

USG Retiree Council Spring Meeting  
On-Line Meeting using Zoom  
April 1, 2022

Agenda

- 9 - 9:05 am I. Chair calls the meeting to order - Mitch Clifton.
- 9:05 - 9:25 II. Secretary calls the role of institutions - Roger Ozaki.  
Institutions will be called in alphabetical order.
- 9:25 - 10:10 III. Aon presentation (30 min). Question/answer session with Aon (15 min).
- 10:10-10:25 IV. Report from the Total Rewards Steering Committee (TRSC) -  
Karin Elliott, Associate Vice Chancellor, Total Rewards.
- 10:25 -10:40 V. What is emerging in USG - Marti Venn, Associate Vice Chancellor for  
Academic Affairs and Dr. Stuart Rayfield, Interim Executive Vice  
Chancellor for Academic Affairs.
- 10:40-10:50 10 minute break.
- VI. Committee Reports.
- 10:50-11:10 a. Outline of Emeriti Policies & Procedures for Academic Affairs Hand  
book – Marti Venn. Inputs from retirees on how USG IT could better  
connect Retirees to the Community – Jonathan Piersol, Vice Chancellor  
and Chief Information Officer.
- 11:10-11:20 b. TRSC Communications Subcommittee - Dennis Marks.
- 11:20-11:30 c. TRSC Well-being Subcommittee - Sara Conner.
- 11:30-11:40 d. TRSC Retirement Planning Sub. - Dorothy Zinsmeister.
- 11:40-11:50 e. USGRC Library Committee - Ron Bohlander and Kathy Tomajko.
- 11:50-12:00 VII. USG Faculty Council Report - Matt Hipps, USGFC Chair.
- 12:00-12:05 VIII. Nominations - Harry Dangel.
- 12:05-12:30 IX. Old/New Business - Mitch Clifton.
- 12:30 pm X. Adjournment - Mitch Clifton.

University System of Georgia Retiree Council  
Spring Meeting Minutes  
April 1, 2022  
(Held remotely via Zoom)

Chair Mitch Clifton called the meeting to order at 9:00 a.m.

Mitch: Secretary Roger Ozaki will call the roll of institutions in alphabetical order.

Present: Richard Harrison (Augusta University, voting member); Debra Durden (Clayton State University, voting member, Martha Wicker, alternate); Michael Hazelkorn (College of Coastal Georgia, voting member); Dutchie Riggsby (Columbus State University, voting member); John Hutcheson (Dalton State College, voting member); John Derden (East Georgia State College, voting member); Gwendolyn Reeves (Fort Valley State University, voting member); Paul Jahr (Georgia College and State University, voting member, David Muschell alternate); Roger Ozaki (Georgia Gwinnett College, voting member and 2021-2022 USGRC secretary); Ken Weatherman (Georgia Highlands College, voting member); Wayne Book (Georgia Institute of Technology, voting member); Ron Bohlander, Past Chair, USGRC); Kathy Tomajko (Georgia Institute of Technology); Sara Connor (Georgia Southern University, voting member, Bede Mitchell, alternate); Richard Baringer (Georgia Southwestern State University, voting member); Sandra Lee Owen (Georgia State University, alternate); Harry Dangel Immediate Past Chair, USGRC); Dorothy Zinsmeister (Kennesaw State University, voting member and Past Chair, USGRC); Chuck Aust , alternate); Robert Kelly (Middle Georgia State University, voting member, Mike Womack , alternate); Jim Cottingham (South Georgia State College, voting member); Nancy McDuff (University of Georgia, voting member and Chair-Elect USGRC); Griff Doyle, alternate); Mitch Clifton (University of West Georgia, Chair, 2021-2022 USGRC); Meg Cooper , voting member, Anne Richards , alternate); Dennis Marks (Valdosta State University, voting member, Past Chair, USGRC).

There were twenty USG institutions represented at the meeting on April 1, 2022.

The following USG institutions (six) were not represented at the meeting on April 1, 2022:

Abraham Baldwin Agricultural College  
Albany State University  
Atlanta Metropolitan State College  
Gordon State College  
Savannah State University  
University of North Georgia

From the University System of Georgia

Karin Elliott, Associate Vice Chancellor for Total Rewards  
Martha (Marti) Venn, USG Vice Chancellor for Academic Affairs  
Stuart Rayfield, Interim Executive Vice Chancellor for Academic Affairs  
Karen Nunn, Assistant Vice Chancellor for Enterprise Applications

From Aon/Alight

Mat Burkley, Client Manager  
Rob Swarczewski, Carrier Relations Manager  
Steve Cox, Director, Client Engagement Leader

Mitch Clifton, Chair of the USGRC, 2021-2022, welcomed everyone and called the meeting to order at 9:04 a.m. Mitch: The meeting will be recorded to assist in the preparation of the minutes, but the recording will be destroyed after the minutes are approved. The planning committee, Ron Bohlander, Missy Cody, Harry Dangel, Dennis Marks, Nancy McDuff, Roger Ozaki, and Dorothy Zinsmeister were recognized as providing invaluable assistance to him as chair, and he gave "supreme thanks" to them and to Ron Bohlander for hosting the meetings via zoom.

Roger Ozaki called the roll of the University System of Georgia institutions in alphabetical order.

Mat Burkley presented the Aon narrative and said that it was always a pleasure to participate in discussions with attendees at the University System of Georgia Retiree Council meeting. Matt explained that Aon had changed to Alight and that retirees were notified through letters and email communications. (Appendix A).

Steve Cox provided the following business update: In the January and February timetable, email announcements were sent to Aon clients from the Client Managers to explain the transition from Aon to Alight.

In April, retirees, age-in retirees would get an announcement from email. Also, direct mailings would go out on a timely basis. There would be ongoing reminders in the e newsletters.

Between May and June, rebranding from Aon to Alight would be complete on the website and external facing materials. All information would be updated on the website by May 14, 2022. In December, 2022 there will be ongoing reminders preceding the Open Enrollment Period which communicates the change from Aon to Alight. The use of emails, e-newsletter articles, and web content would communicate the change to Alight.

Aon has been purchased by Alight and is now in the transitioning period for the changes in brand name.

Karin Elliott: The system office has worked with Alight for several years. They provide the benefits management for OneUSG Connect. Behind this service are Alight products. We have experience with them. Alight is also the company which has been administering the YSA accounts. Aon contracted with Alight to do this. Now, they are all one company.

Dennis Marks: Some retirees have authorized Aon to have their personal medical information. Will this now be transferred to Alight?

Steve Cox: Yes. All business with Aon will be transferred to Alight Solutions. The team that formerly served the USG is still doing that under Alight. They have been the subcontractor for the HRA. To Karen's point, so we have worked with Alight and are very familiar with them.

Robert Kelly: So, will this mean there will be an additional layer to go through to get reimbursement?

Steve Cox: No. The transition should integrate those two groups in very positive and efficient ways. We see it as a very positive change.

Robert Kelly: The reason I ask is that a retiree from Middle Georgia State University had a delay in getting reimbursement for catastrophic expenditures. And now he worries that the change to Alight will mean that he has to go through yet another group to get reimbursement.

Mat Burkley: Change over to Rob for updates.

Nancy McDuff: Please raise your hand to move easily through the meeting.

Rob Swarczewski: Having problems with technology (audio).

Mat Burkley provided the following Medicare/CMS update for 2022:

Part A Deductible has increased from \$1,484 (2021) to \$1,556 (2022). An increase of \$72.

Part A. The vast majority of Medicare beneficiaries pay no monthly premium for Medicare Part A coverage.

Part B Deductible has increased to \$233. in 2022. This is an increase of \$30. from the annual deductible of \$203. in 2021.

Part B Premium. Standard monthly premium increased to \$170.10 for 2022 (or higher based on your income) - an increase of \$21.60 per month from the previous amount of \$148.50 in 2021. The average monthly 2022 cost for retirees was \$199.80 across all states, all carriers, and all available plan letters.

Medicare, Part D. Estimated average monthly premium will be \$33. per month in 2022. In 2021, the premium was \$31.47 per month. The monthly premium on the average is under \$35. per month in the retiree exchange.

The out-of-pocket costs to qualify for catastrophic coverage have increased now to \$7050.

Medicare Advantage costs average \$27.90 across the country. In 2021, the average costs were \$29.60. There are out of pocket costs associated with such plans.

Mat Burkley: Are there any questions about Medicare updates?

Enrollment Behavior and Executive Summary

Enrollment Period Overview: Aon completed 3,498 appointments with 100% on time.

Projections were estimated to be a service level of 95%. Aon handled 10, 455 service calls with a customer satisfaction level of 89%. The projected level of customer satisfaction was 85%. Of the calls, 94% were answered in 30 seconds or less. It was estimated that 70% of the calls would be answered that quickly. The customer satisfaction rating for the service calls was 88% although the projected customer satisfaction rating for the service calls was 85%.

Mat Burkley: Some disruption activity occurred because some medical plans were being eliminated. This disruption impacted 11 persons who were all enrolled in a new plan. Medical Prescription Crosswalk (automatic coverage assignment). 90,000 retirees were impacted by these disruptions (4,899 of the retirees were in the USG system). There were 2,111 appointments made. Of which, 1,505 were pre-set appointments and 606 were not pre-set (phone calls). Of the total prescription drug impacted population, 1,283 retirees chose a new plan which was 26% of the population. Retirees were highly engaged in prescription drug plans.

During the Open Enrollment Period, 3,000 retirees made changes in their plans. The changes were as follows: Medical plan-554; Prescription drug plan-2,279; Dental plan-130; Vision plan-42.

For the USG retirees the average premium change for 2022 coverage was as follows: Medicare Supplement- \$207.10 (a \$2.90 decrease from 2021); Medicare Advantage Plan- \$20.30 ( a \$2.40 decrease from 2021); Prescription Drug Plan- \$32.60 ( a \$2.50 increase from 2021); Dental Plan- \$44.60 ( a \$.80 decrease from 2021); Vision Plan- \$20.00 ( a \$.40 decrease from 2021). The changes were basically flat.

Enrollment by type

USG Retirees

Medicare Advantage Plan- 25%

Medigap Plan- 75%

All Retirees

Medicare Advantage Plan- 42%

Medigap Plan- 58%

Total 19,624

Plan F- Enrollment went from 72% to 67% between 2021 and 2022 (Plan of choice, but it is a closed plan now. The cost of Plan F will continue to rise as fewer people are enrolled in the plan. Plan G will be the plan of choice. Plan N- Enrollment went from 7% to 6% between 2021

and 2022. Plan G (close alternative to Plan F)- Enrollment went from 20% to 25% between 2021 and 2022. For the other plans, enrollment went from 1% to 2% between 2021 and 2022.

