

UGARA COUNCIL MEETING MINUTES

Wray Nicholson House Conference Room
Monday, August 10, 2015
10:00 – 11:30 a.m.

Present: Dot Cofer, Mark Eason, Travis Jackson, Marcus Jennings, Paul Kurtz, Tom Lauth (presiding), Brahm Verma, Sharron Thompson. Guests in Attendance: Juan Jarrett, UGA Associate Vice President for Human Resources.

The meeting was called to order by President Tom Lauth. There was not a quorum at the meeting and minutes from the May 11 meeting were not distributed or discussed. Committee reports were also suspending for this meeting. The purpose of the called meeting was to review the status of USG and UGA activities and plans for transitioning to the new method of providing Retiree Health Care Benefits. Lauth noted that there were a number of committee members traveling and that the Council typically does not meet in August, but that it seemed important that we meet in close proximity to the upcoming information meetings for Medicare-eligible retirees.

UGA Council President's Report: *Tom Lauth*

Lauth reported he had a meeting in July with Juan Jarrett and Travis Jackson who provided helpful information about the University level of support for UGA retirees. Jarrett and Jackson's report from that meeting are included in the Guest Comments below. Lauth also has a meeting later this afternoon (August 10) with Marion Frederick (USG Vice Chancellor for Human Resources) after a request last week from Frederick to come to Athens to meet. Lauth does not know the agenda of this meeting, but he anticipates that the purpose of the meeting will be communication techniques in order to avoid mistakes during the Fall enrollment period. Following that meeting, Lauth will send an email to the UGARA Board regarding the meeting. Lauth then asked Juan Jarrett and Travis Jackson to share with the Board the information that was provided to him at a July meeting and discuss any other further developments since that time.

Guest Comments: *Juan Jarrett*, Associate VP, UGA Human Resources and *Travis Jackson*, Benefits Jarrett shared that the information meetings will be held on August 18 (10:00 am – noon and 2:00 pm – 4:00 pm) and August 19 (10:00 am – noon) at the Classic Center. Information about the sessions was sent out a few weeks ago to all retirees and those with dependents who are 64 years of age and older. A RSVP card was included. Approximately 4,000 notices were mailed. Jackson estimates that there will be 800-900 retirees and guests at each session on the 18th and about half that on the 19th. Parking is a concern and turnover in the parking deck is pivotal, particularly if people attending the morning session on the 18th remain in the Classic Center parking deck after the meeting for lunch or shopping. An announcement will be made to encourage those attending the morning session to be mindful of those attending the afternoon session and to vacate their parking space. There is a maximum of 500 spaces in the Classic Center parking deck. Human Resources is working with the Downtown Parking Authority regarding use of the deck across the street from the Classic Center, but those details have not been finalized yet. There will be staff members in the parking deck and in the theatre giving directions to the meeting location. The USG Office will provide the program and there will likely be three primary presenters, along with more than a dozen total USG staff members and Aon Hewitt representatives in attendance.

On Wednesday, August 12, the Board is expected to approve the amount of the HRA funds available so that amount will be known at the meeting. All information concerning the healthcare plans will not

be immediately available. The actual website with the plans won't be available until September 1 and the cost for plans won't be announced until October. The September 1 website will show costs for plans in 2015, but not for 2016. Materials will be handed out at the meeting that will include examples of plans as well as the amount of the HRA for 2016. In order to receive the HRA, retirees and their dependents must choose from the menu of approximately 60 Aon Hewitt Exchange plans. The important message will be to emphasize the value of the new plan versus the dollar amount currently being paid.

Jarrett also addressed concerns about retirees living in Assisted Living or Nursing Home Facilities. The Aon Hewitt representative that Jarrett and Jackson met with indicated that they had very good experience working with those facilities once the facility knew the nature and purpose of the call. Aon Hewitt will also work with UGA HR and retirees determining who has power of attorney and proxy. Aon Hewitt expressed confidence in their process and how to handle these situations based on past experience with other companies.

The USG Office has made it clear to UGA HR what their staff members can provide to retirees. Since Aon Hewitt representatives are licensed, UGA staff members cannot provide advice nor can they actually sign retirees up for their plans. Instead, these Aon Hewitt representatives will stay with the retiree throughout the enrollment process and afterwards and this will be the person who should be contacted if there are questions about claims, EOB statements, and even enrollment the following year.

