

MINUTES

METROPOLITAN EMPLOYEE BENEFIT BOARD

MEDICAL & LIFE COMMITTEE

February 7, 2022

The Metropolitan Employee Benefit Board's Medical & Life Committee met on Monday, February 7, 2022 in the Sonny West Conference Room, Howard Office Building, 700 2nd Avenue South, Nashville, TN at approximately 9:31 a.m.

Committee Members present: Chair: Edna J. Jones; Vice-Chair: Stephanie Bailey; Members: Christine Bradley and B.R. Hall, Sr. Alternate(s): **Shannon Hall and *Harold Finch, II.

Committee Members G. Thomas Curtis and Jonathan Puckett were unable to be present.

Others present: Christina Hickey, Metro Human Resources and Nicki Eke, Attorney, Metro Legal Department.

Christina Hickey opened the floor to nominations for Committee Chair and Vice-Chair.

Stephanie Bailey nominated Edna Jones for Committee Chair. Christine Bradley seconded. A vote was taken on the nomination for Committee Chair and was approved without objection.

Christine Bradley nominated Stephanie Bailey for Committee Vice-Chair. Edna Jones seconded. A vote was taken on the nomination for Committee Vice-Chair and was approved with Stephanie Bailey abstaining.

*Denotes the arrival of Harold Finch.

**Denotes the arrival of Shannon Hall.

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

1. Appeal of pensioner's dependent medical coverage.

Christina Hickey reported to the Committee that this item was initially discussed at the January Board meeting and is being brought before the Committee due to a tie vote. She stated that metro pensioner John A. ("Andy") Garrett retired effective 6/24/2008 from the Police Department and at the time of retirement, Mr. Garrett elected single medical, dental, and vision coverage. She stated that in 2020, he requested to add his spouse to Metro's dental and vision coverage as she had lost her employer coverage which Metro HR staff processed and added. She stated that during Annual Enrollment in 2021, Mr. Garrett requested to add his spouse to Metro's medical insurance and this request was denied as she did not have a qualifying eligible change in status event that would allow her to be added to the coverage. Ms. Hickey stated that Mr. Garrett has asked to appeal Human Resources decision to deny his request to add his spouse to Metro's medical coverage effective 1/1/2022.

Ms. Hickey stated that both of Metro's self-insured medical plan documents are very specific as to when a pensioner is allowed to add a dependent and under what circumstances and the pensioner's dependent does not meet any of these criteria to be added. She stated that in addition to the medical plan document, the eligible change in status matrix procedures, approved by the Board, clearly define when a member is allowed to make changes to their coverage, under what circumstances and what documentation is required and are consistent with the plan references above. She also stated that it appears that Mr. Garrett's wife dropped her Medicare supplement plan in 2021 and dropping a plan is not a qualifying event or a special enrollment right. Ms. Hickey stated that all phone calls are recorded and after review of the calls and emails there was no mention of adding her to the medical coverage and Metro Human Resources staff recommends this pensioner's request to add his dependent to his insurance coverage be denied as it is not a qualifying eligible change in status event or special enrollment right as outlined within the self-insured medical plan documents.

The pensioner was present.

Justin Stack and Christi Mayo, Human Resources staff, were present.

The pensioner addressed the Committee regarding the request to add his spouse to coverage, the information he submitted for the initial appeal and the additional information at the January Board meeting. He also described his contacts with staff and someone outside of Human Resources staff.

The Committee discussed his original email requesting coverage, the response from staff to that email and what he supplied.

There was some discussion of the timeline and that no mistakes were made by Human Resources staff regarding the request to add his spouse to coverage.

Justin Stack reviewed the timeline of events. He stated that before he spoke with Human Resources staff, he received incorrect information from someone outside of Human Resources. Mr. Stack also stated that everything was processed as requested based on the documentation received.

Christi Mayo stated that this case was followed in accordance with the policy and procedures.

There was some discussion regarding when an employee or pensioner can add a dependent or make changes to their coverage, the cafeteria plan, preventing adverse selection, other cases like this and any opportunities for the spouse to come back into the plan.

There was further discussion regarding the timeline and the email that instructed the pensioner on what to do.

There was also some discussion regarding the provisions in the plan documents and violating the plans tax status when those rules are not followed and adverse selection.

Edna Jones moved to deny this pensioner's request to add his dependent to his insurance coverage as it is not a qualifying eligible change in status event or special enrollment right as outlined within the self-insured medical plan documents. Shannon Hall seconded.

After some discussion regarding adverse selection, the cafeteria plan, and the spouse obtaining a supplemental policy, a vote was taken on the motion and was approved with Christine Bradley and B.R. Hall opposed.

With nothing further presented, the meeting adjourned at 10:14 a.m.

ATTEST:

APPROVED:

Shannon B. Hall, Director
Human Resources

Edna Jones, Chair
Medical & Life Committee