Premium cost distribution:

\$0-99 - went from 1% to 2% from 2021 to 2022

\$100-149 - went from 20%-23% from 2021 to 2022

\$150-199 - went from % - 26% from 2021-2022

\$200-249 - went from 28%-22% from 2021-2022

Greater than \$250 - went from 20%- 27% from 2021-2022

Medicare Advantage Plan. The plans now include more out of network benefits and have more benefits.

Enrollment by Type

USG retirees All clients

Medicare Advantage- 25% Medigap- 75%

Alight

Plan F closed- no new enrollees and costs have increased for those left in the plan. Plan G is increasing.

2021

2022

HMO enrolled- 24%

HMO enrolled- 23%

PPO enrolled- 75%

PPO enrolled- 77% - More expensive than HMO.

4336 people

4866 people

Medicare Advantage Premiums costing \$0. went from 57% in 2021 to 65% in 2022. Less than \$50 a month can give you a Medicare Advantage Plan (84% with a prescription drug coverage). 65% of the retirees pay no premiums.

Premium Distribution for Medicare Advantage Plans.

\$1-24 went from 7% in 2021 to 5% in 2022

\$25-49 went from 17% in 2021 to 14% in 2022

\$50-74 went from 9% in 2021 to 8% in 2022

\$75-99 went from 9% in 2021 to 1% in 2022

Greater than \$100 went from 1% in 2021 to 7% in 2022

Mat presented the premium distribution for other prescription drug plans

\$0-19 went from 19% to 26% from 2021 to 2022

\$20-29 went from 60% to 47% from 2021 to 2022

\$30-39 went from 3% to 6% from 2021 to 2022

\$40-49 went from 3% to 2% from 2021 to 2022

\$ 50+ went from 15% to 19% from 2021 to 2022

Mat Burkley: Since the enrollment was done online, they were tracked. Self-service- 34%;

Service using an agent- 66%. In 2021, there were 3081 people involved and in 2022, there

were 3459 people involved. There was no change from year to year in percentages of self

service or using an agent. The main items for Aon to continue customer service are the

following suggestions: no missed appointments or retirees turned away who wanted one,

transparency through open enrollment period readiness during the year, care for life program

encouraging year round evaluation, outline encouragement messaging leading up to Open

Enrollment Period ( OEP), support of transactions through the in-bound phone system-

appointments or claims status, crosswalk and plan disruption communications, send certified

letters to the disruption people in early December, and designate customer service support

persons. Each month in 2021 there were ongoing age in webinars for USG retirees. There were

12 webinars held in 2021, and 115 USG retirees attended in the virtual retirement meetings.



AON hosted a booth at the virtual benefits fair and provided HRA webinars. The quarterly newsletter was changed to a semi-monthly newsletter. The total number of accounts for the HRA utilization was 15,607 in 2020 and 16,195 in 2021. Of the 7,147 accounts 45.80% of the retirees exhausted their money in 2020. Of the 7,461 accounts 46.06% of the retirees exhausted their money in 2021. About 50% of the retirees rollover some their funds. The average balance rolled over in 2020 was \$1,841.70, and the average balance rolled over in 2021 was \$2,001.61. In 2020, 71 retirees requested catastrophic HRA coverage in 2020, and 58 retirees requested catastrophic HRA coverage in 2021. Of the retirees who requested catastrophic HRA coverage, 95% have submitted claims. The average catastrophic HRA claim paid was \$2,392.36 in 2020, and the average catastrophic HRA claim paid in 2021 was \$2,428.73. There were 865 accounts (5.5%) in 2020 that did not have a claim, and 803 accounts (4.96%) in 2021 that did not have a claim. So, there is a high utilization of the HRA funding.

Karin Elliott: Can you tell us about spouses who are also covered by the HRA?

Mat Burkley: The average of total claims per HRA account was \$3,350.39 in 2020, and the average of total claims per HRA account was \$3,089.32 in 2021.

Karin Elliott: Since the amount of funding provided per retiree is \$2,736 people may wonder how the average per account was over three thousand. This is because it includes people whose spouses also received \$2,736 per year.

Mat Burkley: It would have been \$2,736 per year times 2 if their spouses are included in coverage. The summary of plans for 2022 include continuing monthly age-in seminars, participate in pre-retirement meetings in the fall, continue HRA educational webinars on May 19, 2022, September 21, 2022, December 13, 2022, and January 18, 2023, begin bimonthly newsletters, monthly digital Know How emails, continue with the USG dedicated model, and continue to partner with USG regarding HRA utilization and the Part B campaign to talk about using funding to pay for this as a reimbursable expense. 1,500 claims have been submitted for this.

Mat Burkley: Are there any questions?

Karin Elliott: We included an appendix for retirees.

Dennis Marks: Regarding the Plan B campaign-excess Medicare payment for Part B and Part D, will this include information about eligibility of Medicare income related monthly adjustment expenses under the plan? This is the amount you pay in addition to your part B or D premium if your income is above a certain level.

Mat Burkley: Yes, it will be.

Meg Cooper: I am concerned about retirees who don't have computers. How can we meet the needs of retirees who don't have computers?

Steve Cox: We send direct mail to them. If they call in, we have messaging for this. We are communicating with groups of retirees.

Martha Wicker: Two questions!! We get questions from retirees who lose a spouse. Is there a video what to do if a spouse passes away? How to handle their paperwork? We have to come up with something to distribute to retirees Maybe from AON a video to explain how to do it if the spouse passes away-notifying family that they have 6 months to submit bills for the person's medical expenses. Then, whatever money remains in the account is transferred to the surviving spouse.

Martha Wicker: In the slides presented, there is a suggestion on switching to a Medicare Advantage Plan. Yes, it is cheaper, but it is important to choose carefully because a lot of plans don't cover long term care. Granted, a lot of people are seeing ads on TV that they

should look into these plans. A person that we knew had a stroke but didn't qualify for rehab because the Medicare Advantage Plan did not cover it. We had a chat with several retirees, and a lot had a similar experience. Those retirees without Medicare Advantage plans were in better situations. So, I worry about your pushing Medicare Advantage Plans for those in USG. The costs are more.

Mat Burkley: We are not pushing Medicare Advantage Plans. Check with an advisor. Aon does not push the plan, but there are increasing benefits. These plans are subsidized by the government and are becoming richer each year with various benefits. The premiums are lower.

Martha Wicker: I am not blaming Aon. They see the concerns.

Karin Elliott: When a spouse passes away, are there materials from Aon to help survivors? Are there materials that you have, or should we work together to come up with something?

Mat Burkley: You are right, Karin, rules around survivors are specific to the USG. They vary across our book of business. Aon is not always aware a spouse passes away. It may take months for notification after the date of death. We can only communicate with retirees about things that they need to know when we are notified of a death.

Martha Wicker: It seems to have improved since we have Georgia advisors. It is better but I get emails and calls about what to do from survivors. "What am I supposed to do? people ask. We actually had some survivors who got bad information.

Karin Elliott: It is complicated because the retirees have life insurance through the system. So, contacting the USG is very important. Contacting the HR office is very important and contacting the carrier (Aon) is important. We can work together to provide a one pager for survivors to know what to do.

Martha Wicker: That will be excellent.

Ron Bohlander: Medical Advantage Plan has the appearance of a greatly enhanced affordability. But bear in mind people needs change as they get older. Changing from a Medicare Advantage Plan to a supplemental Medigap plan is hazardous because a supplemental plan can become more expensive due to medical underwriting. And a supplemental plan will be more expensive under certain medical conditions later in life. Changing from Plan F to Plan G can be expensive, and retirees can use help. You pointed out that Plan G are increasing so Plan F will have more cost. Is there any way of facilitating a transfer for some without accruing additional costs? If so, that would be appreciated.

Mat Burkley: Retirees go through this with advisors. Plan N and G are good plans but can offset the costs of other plans. Good point about underwriting. Sometimes a reduction in premiums might be worth it. You have to work with an advisor to determine this. I don't want to mix words, but N and G plans are good alternatives to F.

Dennis Marks: I'd encourage Karin to follow-up on Martha's suggestion and to include not only spouses, but what to do when a single retiree dies. Who needs to be notified? The HR office needs to be notified.

Karin Elliott: Thank you, Dennis. We can make sure what we put together is comprehensive.

Mitch Clifton: Are there any other questions?

Dorothy Zinsmeister: Steve, Mat, and Rob will you all still be working with Alight, or will we get other representatives from Alight?

Steve Cox: The staff (Rob, Mat, and Steve) working with you today will continue to work with you as Alight. This is also true for our support team. Mat, myself, and Rob will work with the USG service center.

Dorothy Zinsmeister: Then, we need to stop using the term Aon and refer to everything as Alight.

Steve Cox: Yes, as of May 14, 2022, we will change all terminology to Alight.

Mat Burkley: The phone number will be the same. The URL will be changed for the website, but the old URL will redirect your request to the new one. We will work with the USG system office.

Ron Bohlander: In Georgia, you can't switch from an F Plan to a G Plan without underwriting. Is that really true? It is at the state level and not the USG.

Mat Burkley: This is because of regulations in the state of Georgia, not in the USG. The state level, Department of Insurance, controls it which is related to legislation.

Ron Bohlander: What could the state do to make this possible?

Mat Burkley: Work with the Department of Insurance which regulates insurance companies. It's state level. A move by the state legislature would be required.

Nancy McDuff: Mat, would you explain what underwriting means?

Mat Burkley: This is a process that insurance companies use to evaluate your health. As a result of your answers, you may experience a higher premium, or you may not be able to get into higher plan that you want. This is a process that is only done with Medicare Supplement Plans. The process helps companies manage their risks. You can only enroll in Medicare Advantage plans during the Open Enrollment period. There is no underwriting involved.

Wayne Book: Drug prescription is expensive. Can Aon apply pressure about drug prices to have some adjustment?

Mat Burkley: We see things in the press about efforts to manage the cost of prescription drugs. We hear about offsets that the government is weighing about the increasing prices. We stay informed about this, but I am not sure of any influence that we might have. I think that costs of prescriptions are addressed by the state level of government.

Karin Elliott: This is an area where we see higher costs and they are rising. Prescription drug costs are rising at a higher rate than medical costs. Pharmaceutical companies have oversight over the costs. We do not have protections for costs in the U.S. There have been discussions in the state legislature to control these costs. The USG is concerned about the drug costs.