The question arose by Lauth whether there was a safety net for retirees who may not have enrolled ("pulled the trigger") on a new plan by the deadline because they could not be reached or were too confused to make a decision about a new plan. Jackson reported that there is no default plan, but there will be a 2-month grace period (February, but for the first year only). It is believed that a healthcare claim during the first two months of the year would likely trigger a reminder to enroll in a plan for those who have not done so. HR will also be getting weekly updates on who has enrolled. If retirees don't enroll by the grace period, then they will not be allowed to enroll until the next enrollment period (in the Fall of 2016 for calendar year 2017). If the retiree does not enroll the following year, then the individual no longer can be a part of the USG plan. Lauth also questioned if retirees would need to pre-load medical information into the computer. Instead, Jackson said the pre-phone enrollment kit will advise the retiree as to what information is needed for the phone call and that information will not need to be pre-loaded. This will be beneficial for those who may not be technologically able to do this.

Payment. It was explained that once a retiree chooses a plan, the first monthly premium will be between the individual and the vendor. The individual can then request reimbursement from the HRA, but it will take approximately 6 weeks for that to happen. After that, the retiree will have the option to have the monthly premium automated using the HRA and the individual's bank account, should there be additional payment required above the available HRA amount. Any HRA funds remaining could be used to pay other medical expenditures.

UGA Facilities. UGA HR will open a temporary resource center. UGA staff members will not be able to sit down with retirees during the 3 hour window when an Aon Hewitt representative contacts the individual. The UGA resource center will be limited in their role and cannot provide specific advice, but will answer pre and post phone call questions. For example, questions might include: *What kind of plan am I currently in? What do I need to have available at the phone call?* After the phone call, questions might include, *This is what the advisor said. Does this make sense with the plan I currently have?* The goal is to open an off-campus resource center by October 1 staffed with 6-8 people. Aon Hewitt representatives may be able to provide assistance during the first couple of weeks that the

center is open. The location of the off-campus site has not yet been finalized. It is important that the site have sufficient parking, is handicap accessible, and provide easy access. Georgia Square Mall is not an option because of the need for a short-term lease. The office will likely be on Atlanta Highway and will likely have mid-day hours (10 to 4). The goal is to have retirees come to this center rather than to HR on campus. The Council recommended to Jarrett that communication/publicity is critical to relay the announcement of the grand opening of this center to retirees and that it should include a photograph of the opening in the newspaper.

Brahm Verma, UGARA Council Past Chair and UGA Representative to University System of Georgia Retirees Council

Verma provided information about the recent “mock” enrollment that he was a participant and he was encouraged by this process. There were two groups that participated: (1) Verma and other members of the USG Retirees Council and (2) a volunteer group. These groups have met via telephone a few times in addition to participating in the mock enrollment. Questions were answered about the Medicare Advantage Plan and the Medigap Plan. It was pointed out that if you begin with the Advantage Plan and want to go to the Medigap Plan, then health questions will be asked. Verma explained that in his mock enrollment, different companies had significantly different premiums for the same plan. He believes this will be confusing for many people. The question arose as to what is the role of the advisor when this diversity occurs. In Verma’s example, the counselor questioned the amount of risk the individual was willing to take. Once that was done, the advisor looked at the checklist of aggregate medical information that the individual compiled, and then identified a specific plan (i.e., Plan F). Within that plan, there were a number of options that the individual was given by the counselor, with enough information that the individual could make an informed decision. The advisor also reminded the individuals that they could have as many phone sessions as needed to get their questions answered.

Verma also suggested that the elderly retirees be contacted first beginning in early October. Jarrett pointed out that the initial concern was that every eligible retiree would want to register early. Aon Hewitt will schedule an appointment for every individual with a 3 hour window for that call with the expectation that you will be available during that window. It is expected that the first session will take about 90 minutes. Some will know what they want and will enroll immediately while others will need multiple sessions. Given that, Jarrett said that these appointments will continue through November. There will be some flexibility to change appointments, but perhaps not as much as some may like.

Verma also pointed out there are four post cards that go out to retirees regarding the enrollment process. He suggested some minor changes to the layout of the cards, but was told that those were comments were received too late.

Old Business: There was none.

New Business: There was none

Adjournment: The meeting was adjourned. Our next meeting will be Monday, September 14.

Respectfully submitted,

Sharron C. Thompson, Secretary