

## MINUTES

### SPECIAL CALLED MEETING

#### METROPOLITAN EMPLOYEE BENEFIT BOARD

April 22, 2021

The Metropolitan Employee Benefit Board met in a Special Called session on Thursday, April 22, 2021 via teleconference at approximately 9:32 a.m.

Benefit Board members: Chair: Edna J. Jones; Vice Chair: Christine Bradley; Members: \*Stephanie Bailey, Kevin Crumbo, Harold W. Finch, II, B.R. Hall, Sr., Shannon B. Hall, \*\*Jeremy Moseley, and Stacey Rucker.

Member G. Thomas Curtis was unable to be present.

Others present: Christina Hickey, Metro Human Resources and Macy Amos, Attorney, Metro Legal Department.

**Chair Edna Jones called the meeting to order and stated that as a result of the Coronavirus pandemic the Governor issued Executive Order #16 and subsequently Orders #34, #51, #60, #65, #71 and #78 authorizing Boards to meet and conduct their essential business by electronic means if the Board determines that meeting electronically is necessary to protect the health, safety and welfare of Tennesseans in light of the COVID-19 outbreak. This Executive Order #78 will expire on April 28<sup>th</sup>. Ms. Jones stated that the first order of business will be a roll call to establish a quorum. She also stated that there needs to be a motion that the meeting agenda constitutes essential business and meeting electronically is necessary to protect the health, safety and welfare of Tennesseans in light of the COVID-19 outbreak.**

**B.R. Hall moved for approval. Stacey Rucker seconded and the Board approved without objection.**

**Ms. Jones also stated that each time a Board member, staff or other participant who is using audio only participation wishes to speak he or she shall identify themselves in a manner reasonably calculated to permit the public to ascertain the identity of the person speaking.**

**It was also noted that Christina Hickey is at the Sonny West Conference Center for any public comments and the call in number is 629-255-1941.**

#### **BENEFIT BOARD ITEMS**

The Human Resources staff submitted the following for the Board's consideration and appropriate action:

1. Follow up consideration of Study & Formulating Committee's recommendation to offer Metro pensioners a Group Medicare Advantage plan as their only option. Pensioners and their dependents must be Medicare eligible.

Edna Jones stated that the Board will not be voting on these items today it will be delayed to the May Board meeting to allow all members to vote as some members need to leave early today.

Kelley Lewis and Angela Watts, Deloitte, were present.

Kelley Lewis stated that she and Angela Watts will be addressing some questions from the last meeting regarding this topic.

Kelley Lewis reviewed a six year rate history of the three medical plans offered by Metro for pensioners with Medicare. She reviewed some questions related to the formulary in which certain drugs have to have prior authorization. She reviewed appeals received from 2019-2021. She also reviewed a breakdown of who will be impacted. She stated there are 2577 in the PPO and 1036 in the Choice Fund and between both plans 3,613 for 60% of the eligible population for the Medicare Advantage plan continue in these 2 plans. She reviewed the process and timing for switching to the Medicare Advantage plan. She stated that all pensioners (and dependents) with Medicare would be enrolled in the Medicare Advantage plan effective January 1, 2023. She stated those who become eligible for Medicare after January 1, 2023

1. Follow up consideration of Study & Formulating Committee's recommendation to offer Metro pensioners a Group Medicare Advantage plan as their only option. Pensioners and their dependents must be Medicare eligible. (continued)

would be transferred to the plan within 60 days after they are enrolled in Medicare. She also noted that after speaking with Humana, those that have Medicare Advantage as the sole option they would transfer in during the year and not at the start of the plan year.

Angela Watts stated that in comparing satisfaction with other peer cities no information was readily available and she reviewed what actions were taken by the State of Tennessee and other municipalities have done to address their OPEB liability. She reviewed a comparison of providers used by those who have Medicare in the PPO and Choice Fund plan. She stated that 97.8% in the PPO plan and 98% in the Choice Fund plan are a match as far as providers with no change or impact to the retiree with regard to keeping their doctor. Ms. Watts stated that if the Board wants to move forward with the recommendation from the Study and Formulating Committee the effective date would be January 1, 2023 with a vote at the May Board meeting.