Mat Burkley: I'll provide Karin Elliott with a slide presentation that can be shared more broadly. Thank you for your time. Thank you for having us.

Karin Elliott: I have not prepared slides for today's presentation from the Total Rewards Steering Committee but will update the group on what's happening in the office. Proposals are being accepted for the well-being vendor. Virgin Pulse has been the vendor, but the USG is required to consider competitive bids every five years. USG is considering the bids and will conclude the process soon. There is a restructuring of positions in the HR office, and the HR office is short several positions. Farrah Williams, the well-being manager has left work, and interviews are being conducted for her replacement. Anessa Billings connects with Aon and is doing a great job with customer service, but she needs more support. The hiring process for the opening to support Anessa continues. Anessa is currently on vacation.

Karin Elliott: If retirees have any issues, please communicate with Anessa or myself. The Total Rewards Steering Committee has several new members (Appendix B), and their expertise serves the committee well. Yesterday, the USG had an initial meeting where they learned about the financial projections for the coming year. The Governor has proposed a salary increase for all state employees of 5,000.00 for each full-time employee which would be disbursed in 2022-2023. Since there has not been salary increases for the past three years for USG employees, everyone is thrilled. Although the increase is not final, everybody hopes it



will be approved. Under the present circumstances, there is a lot of concern about the retention of state employees. When people leave, the state currently has a hard time filling jobs and being competitive in the market.

Karin Elliott: On the healthcare system, we are seeing a higher rate of inflation on the medical side. We anticipate these costs to increase in the budget this year. They may be higher than in the past. We will be working with the TRSC from April through May or June regarding potential plan design changes or premium increases that will be recommended for 2023. We expect that premium increases will be higher than in the past due to medical claim costs and Covid. We will be looking at everything and all the programming that we do. Costs are increasing every year and we will have to look at innovative strategies to address this reality. The TRSC also recommends the amount given to retirees in support of their healthcare. They will be looking at some of the data presented to the USGRC by Aon as well as the overall USG budget needs and taking into account the study presented to the USGRC over a year ago.

Karin Elliot: Are there any questions or requests?

Dennis Marks: Just the usual, increase next year's HRA funding.

Mitch Clifton: Can we share the list of those on the TRSC?

Karin Elliott: Yes.

Mitch Clifton: Marti Venn will make the presentation about what is emerging in the USG.

Marti Venn: Dr. Stuart Rayfield is currently serving on an interim basis as the Executive Vice Chancellor for Academic Affairs, since the person holding that position (Tristan Denley) has left the USG. Dr. Rayfield comes into an office that is rapidly changing. Several people working there have either left or retired. The office is down to three positions. Chancellor Sonny Perdue began his work as Chancellor today. Dr. Rayfield will present some recommendations to the USGRC. Since I will be retiring on June 30, 2022, Dr. Rayfield will have a big challenge with the office of Academic Affairs in the next three months.

Dr. Stuart Rayfield: I had some difficulty joining the meeting initially since the new computer system which was recently installed did not provisions for zoom meetings. Today is the first day of Chancellor Perdue's tenure. He has been very thoughtful and supportive on key issues. I am looking forward to working with him. I found him to be very engaging, and he listened well and asked good questions. As we are talking, the new President at Georgia Gwinnett College is being installed this morning, and Chancellor Perdue is there. Tristan Denley left for the Louisiana System to do additional work relating to student success. I assumed the role in January, 2021 and was formerly on the faculty at Columbus State University where I worked also in administrative roles there. I have served as an interim President in three institutions in Georgia. We have been focusing on two issues-post tenure review and shared governance processes as the campuses look to develop their related processes in the next few months. Changes on campuses got a lot of attention, including censure from the AAUP. At most campuses, this change has led to an invaluable process of shoring up processes of evaluation, tenure, and promotion reviews. So, despite some of the issues faculty had, they are finding some value in developing new policies. One highlight of this is the inclusion of student success as an element or aspect of faculty evaluation in tenure/post-tenure review- part of a larger commitment to this at the USG level. COVID interfered with our efforts at supporting student success. Now, we are readjusting student success especially because of school disruptions. All but three institutions are test optional for admission for the Fall of 2022. In March, 2020 the USG became test optional during COVID. The American College Testing Program (ACT) and the Scholastic Assessment Testing Program (SAT) stopped scheduling testing sessions. The

commitment from the Board of Regents is to begin testing again in January, 2022 for students who want to be considered for admission. State colleges are not required to do this. Except for Georgia Tech, the University of Georgia, and Georgia College and State University, the USG has now moved to a test optional approach for Fall, 2022 as a response to the market. We had an additional 25,000 applications that were inadmissible due to the absence of this test. We are now developing communications with high schools to emphasize the test requirement for 2023, including higher high school grades. We are now in alignment with neighboring states. Florida has reinstated test requirements. So far as the State Legislative Session is concerned, there are some really positive things. The budget for the state and system is the best fiscal budget that our system has ever seen. Governor Kemp and the General Assembly have provided for 5,000. in support of all state employees, including the USG. The FY 2023 budget includes 5,000.00 as an add on to the base salary for full-time employees funded through state appropriations, tuition, and fees. It doesn't include those on grants, but institutions may include them from their budgets. This is a good cost of living adjustment in this climate as well as a thank you to employees who worked so hard to get students back on campus and get them engaged and are creating experiences where students lives can be transformed. In prior years, there was a significant reduction to higher education's budget. That reduction in budget has not been fully restored. The institutional fees have gone up as a result from \$145. to \$555. per student per semester. A Senate Student Fee Study Committee concluded that it would be a show of good faith and increase attendance if we can cover that fee. The aim is to eliminate that specific fee for students, and it is a priority. Various pieces of legislation have been passed or dropped. Mental health parity passed the House and crossed over. The bill is focused on ensuring that health care insurance has accommodations to cover mental health at a robust rate. The strategic plan adopted pre-COVID was meant to last until 2024. There are new members on the Board of Regents looking at the plan and taking into account lessons learned during COVID. You will see a continuing emphasis on student success efforts.

Dennis Marks: Dr. Mayfield, let me take this opportunity to welcome you. I hope that you are working very hard to remove the AAUP censure. There are many faculty members who will not come to an institution that is under AAUP censure. This will hurt recruitment. I think the USG could do a lot to clarify that the post tenure review process should not take away the right that tenured faculty have to have a hearing of peers. USG supports doing whatever it can to get censure removed. I would urge you to work as assiduously as possible on this.

Stuart Rayfield: We have been heavily engaged with AAUP to try to educate them on what we were trying to accomplish and the way in which we were trying to accomplish it. position. They are very narrowly focused on a couple of pieces that we couldn't get on the same page, so we have been engaged with them and again trying to educate them on what the reality is. They have censured us without there being any institutional policies that have been approved so without even knowing what this is going to look like operationally on a campus they have censured our system. We have worked with them and we're at different places on our view on this . We are not comfortable with the censure from AAUP. We have pleaded our case and I think have done so quite well. But they are laser-focused on a couple of issues that I think we are not going to budge on. We think its the right thing for students and the right thing for the institution.

Dennis: I think there are things the system can do clarify the continuation of tenure rights.

Stuart Rayfield: Yes.

Anne Richards: I want to echo and support Dennis' remarks calling for the USG to do all it can to remove the censure. I hope the system will do what it can to remove the AAUP censure.

Mitch Clifton: Thank you for this report.

Stuart Rayfield: I aspire to be one of you some day.

Marti Venn: Our language on emeriti status in the BOR policy manual will be revised. There is the matter of determination of various types of recommendations and honors. New language may include some examples, such as recognition of a campus luncheon because we need to leave that to the individual institutions. And if costs to the institution are associated with this, we will look at what Valdosta State University does in creating affiliate status. Thank you, Dennis. We will link that recognition to that status or have it come from the Foundation. We would stipulate a requirement that there is a designated office or offices (Academic Affairs or HR) to oversee these matters. Nothing will usurp the authority of the President of the institution. The revised language has been approved and will next go to Stuart Rayfield. It will go out to all Provosts for review where we will share the information about emeriti status.

Ron Bohlander: Two things might be included. We found on websites that it does not accurately reflect what is policy on emeriti or emeritus status. It says that emeriti faculty should have access to online library materials. I think that it would be beneficial to be consistent with this as RACL (Regents Academic Committee on Libraries) has recommended this.

Marti Venn: Thank you for that. I will look into it.

Dorothy Zinsmeister: Marti, could you send us that proposal?

Marti Venn: Yes, but it is in a draft form. I put it in a PowerPoint that I can send you.

Ron Bohlander: Can you let us know when you send it to us? If you let us know your schedule, we can send you further suggestions.

Marti Venn: I think sooner rather than later would be the time for you to give me feedback.

Marti Venn: I had hoped that Jonathan Piersol, Vice Chancellor and CIO, Strategy and Fiscal Affairs (USG) could join us today, but he had another commitment. I've invited Karen Nunn, Assistant Vice Chancellor for Enterprise Applications of the Board of Regents to be here in his place. I thought that it would be good for Karen to hear some of the questions around software and technology concerns regarding emeriti and retirees.

Dorothy Zinsmeister: Some institutions are finding it hard to retain retiree email addresses. Is there a policy to say that retirees cannot have access to email on campus?

Karen Nunn: Unfortunately, I do not have an answer for that specific question. But I will get it and share it back through Marti.

Marti Venn: Who gets access to resources can depend on their email address.

Ron Bohlander: We have had extensive discussions with Dennis Marks, Harry Dangel, and Dorothy Zinsmeister. Retirees need email addresses on campus. The system loses track of retirees and email addresses (digital credentials). The email doesn't have to look like the same as active employees. Access to the library materials for emeriti is desirable because of research, Microsoft 365 or digital resources through libraries. One issue retiree organizations have is we lose track of what a given retiree's email address is, and so we can't keep in touch with them over email. Retirees have a great love for the institutions in which they served and often have ongoing contact and involvement with their institutions. Treating them as if they are honored members of the community is a good idea.

Dennis Marks: Thank you, Marti, for all that you have done to assist retirees in maintaining contact with the USG. Regarding Valdosta State University's affiliate status - even those of us

who have valid and legitimate email accounts run into problems with IT at times. Access to some resources depends upon active employment or student status. So, there are barriers on the credentialing side. Marti said the institutions should clarify this, but this needs to come at the USG level which recognizes a class of individuals who can access things from an IT perspective.

