- ▶ **USG HR webpage for Post-65 USG Open Enrollment:**
https://www.usg.edu/hr/benefits/2021_benefits/post_65_retiree_usg_open_enrollment
- ▶ **Aon log-in for USG Post-65 Medicare Open Enrollment:**
<https://retiree.aon.com/usg>
- ▶ Retirees should update contact information so USG can maintain contact.

Communications Subcommittee

- ▶ Emails have also been sent through the USGRC listserv. Please disseminate them widely on your campus to retirees and would-be retirees!!
- ▶ We need stronger links between campus HRs and ROs.
- ▶ Thank you to USGRC leadership; Karin Elliott, Associate Vice Chancellor of Human Resources; Anessa Billings, Executive Director of Health and Voluntary Benefits; and BeNedra Williams, Benefits Manager.
- ▶ Communications go both ways! Please send feedback to Dennis Marks (dmarks@valdosta.edu).

Retirement Advisory & Investment Committee Meeting Report (Virtual)

August 21, 2020 10:00 AM-1:00 PM

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

Agenda: Fidelity Review and Update—led the discussion on current plan assets

- 2020 Priorities & Progress
 1. Employee Engagement – VIRTUAL
 2. Actively managed retirement income
 3. Expanding topics related to financial wellness
 4. Employee participation continues to be strong
 5. Investors are staying the course
 6. Participants continue to save during market volatility
- COVID-19 and Market volatility
 1. Retirement planners have moved to Zoom to ensure safety of participants
 2. virtual workshops are available
 3. Continued market volatility with COVID
 4. Market volatile, but believe it is more stable now
- Financial Markets
 1. Stimulus and Reopening Hopes Spurred Market Rebound
 2. Tentative Economic Stabilization After Historic Declines
 3. Unemployment Shock Followed by Improvement, Support-CARES
- Fidelity provided an update on its Contrafund Tenure Performance
 1. Reviewed investment philosophy and process
 2. Established key indicators of healthy retirement programs— Employee participation, Total Savings Rates, Asset Allocation, and Employee Engagement
- CAPTRUST— financial advisors who help with investment and retirement goals and financial planning
 1. Employee participation continues to be strong
 2. Investors are staying the course
 3. Participants continue to save during market volatility
 4. Market recovery uneven, technology outperforms all other companies
 5. Provides an Investment Policy Monitor or Scorecard, a monitoring system designed to assist clients in their efforts to provide fiduciary oversight to investment assets
 6. Reviewed Q2 2020 Retirement Plan Investments—TIAA, Fidelity, AIG
- Next Steps
 1. Try to interact with well-being liaison and Benefits Offices
 2. HR expertise varies at USG institutions
 3. How can USG help those institutions that need help

APPENDIX F

The Liability and Funding Committee has been formed but not met because of the pandemic.

<u>Members</u>	<u>Institution</u>	Contact information
Becky Farrow	College of Coastal GA	rfarrow@bellsouth.net
Richard Harrison, Chair	Augusta University	Richard.harrison1945@gmail.com
Howard Woodward	Georgia College & State University	howard.woodard@gcsu.edu

George Stanton, immediate past USGRC chair.