There was some discussion that it is up to the provider to agree to accept Medicare

Christi Mayo, Human Resources staff, reported to the Board that Human Resources have met with the union groups in the last couple of weeks to address any of their concerns or questions regarding the recommendation. She stated that out of that meeting came the desire to have some individual meetings with the unions. She stated that she has met with the retiree association and she was able to clear up any confusion between Metro's plan with Humana and an off the street Humana plan. She also explained to them about the network of doctors and that they can see any doctor they choose as long as the doctor accepts Medicare and agrees to bill Humana. Ms. Mayo stated that she has met with a few of the FOP members and will be meeting with them again next week. She stated that overall there was really positive feedback.

There was some discussion regarding those in the Choice Fund and what would happen to the HRA contribution placed into it.

Christi Mayo stated that a pensioner who has Medicare A and B does not actually receive the fund and would only have prior funds that were not used from a prior year.

There was some discussion of the higher premium paid for the Choice Fund and if the pensioner is forced into a new plan is there any consideration for what may happen to that versus being a voluntary solution for the employee.

Christi Mayo stated that if any employee or pensioner moves plans during the year out of the Choice Fund during annual enrollment they would lose any fund balance that they have.

There was some discussion of a potential refund being due to those that are being shifted away from what they have paid for.

Kelley Lewis stated that you could not refund it because it is not really a funded account.

There was some discussion regarding if another vendor other than Humana is selected would it have any significant change.

Kelley Lewis stated that there is a lot that goes into the selection process and the provider disruption and plan design are two of the highest weighted components of the request for proposal.

There was some discussion of the OPEB liability and what's currently being done to address it, freedom of choice, keeping rich benefits for employees and pensioners and other choices.

2. Department of Emergency Communications recommendation by the Study & Formulating Committee.

Christina Hickey reported to the Board that some information was distributed from Stephen Martini and he is on the call for input and questions.

Stephen Martini, Department of Emergency Communications, (DEC), reviewed the request before the Board. He stated those that spend 51% or more of their time in the operations room answering 911 calls or functioning in the radio dispatch for Fire, Police, and EMS for inclusion and alignment in the Police and Fire pension plan. He stated that this has been a goal since 2001 and nationally most public safety responders, (97%), of Police and Fire, work long enough to retire while 97% of public safety communications personnel do not work long enough to reach retirement.

There was some discussion of what has changed in the industry to be more preventive to lessen the stress of the day to day work.

There was discussion of the employee assistance programs, critical incident stress debriefing teams, and exercise equipment in the facility.

There was also some discussion of the cumulative stress impact and how it affects long term employment.

There was some discussion of what plan these employees were under prior to forming DEC, creating a similar alignment to Police and Fire and this is not in place in any other municipalities.

There was discussion of the Correctional Officers within the Sheriff's Office being included in the Police and Fire pension plan and the cost of \$11.2 million to add the public safety communications personnel.

There was discussion on the current funding of the plan and if this is done how will it affect the plan going forward.

One Board member brought up the issue of a lawsuit related to this several years ago, who would be included and how would you make this retroactive.

Macy Amos, Legal Department, stated she would look into how to make it retroactive and bring it back to the next meeting or email it to the Board before the next meeting.

There was discussion of the impact this will have on retention and this request is specific to call takers and not administrative staff.

There was some discussion of the stress related to the job of the call takers versus the stress and exposures of police officers and firemen and possibly reclassifying the call takers so their employment status is more compensated.

It was suggested to look at the model utilized when the Correctional Officers were added to the plan and getting information on paying for this.

Stephen Martini, DEC, reviewed the screening process, which is very extensive, and the training received by call takers.

\*Denotes Stephanie Bailey leaving the call.

\*\*Denotes Jeremy Moseley leaving the call.

It was noted that there are no time constraints related to this item.

With nothing further presented, the meeting adjourned at 11:08 a.m.

ATTEST:

APPROVED:

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**Shannon B. Hall, Director**  
**Human Resources**

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**Edna J. Jones, Chair**  
**Employee Benefit Board**