Dorothy Zinsmeister: The USGRC planning committee was distressed when it heard that Marti was retiring. I would like to say a few words related to her departure. Dr. Venn will be missed. See appendix C.

Marti Venn: Thank you. so much. I'm touched by these remarks. And with regard to Dennis' last point, I agree that something system-wide would be beneficial.

Karen Nunn: I'll probably get with you, Marti, before you retire. I would be honored and happy to do my best to support retirees as you have done.

Ron Bohlander: Marti, can you be a retiree representative of the USG on the Council once you have retired?

Dorothy Zinsmeister: That will be good. No one else who retired from USG has been on the Council. We have had retirees from the institutions on the Council.

Dennis Marks: The USGRC Communications Committee had been set up in 2015. (Appendix D). Its charge was to review and make recommendations to the Executive Committee for developing, maintaining, and upgrading a USG retiree communication system that provides ways for prompt and clear exchange of information among the USG staff, USG institutions, and retirees. It's important to involve Marti and Karin in finding ways for the USG to maintain better contact with retirees. I learned on this subcommittee from the Retirement Advisory Subcommittee that 222 retirees have money in accounts, but the system has lost touch with these retirees. Active employees have supervisors, but retirees do not have supervisors. The USGRC has been instrumental in helping the USG contact retirees. We did this when the transition to Aon occurred. We would be happy to talk to Karin in the System Office to make sure that we can contact retirees more effectively. The USG Open Enrollment Communications Committee has been doing an improving job distinguishing between pre-65 and post-65 retirees. The USG HR benefits web page has very timely information for retirees. The Valdosta model was mentioned above and refers to a retiree listserv set up by Valdosta State University but maintained by retirees. We reach out to retirees and make them honorary members of our association for one year.

Mitch Clifton: I would like to move on to Sara Connor's report on the Well-being Subcommittee [the actual name is the USG Well-Being Funding Review Committee].

Sara Connor: For the first time, I worked with the committee (Appendix E) to review proposals. The USG offers each institution in the system \$10,000 to arrange well-being programming. The big problem is that most institutions don't submit proposals. The application process involves a lot of work. The committee is trying to minimize the number of issues involved that can delay proposals being submitted and simplify the proposal process. Recently, we recommended and approved the funding to be awarded to three institutions: Augusta University, Columbus State University, and Georgia Gwinnett College. This is a great committee filling a need to help institutions.

Karin Elliott: Thanks, Sara for stepping up and taking leadership for the committee.

Dorothy Zinsmeister: The TRSC Retirement Advisory and Investment Subcommittee meets every three months. Its last meeting was in December, and the next meeting will be in April, 2022. I struggle with this report. The agenda for our last meeting was 213 pages in length. We focused on Fidelity this time. One thing discussed related to a missing participant process



related to 222 lost USG clients. These are retirees who have not touched any of the funds available to them. Fidelity knows that these accounts exist, but the retirees who own them have not taken the Required Minimum Distributions (RMD) at a certain age. Are they deceased or whatever? No beneficiary payments have been made in regard to them. There are guidelines from the Department of Labor and the Department of Revenue to help find them, and Fidelity does attempt to locate them. I wonder if the USGRC could be of assistance to be part of the procedure to locate these individuals (Appendix F).

Karin Elliott: These may not be retirees. They may be part-time employees who worked for a time and then left the USG to go elsewhere. I will take this back and ask if we could publish the list of individuals. There is an internal process where vendors are trying to locate these people.

Dorothy Zinsmeister: I recommend that the USG develop procedures, and the USGRC could also assist in finding the missing participants.

Karin Elliott: We have a small staff in our office to support retirement programs. So, we would want to leverage our vendors to do more. It might be helpful if retiree organizations can get involved.

Dennis Marks: You might remind folks about what we did in the transition to Aon. We got the names of persons that USG couldn't locate and the institutions with which they were affiliated. Then, we could put the message out that the USG would like to get in touch with these individuals. That model was very effective. We had lists that did not violate privacy.

Karin Elliott: Agreed that privacy was not violated. Again, all of these individuals may not be retirees. This would be the only issue regarding the publishing of all of the names.

Ron Bohlander: Is it possible to identify if the 222 are employees or retirees before taking action?

Karin Elliott: Yes, we can take it back. I'm not sure if the vendors have this information. So, it would involve work in our office. Again, we are short-handed right now.

Dorothy Zinsmeister: Karin, if Fidelity knows that 222 are lost, they must know who they are.

Karin Elliott: The majority of them are in the Optional Retirement Program (ORP). They are employees who worked at USG institutions for a year or two and moved to another job. Most retirees using benefits in their ORP will keep a vendor updated. The employees we are talking about probably have small amounts of money in their accounts, probably moved after being in the System a short time and forgot that they have this account. Subsequently, they changed addresses and the vendor can no longer find them.

Dorothy Zinsmeister: What happens to that money?

Karin Elliott: IRS has regulations for these funds. The vendor has to hold them for some time. I can research and report more information to you at the next meeting of the USGRC.

Ron Bohlander: We've already commented on most of the topics in our report from the Library Access and Services Retiree (LASR) Committee and the USG Working Group on Emeriti Status Report by Kathy Tomajko (Appendix G). Kathy can answer questions. Does anyone have any questions?

Wayne Book: Are library services at libraries at remote locations available to retirees? If so, what kind of identification is needed for those services?

Ron Bohlander: You are a distinguished emeritus professor. If you don't have access to the library, just call the Director of Library Services. You still have an active Georgia Tech email.

Kathy Tomajko: Leslie Sharpe is the Director of Library Services.

Wayne Book: On the issue of maintaining your health, some of our insurance programs include access to gyms. Some do not. Maybe their access should be noted in the process of securing, so



you are not restricted to a kind of insurance that doesn't include it. I know that we can use campus or other facilities. Keeping your health is important. Do we have any access in mind for that?

Ron Bohlander: Silver Sneakers are available for some programs. It's hard to imagine the USG setting up parallel programs with the costs associated with it. Aon could include information about this in regard to what plans cover so that retirees can choose wisely.

Wayne Book: My wife's program allows her to use Silver Sneakers. I would pay extra to join Silver Sneakers.

Karin Elliott: Medicare Advantage Plans offer those benefits. They want to keep people healthy, so they provide well-being services. I don't think that they are offered in Medicare Supplement plans. Some plans do not have well-being benefits.

Ron Bohlander: Yes, they are.

Karin Elliott: I stand corrected. I'll talk to Mat to include it on Aon.

Mitch Clifton: Now, we will have the USG Faculty Council Report from Matt Hipps, USGFC Chair, from Dalton State College.

Matt Hipps: With regard to the new Chancellor, faculty had lots of feelings that they shared with me. As a Council, we are looking to work with Chancellor Perdue to keep the focus on students and their success. We are currently crafting a welcome to the Chancellor which conveys our excitement and serves as a reminder of the System's commitment to shared governance. We are working hard on changes to the tenure and promotion processes for faculty. Clearly related to that is the AAUP censure for the USG system. The Faculty Council is working on having the AAUP censure removed from the USG system. We have been working over the 3-4 months to develop closer relationships with the Georgia Legislature. Recently, I spent 10-11 hours at the Georgia Legislature to remind them that lots of folks speak on behalf of the faculty. Sometimes, the loudest voices are not the best ones to speak on our behalf. We are creating a government liaison on the Council who would be the contact point for any questions about how faculty feel. We want to stress that critical thinking and patriotism are not mutually exclusive. That's been our focus over this last academic year.

Dennis Marks: Thank you for being here. The USGFC has an important relationship to the USG Retiree Council: in many ways the Retiree Council was modeled on the Faculty Council. Thank you for sharing your ideas.

Anne Richards: Thank you. I'll echo Dennis' remarks and add that I appreciate your presence and your report. It's very helpful to know what is going on in the USGFC.

Mitch Clifton: Immediate Past Chair, Harry Dangel, is the Chair of the Nominations Committee and will give his report. The nominations committee consisted of Dorothy Zinsmeister, Past Chair; Ron Bohlander, Past Chair; Dennis Marks, Past Chair; Missy Cody, Past Chair; and current Chair, Mitch Clifton.

Harry Dangel: The two recommendations are as follows: Chair-Elect, Ed Rondeau of Georgia Institute of Technology and Secretary, Debra Durden of Clayton State University.

Mitch Clifton: Are there any other nominations? The nominations are closed. Now, please raise your hands to support the motion for the nominations on the floor. The motion carried, and the nominations committee report is approved.

Mitch Clifton: I have received a communication from Chuck Aust at Kennesaw State University about a possible design for a retiree association support group (Appendix H). Chuck is proposing a mutual support group for retirees to begin in 2022 to held on Zoom. His contact information is [caust@kennesaw.edu](mailto:caust@kennesaw.edu) and he invites others to get in touch with him if they have an interest or have information about a similar group.

Dorothy Zinsmeister: I have a question for Dennis regarding communications and the listserv on the Valdosta State University campus. Does this listserv include pre-retirees? Or just retirees?

Dennis Marks: We can send messages to current faculty and staff as well as retirees.

Dorothy Zinsmeister: So, you can tell them that there is a VSU listserv for retirees.

Dennis Marks: Yes, but they don't have access to the listserv until they retire.

Dennis Marks: I want to remind the group that Nancy McDuff is our current Chair-Elect. She will be the Chair once Mitch Clifton term ends in June, 2022. I also have a question about Chuck's communication. What is the relationship between what he is proposing and GA-HERO? I am a part of GA-HERO and wonder if he is reinventing the wheel.

Mitch Clifton: He may not be aware that GA-HERO exists. I will email him about this.

Ron Bohlander: He is trying to put together a support group across Kennesaw State University. Chuck isn't looking at the GA-HERO group.

Dennis Marks: I am puzzled about his intended audience.

Mitch Clifton: I think that he would be happy to hear from others about any related groups.

Ron Bohlander: We should not leave this meeting without a big thank you to Mitch Clifton for leading this organization in the current year. I know that his work continues until June, 2022, but wanted to say: You've done a fantastic job. You have always been on the ball getting us organized.

Mitch Clifton: The entire planning committee has been of immense help to me.

Mitch Clifton: What sort of format do we want for our Fall meeting? Should we meet in person in the fall or continue the Zoom meeting? Be thinking about this. We'll probably do a survey in the next few months.

Dorothy Zinsmeister: I was wondering if we would like to send a note of welcome to Chancellor Perdue making him aware of what we are trying to do and looking for his support over the next several years.

Ron Bohlander: That is a good idea, Mitch. If you would like to do a video presentation to the new Chancellor Perdue, then we can record that message on Zoom and send it to him. That is an option or a nice note.

Karin Elliott: We talked about his attending this meeting, but it was scheduled too early for that to happen. In the Fall, we might be able to get him to attend but I think both ideas are great, the video or both.

Mitch Clifton: I'd be happy to do this.

Dennis Marks: Good idea. I'd suggest a letter to tell him what the Committee does and invite him to our Fall meeting. The Planning Committee would be happy to help with this.

Mitch Clifton: I can start on this and circulate a draft for the Planning Committee's review.

Ron Bohlander: I'd invite Nancy McDuff as well. By the time Chancellor Perdue comes to a meeting, she will be the Chair of the USGRC.

Karin Elliott: I understand the next meeting of the USGRC is October 7, 2022. Is that the case?

Dennis Marks: Yes, that's correct. We did that because we wanted the meeting to be scheduled the week before Medicare Open Enrollment.

Karin Elliott: So, I'll talk with the Chancellor's administrative assistant to get him on the calendar.

Dorothy Zinsmeister: If the Chancellor is going to be involved, a Zoom meeting will likely be the best plan or we should hold the meeting at the System Office.

Nancy McDuff: I join Ron in thanking Mitch for his work as Chair of the USGRC this year. As some have mentioned doing such work is a little like herding cats. And I also want to thank Roger Ozaki. I know from personal experience that handling the minutes is not easy.

Mitch Clifton: I want to add my thanks to Roger for his work on the minutes, and to Ron as well for hosting our meetings.

The meeting was adjourned at 12:06 p.m.

Respectfully submitted,

Roger Ozaki

Secretary, USGRC- 2021-2022

#### APPENDICES

- A. Alight Presentation - Steve Cox, Rob Swarczewski and Mat Burkley
- B. Total Rewards Steering Committee Members - Karin Elliott
- C. Resolution Honoring Marti Venn - Dorothy Zinsmeister
- D. USGRC Communications Committee Report - Dennis Marks
- E. USG Well-Being Funding Review Committee Report - Sara Connor
- F. Retirement Advisory and Investment Committee Report - Dorothy Zinsmeister
- G. Library Access and Services for Retirees (LASR) Committee Report - Ron Bohlander and Kathy Tomajko
- H. Proposed Design for a Retiree Association Support Group - Mitch Clifton for Chuck Aust

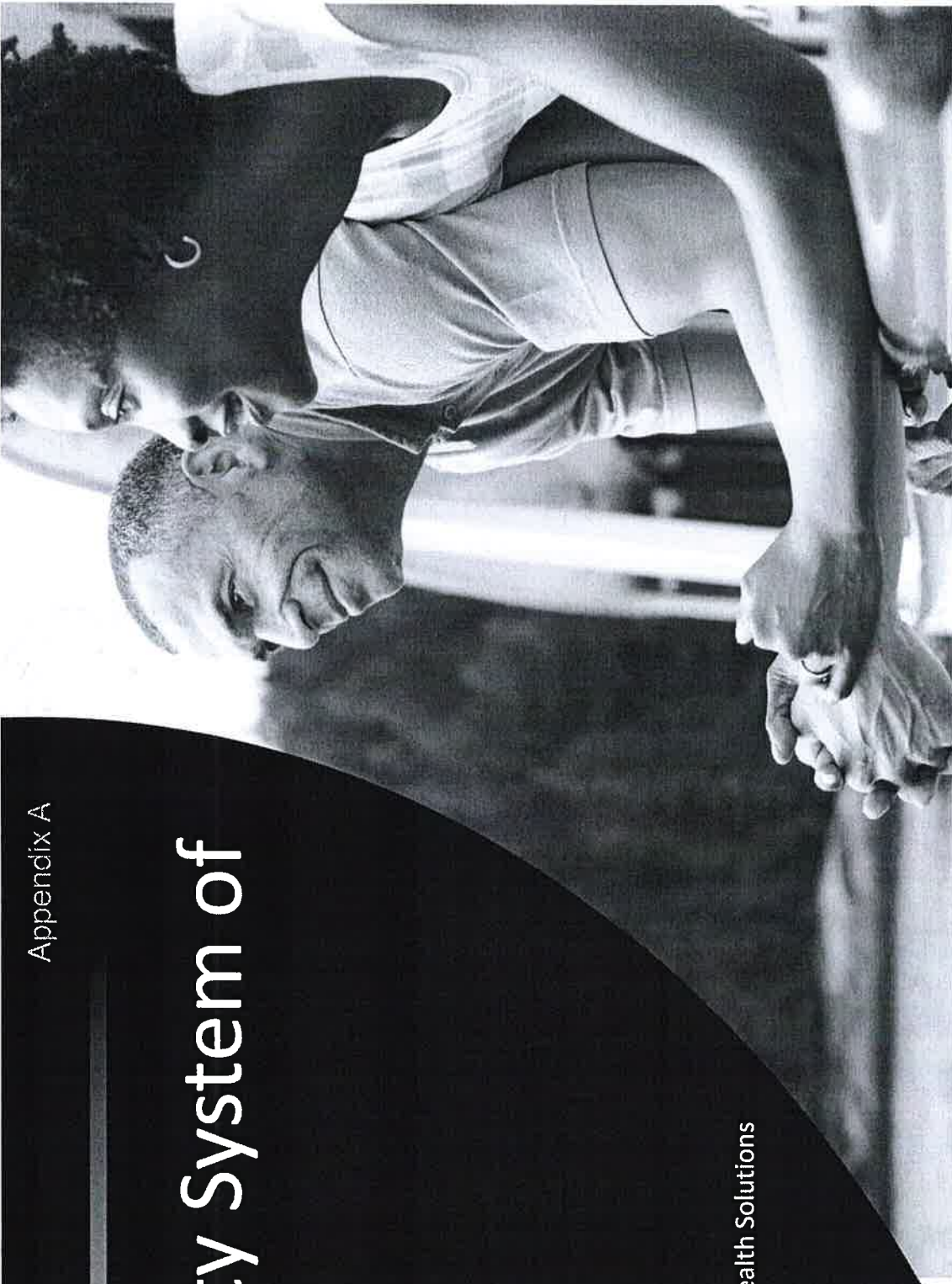
Appendix A

# University System of Georgia

Retiree Advisory Council  
April 1, 2022

Prepared by Alight Retiree Health Solutions  
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# Attendees

- Alight
  - Steve Cox
  - Rob Swarczewski
  - Mat Burkley

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# Agenda

- Greetings and Objective
- Business Updates from Aon
- Medicare / CMS Market Updates
- Enrollment Behavior and Executive Summary
- Your Spending Account (HRA) Updates
- Looking Ahead
- Appendix

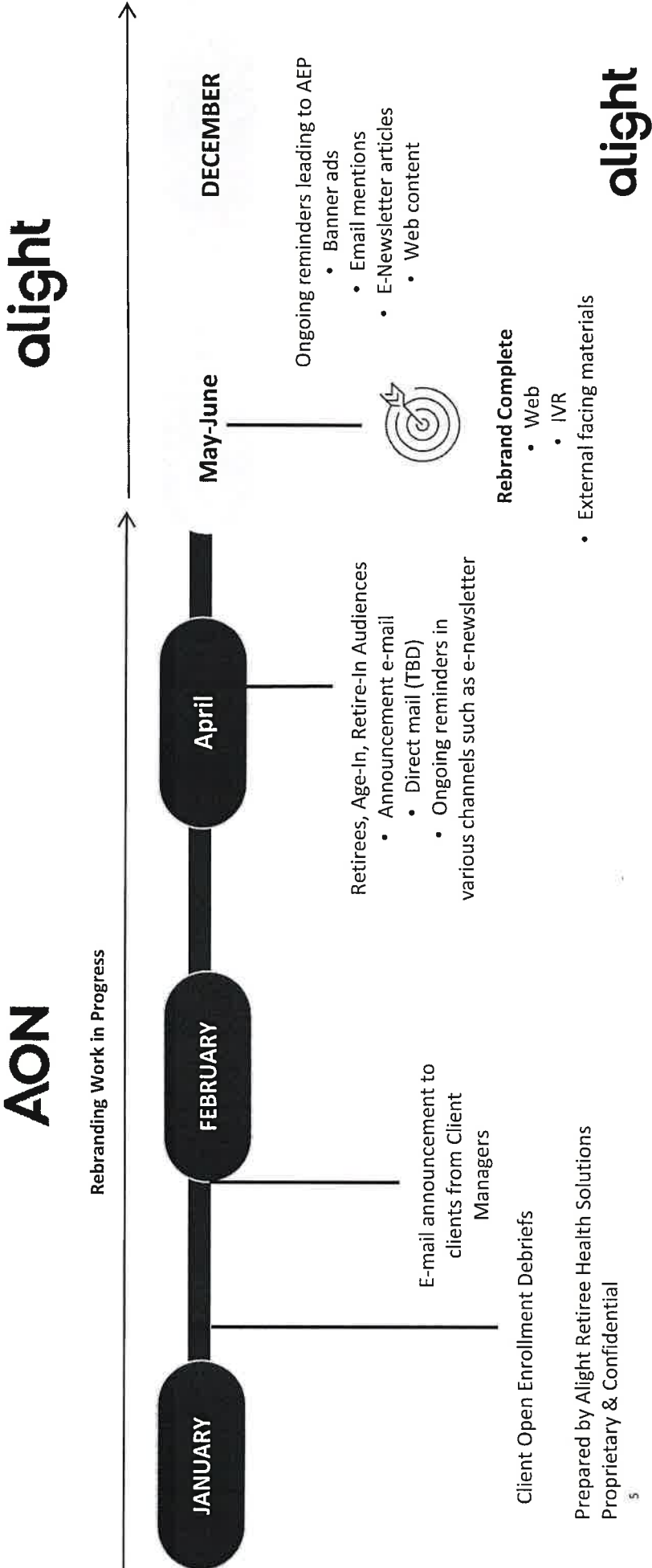
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# Business Updates from Alight

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# AON to Alight Rebranding Transition Timeline



# Medicare/CMS Updates

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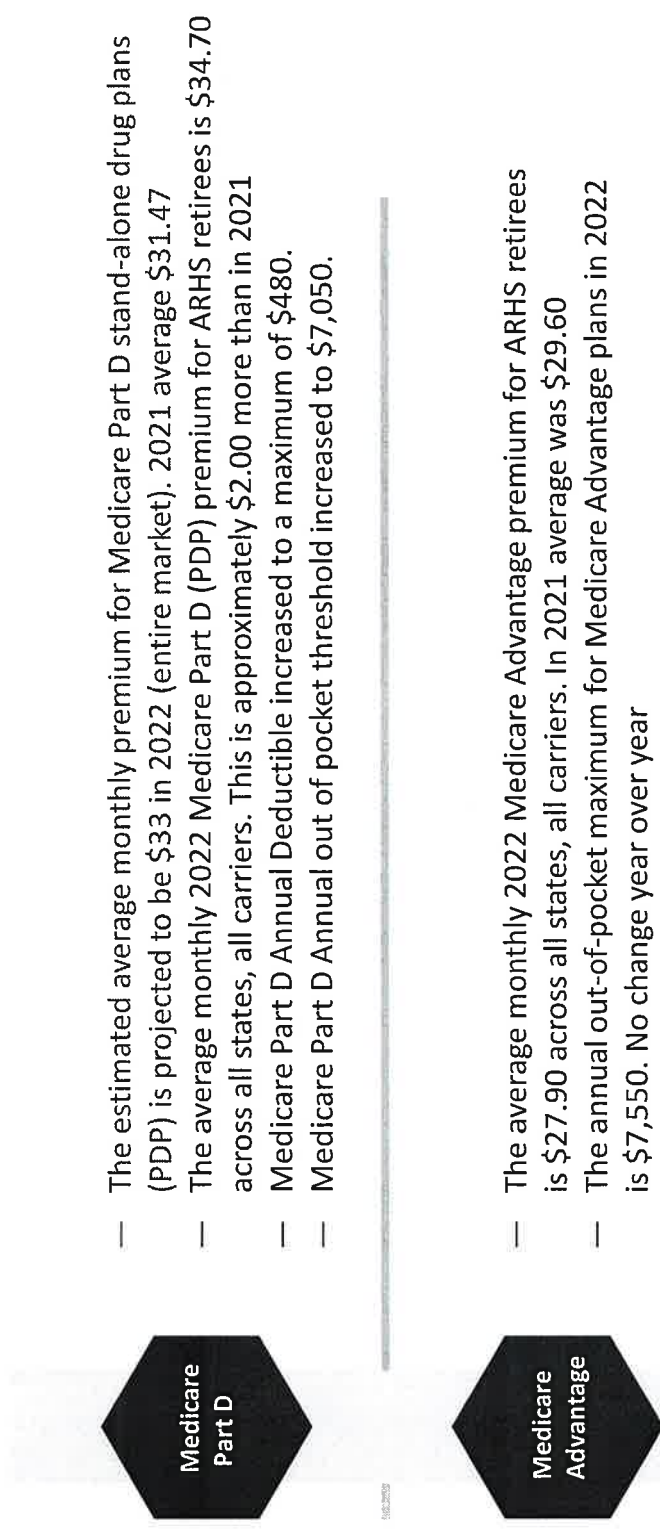
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# Medicare Market Updates

|                        |                                                                                                                                                                                                                                                                                                                                                                |
|------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Medicare<br>Part A     | <ul style="list-style-type: none"><li>— Part A Deductible: The inpatient hospital deductible increased from \$1,484 in 2021 to \$1,556 in 2022. An increase of \$72.</li><li>— Part A Premium: The vast majority of Medicare beneficiaries pay NO monthly premium for Medicare Part A coverage.</li></ul>                                                      |
| Medicare<br>Part B     | <ul style="list-style-type: none"><li>— Part B Deductible: The annual deductible increased to \$233 in 2022, an increase of \$30 from the annual deductible of \$203 in 2021.</li><li>— Part B Premium: The standard monthly premium increased to \$170.10 for 2022 (or higher based on income), an increase of \$21.60/month from \$148.50 in 2021.</li></ul> |
| Medicare<br>Supplement | <ul style="list-style-type: none"><li>— The average monthly 2022 Medicare Supplement premium for ARHS retirees is \$199.80 across all states, all carriers, and all available plan letters.</li></ul>                                                                                                                                                          |



# Medicare Market Updates

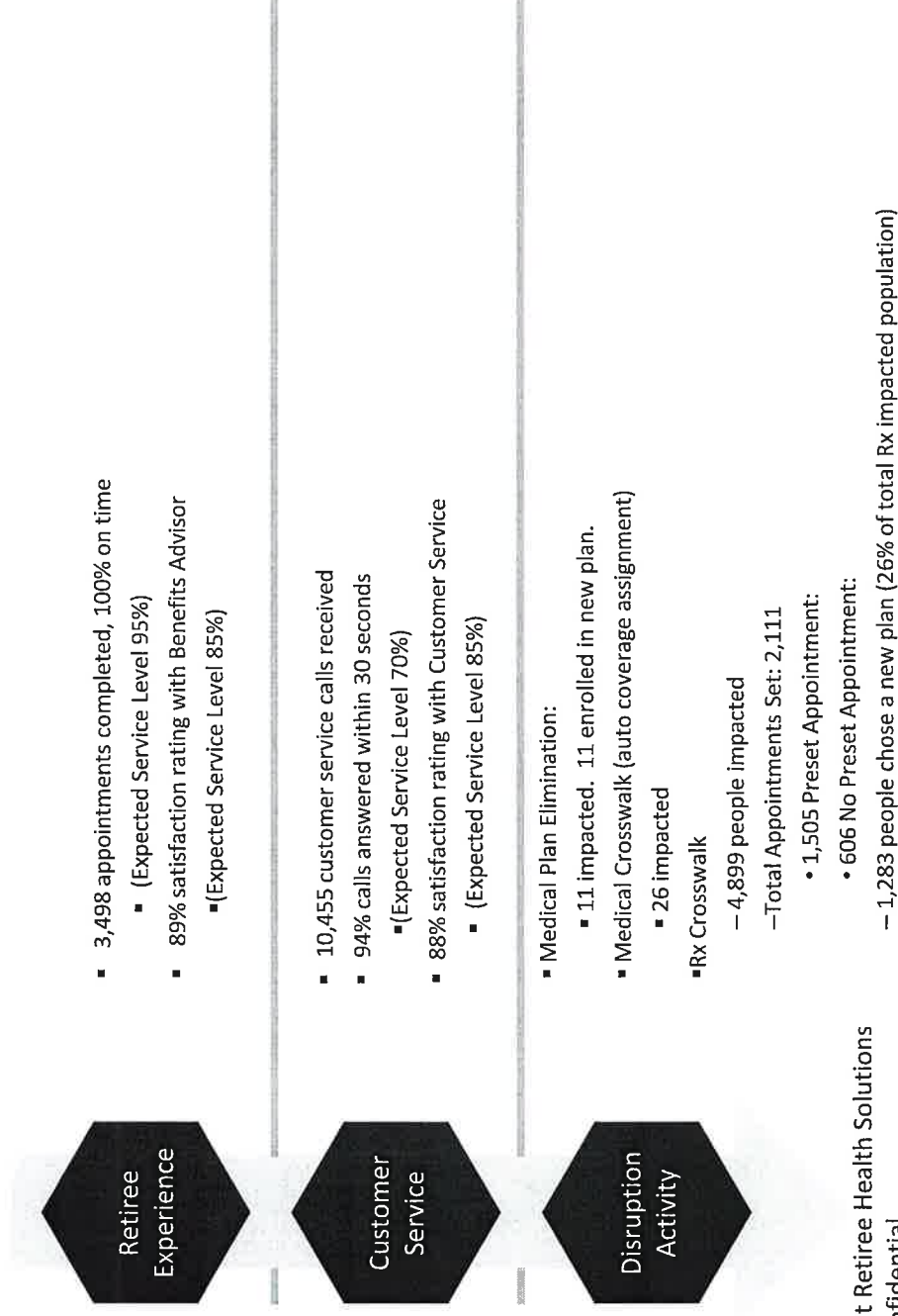


# Enrollment Behavior and Executive Summary

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# Enrollment Period Overview



## USG Enrollment Executive Summary

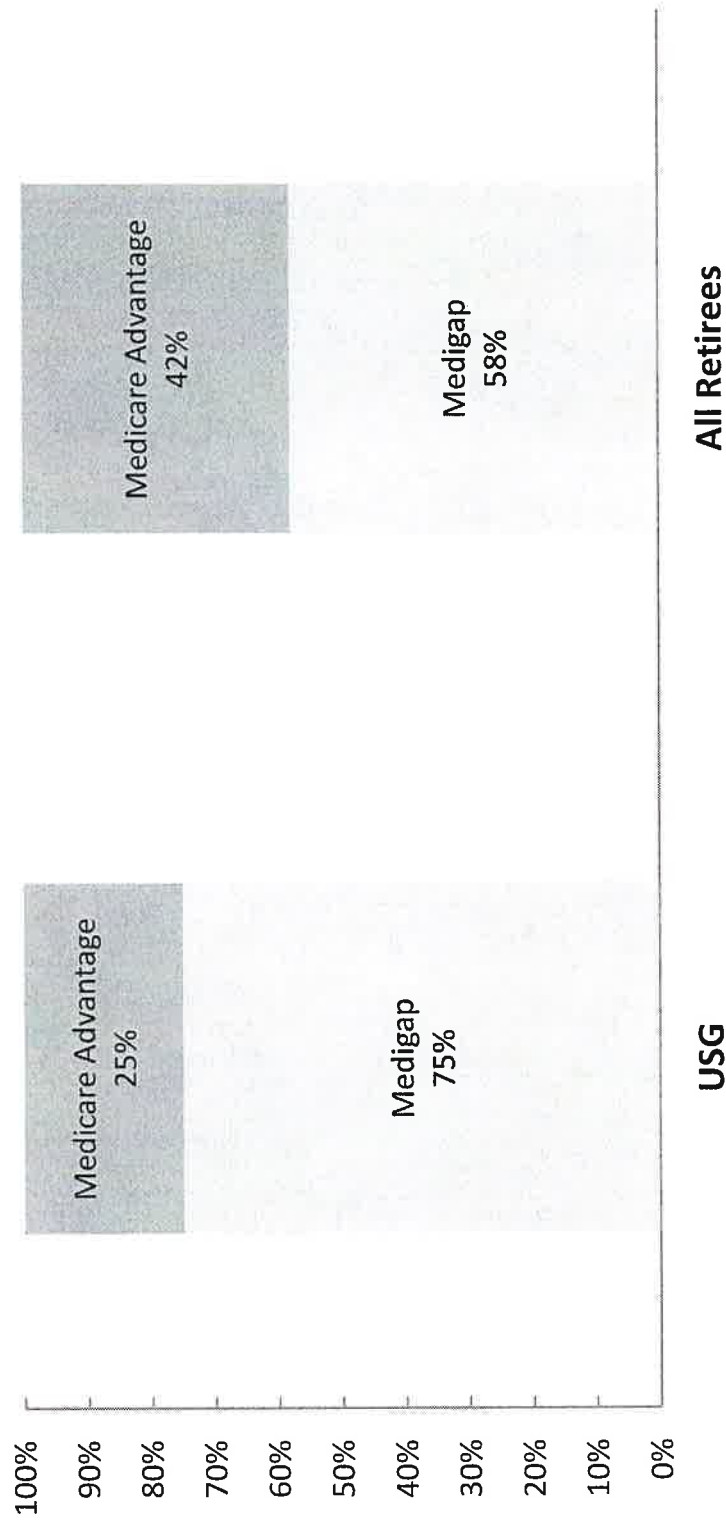
— Retirees who made a change in Medical, Rx, Dental or Vision during OEP

- 554 Medical
- 2,279 Rx
- 130 Dental
- 42 Vision

— Average Premium Changes for 2022 Coverage

- |                        |                          |                 |
|------------------------|--------------------------|-----------------|
| • Medicare Supplement: | Average Premium \$207.10 | \$2.90 Decrease |
| • Medicare Advantage:  | Average Premium \$20.30  | \$2.40 Decrease |
| • Rx:                  | Average Premium \$32.60  | \$2.50 Increase |
| • Dental:              | Average Premium \$44.60  | \$0.80 Decrease |
| • Vision:              | Average Premium \$20.00  | \$0.40 Decrease |

# Enrollment by Type USG vs All Clients



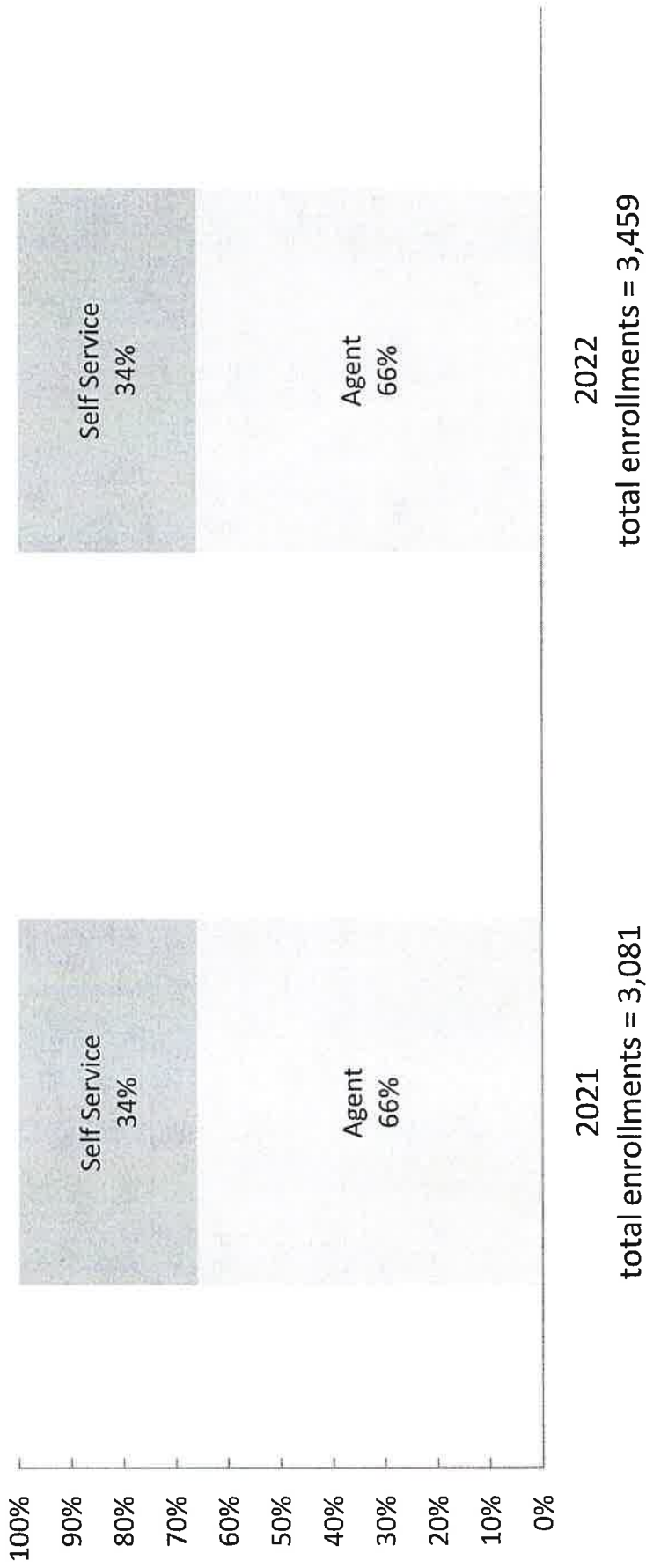
**total enrollments = 19,624**

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## Enrollments Completed 2021 vs 2022



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## Year of 2021 – Key Items to Continue

### Continue:

- No missed appointments or retirees turned away
- Transparency through Open Enrollment Period readiness discussions and as needed through the year
- Care-for-life program encouraging year-round evaluation, reducing effort during Fall OEP
- Online encouragement messaging leading up to OEP
- Crosswalk and Plan-Disruption communications
- Support of transactions through the inbound phone system (appointment confirmations, claims status, etc)
- Send Certified Letters to disruption population in early December
- Designated Customer Service Support

# 2021 Ongoing Education

- **Age in webinars**
  - Ongoing each month
  - 12 webinars in 2021
  - 115 total USG retirees in attendance
- **Virtual pre-retirement meetings**
  - Partnership with USG
  - Social Security, Medicare and retiree exchange
  - 1 Meetings in 2021 -> October (170 lines)
- **Virtual benefits fairs**
  - Host virtual booth (week of 10/25)
  - Education presentation 10/27
- **HRA webinars**
  - 5 total sessions (1,926 total RSVP)
  - January 12 (2 sessions); 490 RSVP
  - May 24; 404 RSVP
  - September 15; 527 RSVP
  - December 15; 505 RSVP
- **Quarterly educational newsletters**
  - Tips to stay connected during the pandemic
  - Medicare Supplement Plans vs Medicare Advantage plans
  - Preparing for Open Enrollment
  - End of year checklist

# Your Spending Account Results

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## HRA Utilization

|                                                   | 2020                   | 2021                   |
|---------------------------------------------------|------------------------|------------------------|
| Total number of accounts                          | 15,607                 | 16,195                 |
| Accounts exhausting HRA                           | 7,147 accounts/ 45.80% | 7,461 accounts/ 46.06% |
| Accounts rolling over HRA                         | 8,460 accounts/ 54.20% | 8,734 accounts/ 53.94% |
| Average balance 12/31-1/1                         | \$1,841.70             | \$2,001.61             |
| Retirees requesting catastrophic HRA              | 71                     | 58                     |
| Accounts without a claim                          | 865/ 5.55%             | 803/ 4.96%             |
| 2021 USG HRA Contribution                         | \$2,736.00             | \$2,736.00             |
| Retirees requesting Medicare Part B reimbursement | 1,252                  | 1,439                  |
| Average CHRA amount paid                          | \$2,392.36             | \$2,428.73             |
| % of retirees who utilize direct deposit          | 65%                    | 73%                    |
| Average total claim amount per account (HRA)      | \$3,350.39             | \$3,089.32             |



# Looking Ahead

## *Year-round Retiree Engagement*

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## Looking Ahead – 2022 Summary

- Continue Monthly Age In Webinars
- Participate in pre-retirement meetings in the Fall
- Continue HRA educational webinars
  - May 19
  - September 21
  - December 13
  - January 18
- Bi-monthly newsletters
- Monthly Digital Know How emails
- Continue with USG dedicated model
- Continue to partner with USG regarding HRA utilization (Part B campaign)

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# Wrap Up & Questions

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## **FY22 Total Rewards Steering Committee (TRSC) Membership**

**Chair and Presidential Sponsor: Dr. Paul Jones, President, Fort Valley State University**

### **USG Institution Representation**

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

**Traycee Martin**, Vice President for Finance and Administration, Valdosta State University

**Dr. James Marton**, Professor, Andrew Young School of Policy Studies, Georgia State University

**Lori McCarty**, Assistant Vice President of Human Resources, Dalton State College

**Karen McDonnell**, Assistant Vice President of Human Resources, Kennesaw State University

**Dr. Doug Miller**, Vice Dean for Academic Affairs, Augusta University

**James Shore**, Sr. Associate Vice President for Finance and Administration and Budget Director, University of Georgia

**Dr. Christie Stewart**, 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 Associate Professor, UGA Clinical and Administrative Pharmacy

### **System Office Representation**

**Teresa MacCartney**, Acting Chancellor, University System Office

**Tracey Cook**, Executive Vice Chancellor for Strategy and Fiscal Affairs, University System Office

**Dr. Juanita Hicks**, Vice Chancellor for Human Resources, University System Office

**Karin Elliott**, Associate Vice Chancellor of Total Rewards, University System Office

**Jason Matt**, Associate Vice Chancellor for Budget, University System Office

**Jennifer Rutledge**, Associate Vice Chancellor for Healthcare and Policy, University System Office

**Anessa Billings**, Executive Director, Health and Voluntary Benefits, University System Office

**Sherea Frazer**, Executive Director of Fiscal Affairs Operations, University System Office

**BeNedra Cleveland**, Director of Benefits, Administration and Engagement, University System Office

**Lisa Joe**, Director Retirement Programs and Services, University System Office

**Steffanie Morrison**, Senior Legal Counsel, University System Office (Special Projects)

### **Special Guests and Consulting Partners**



University System  
of Georgia **Benefits**  
*Centered on You.*

## **FY22 Total Rewards Steering Committee (TRSC) Membership**

**Louis Amis**, Executive Director, State Health Benefit Plan, Department of Community Health

**Cathy Craven**, Deputy Executive Director, State Health Benefit Plan, Department of Community Health

**David Batten**, Senior Vice President, National Health Strategic Account Manager, Aon

**Michael Manolakis, PharmD, PhD**, Vice President, Pharmacy

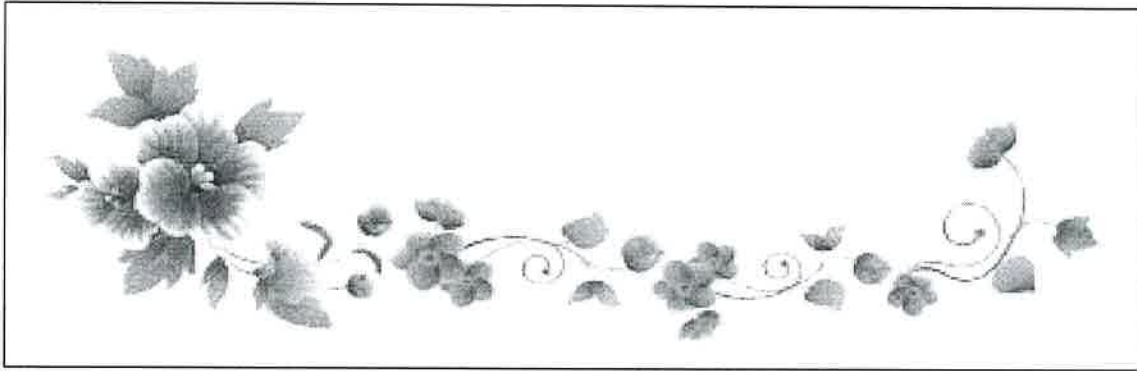
**Ed Lech**, Senior Vice President, Health Solutions, Aon

**Barry Schmidt**, Principal, Financial Advisory, CAPTRUST

**Jason Stanicek**, Principal, Financial Advisor, CAPTRUST



## Appendix C



The USG Retiree Council on behalf of all USG Retirees offers our congratulations to Dr. Martha Venn on her upcoming retirement. We are sorry she is leaving, for she has been a good and supportive friend to the Retirees over the last six years.

We are grateful for the support she has provided for the USG Initiatives for Retirees, especially as they relate to the development of the Guiding Principles for Emeritus Status at USG institutions, and to access to USG Libraries for all USG retirees. Our successes are the result of her commitment to collaboration and cooperation in addressing those concerns. She served as our champion for these Initiatives, and although there is still work to be done and issues to be resolved, she is responsible for the progress that has been made.

When the USG Retiree Council was authorized by the Chancellor in 2014, our mission was to continue to participate, contribute and innovate in significant and meaningful ways to the success of the USG. Dr. Venn has helped us achieve these successes. She will be missed!

In recognition of her meritorious service to the entire USG community, the USGRC does hereby move and adopt a resolution of thanks and commendation to Dr. Martha Venn!

The USG Retiree Council  
April 1, 2022

## **USGRC Communications Committee**

**Charge:** “USGRC Communications Committee will review and make recommendations to the Executive Committee for developing, maintaining and upgrading a USG retiree communication system(s) that provides ways for prompt and clear exchange of information among the USG staff, USG Institutions and retirees.”

### **Strategic Themes (10/23/2015 Report to USGRC):**

- Create a Robust Electronic Mail Distribution System
- Create Institution-level Retiree Councils
- Improve Retiree Information on Institution Websites
- Exploit Social-media Technology

**The USG Retiree Council endorses the proposal to exploit modern electronic technologies to create USG- and institution-level communications networks, including the suggestions for implementation proposed by the USG System Office. (3/4/2016)**

**The USG Retiree Council endorses the proposal to encourage the development of institution-level retiree organizations linked to the USG Retiree Council, including the suggestions for implementation proposed by the USG System Office. (3/4/2016)**

# 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** is for **pre-65 retirees'** health insurance and **all retirees'** dental/vision insurance through **OneUSG**.
  - **Medicare Open Enrollment** (always October 15 – December 7) is for **post-65 retirees'** health insurance through **Aetna Alight**.
- **USG HR Benefits** webpage: [benefits.usg.edu/](https://benefits.usg.edu/). It's a trove of resources, including **Pre-65 Retiree Benefits**, **Post-65 Retiree Benefits**, and **Planning for Retirement** ([benefits.usg.edu/benefits-resources/planning-for-retirement](https://benefits.usg.edu/benefits-resources/planning-for-retirement)).

# Communicate, Communicate, Communicate!

- Emails are also sent through the USGRC listserv. Please disseminate them widely on your campuses to **retirees and would-be retirees!!**
- We need still stronger links between campus HRs and ROs.
- **Valdosta Model:** Faculty listserv, Staff listserv, Retiree listserv. Anyone can send an email to [retirees@lighthouse.valdosta.edu](mailto:retirees@lighthouse.valdosta.edu), which is approved by a retiree moderator before dissemination. VSU HR provides email addresses of upcoming retirees. New retirees inducted into VSU Retirees Association (no dues first year).
- 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, Benefits Manager.
- **Communications go both ways!** Please send questions and feedback to Dennis Marks ([dmarks@valdosta.edu](mailto:dmarks@valdosta.edu)), USG Retiree Council, Communications Committee Chair.

## Appendix E

### **USG Well-Being Funding Review Committee**

#### **The Committee met virtually to review proposals on March 15, 2022**

The USG values the well-being of active employees and a culture of well-being within its campus environments. To meet this vision, USG seeks innovative and effective ways to encourage healthy lifestyles within our institutions. USG will award funding to institutions that are working toward:

- Creating a sustainable built environment to promote physical activity, social and community involvement;
- Educating the community about opportunities to achieve positive behavior change;
- Encouraging personal accountability for physical, health, financial, and community well-being.

With the departure of Farrah Williams, Gina Bradenburg will be serving as Interim Director.

#### **Review Funding proposals**

Funding was approved for three institutions by the Committee. These have been reviewed by Karin Eliot and given final approval. They are Augusta State, Columbus State and Georgia Gwinnett.

#### **Well-being funding guidelines and process**

The committee discussed the process and how to make it easier for the institutions. Gina shared her experience from a well-being liaison perspective. Leigh Richey shared some of her discussions with liaisons as they worked with her on developing proposals. Many are frustrated with the amount of work required to submit a proposal for funding.

#### **Suggestions for improvement**

1. Have the person submitting the proposal come on the funding committee call to answer any questions in real time.
2. If any changes are requested, rather than wait for a month until the next meeting for approval, the answers could be emailed and voted on via email.
3. Have the institution's budget office sign off on the proposal, as well as the HR Director

4. Gina and Leigh Richey will draft new proposal guidelines and a new budget template to bring to the committee for review.

Gina Brandenburg, MS, CHES, CWP  
Interim Director, USG Well-Being



## Appendix F

### Retirement Advisory & Investment Committee Meeting Report (Virtual)

December 3, 2021

10:00 AM-1:00 PM

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

#### Agenda:

- A. Fidelity Review and Update—led the discussion on Fidelity Retirement Services
  1. Fidelity provided a Market Overview discussing Supply Challenges, Peaking Growth and Policy Support. Market Performance was also presented using Total Returns by Various Asset Classes
  2. Four key indicators of healthy retirement program and employee engagement: USG performing well.
    - Employee participation
    - Total Savings Rate
    - Asset Allocation
    - Employee engagement
  3. Cybersecurity-Comprehensive controls, processes, and systems in place to help ensure data is safe, secure, and private. Fidelity's comprehensive cybersecurity program aligns with the DOL's guidance on cybersecurity best practices.
  4. Missing Participant Process-Tracking those who have lost contact with their retirement plan. Nine different actions to find them to retrieve \$\$ left behind. 222 lost USG clients. Recommended that USG establish a procedure for locating these individuals.
  5. Plan Demographic Review—focuses on participant behaviors.
- B. CAPTRUST Retirement Plan Investment Review
  1. Retirement Industry Updates
    - Fiduciary Updates—Rollover Transactions, Trends in Fiduciary Liability Insurance, Fee Litigation, Regulatory or Legislative Updates Impacting the Retirement Industry
  2. Market Commentary-The pace of economic recovery has exceeded expectations, but not without growing pains in the form of rising prices, labor shortages, and supply chain disruptions.
  3. Plan Investment Review
    - Asset Allocation by Vendor (TIAA, Fidelity, AIG), 403B and 457b Total Plan Assets by Vendor, Plan Menu by Vendor, Summary of Investment Policy Monitor and Plan Performance for all Vendors
  4. CAPTRUST Financial Wellness and Advice

Submitted by Dorothy Zinsmeister  
USGRC rep to RACM  
April 1, 2022

## Appendix G

- ▶ LASR Committee: Kathy Tomajko, Ron Bohlander, Dennis Marks, Dorothy Zinsmeister  
USG Emeriti Working Group: Marti Venn, Ron Bohlander, Harry Dangel, Dorothy Zinsmeister + several leaders from USG Institutions
- ▶ LASR has focused on establishing standard library services for all retirees and on exploring how to extend them. Progress has been made with the help of Regents Academic Committee on Libraries (RACL)
- ▶ USG Emeriti Working Group – a complementary activity promoting standards in policies and procedures where appropriate and communicating about possibilities for extended privileges beyond emeriti.
- ▶ Since emeriti have access to online library services anywhere, they can serve as a bellwether for possible extensions to other retirees possibly on an opt in basis.

## LIBRARY ACCESS & SERVICES FOR RETIREES (LASR) COMMITTEE & USG WORKING GROUP ON EMERITI STATUS

## Appendix H

Hello, folks,

We are in the infant stages of putting together a possible design for a KSU Retirees Association (KSURA) support group for staff and faculty that would start up in the fall of 2022.

I am gathering information from other campuses that have a support group for retirees at those campuses in the USG.

If your campus has such a group and you would like to share with me details about the design and experiences of your group, please feel free to contact me:

Dr. Chuck Aust  
[caust@kennesaw.edu](mailto:caust@kennesaw.edu)  
770-517-0725

Possible design:

We would start out on ZOOM for now. This allows us to

- 1) sidestep having to find a physical location;
- 2) allows for members to participate regardless of their present location;
- 3) no time needs to be devoted to driving

1. 1 hour officially but members would be free to stick around more than 1 hour if desired
2. 1 meeting per month
3. Purpose: Share with one another in ways that enhance our retirement life. Share our "experience, strength and hope," to quote a long-established international support group.
4. Topics off-limits: politics and religion
5. No cost other than having a digital device that can connect to the internet.
6. We would welcome visitors only if they want to discuss topics related to retirement. For example, faculty and staff contemplating retirement. But we would not have visitors who want to promote anything.
7. Essential purpose for this group: mutual support and community-building among members.
8. This group would be informal, unofficial and would not speak for nor represent the KSURA or KSU for any purpose.
9. Members would share only what they feel comfortable sharing.
10. No guarantee could be made that information shared would be kept confidential.