



CT TEACHERS' RETIREMENT BOARD

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MINUTES
Teachers' Retirement Board
September 8, 2021

A regular meeting of the Teachers' Retirement Board was held virtually on September 8, 2021, at 3:00 p.m.

BOARD MEMBERS PRESENT:

Clare Barnett, Chair, Retired Teacher Member
William Murray, Vice-Chair, Retired Teacher Member
John Flores, Office of the State Treasurer
Lisa Heavner, Public Member
Charles Higgins, Public Member
Jonathan Johnson, Public Member
Gregory Messner, Office of Policy and Management
Lisa Mosey, Active Teacher Member
Thomas Nicholas, Active Teacher Member

ABSENT:

Kathleen Holt, Public Member
Stephen McKeever, Active Teacher Member, AFT
Keith Norton, State Department of Education

STAFF PRESENT:

Helen Sullivan, Administrator
Charlene Hill, Assistant to the Administrator
Keith Petit, Fiscal Administrative Manager
Javiel Resto, IT Analyst
Amanda Harley, Retirement Benefits Officer

ALSO PRESENT:

Bruce Barth, Robinson & Cole
Terry DeMattie, Segal Consulting
Daniel Rhodes, Segal Consulting
Karen Nolen, OPM

Christina Gellman, OFA
Susan Lanigan
Karen Schmidt
Peter Cooperman

Robyn Kaplan-Cho, CEA
Joslyn DeLancey
Anna Vita
Bill Myers
Walt Ciplinski
Rita McDougald-Campbell
Kenneth Poppe
Vanessa Clayton
Carol Stricos
DeDe Raybuck
William Mollineau
Susan Koneff
Gary Markesich
Wendy Baker
Peggy Weaver
Thomas Bruenn
Fonda Green
Nancy Charest
Brandon Moustafa
Edward Rosen
Judy Small
Kenneth Poppe
Patricia Marcinczyk
Margaret Rick
Veronica Krisavage
Patrick O'Brien
Marylyn True
Amelia Porri
Geoffrey Rensi
Ralph Esposito
John Deppen
Nancy Pacht
Mary Woods
Noreen Scafuri
Steven Manning
Matthew Geelan
Laurie Cabral
Diane B
Walt Ciplinski
Deborah Hartshorn
Joyce Handleman
Bill Myers
Rosemarie Lentini
Hunnie Klein
Jennifer Slutzky
Edward Messina
Robert Buck

Barbara Kmetz
Lynn Pensky
Colleen Maher
Susan Brodeur
Kathleen Hennessey
Paula Messina
Patricia Marino
Deborah Spring
Judith Selzer
Jonathan Johnson
Donna Hayford
Christine Diehl
Renee Hughes
Ann Santogatta
Sandra Cone
Gail Stafford
Mary Ellen Larson
Melinda DiVicino
Maureen Partyka
Barbara Smith
Peter Cammarano
Barbara Oppedisano
Deborah Ruby
Judith Koret
Carol Solheim
Charlene Berube
Roger Legako
Alison Gittleman
Ilene Radin
Lorraine Burokas
Halina Mirecki
Kim Jones
Joslyn DeLancey
Vicki Grande
Susan Hand
Sandra Friday
Mary Hendrickson
Edward Shumway
Charles Maresca
Christine McGregor
Jane Wilson
Antonia Palazzolo
Kathleen Coyle
Diane Forbes
Judie Goldenthal
Verness Elder
Joan Balen

Cindy Mortensen
Nancy Blackwell-Todd
Thomas Hart
Patricia Walters
Barbara Rado
Ann Taylor
Lynn Delcervo
Marianne Miller
Paul Rothberg
Jeannette Saunders
Marie Petitti
Sheila Creed
Elizabeth Ciccicarella

Judith Katzman
Judith Pareti
Nancy DePalma
Marilyn Schwab
Steven Levine
Arlyn Bamberger
Patricia Filinski
Ruth Ann Davis
Rich John
Debra St. Germain
Jackie Norcel
Sondra Macdonald
Joyce Bogdan

Call to Order

Chairperson Clare Barnett called the regular meeting of the Teachers' Retirement Board to order at 3:10 p.m.

1. Executive Session:

At 3:15 p.m. the Board entertained a motion to enter executive session to discuss pending litigation. The motion was moved by Bill Murray and seconded by Lisa Mosey. All members voted unanimously in favor and the motion was passed.

At 3:31 p.m. A motion was moved by Greg Messner and seconded by John Flores to exit executive session. All members voted unanimously in favor and the motion was passed.

2. Approval of the Personnel Subcommittee's Recommendation:

A motion was moved by Lisa Mosey and seconded by Greg Messner to approve the personnel subcommittee's recommendation for Joslyn DeLancey to complete the term vacated by active teacher member Steven Muench due to retirement. All members voted unanimously in favor and the motion was passed.

3. Approval of Health Insurance Premiums Effective January 1, 2022:

Terry DeMattie presented information regarding the TRB health benefits and premiums. Beginning January 1, 2022, Medical, Prescription Drug, Vision and Hearing will be administered by UnitedHealthcare (UHC). Cigna will remain as the dental provider. Information regarding the benefits included but was not limited to fewer id cards for members with one customer service number for medical, for the Medicare Advantage, there are no copays for labs, x-rays, and diagnostic testing and for prescription, no deductible for diabetic medications, \$25 maximum copay for 31-day supply of preferred

diabetic medications and \$50 maximum copay for 90-day supply of preferred diabetic medications.

The TRB monthly member contribution for the UHC Medicare Advantage Plan:

Medical/RX/VH: \$30.00

Dental: \$50.00

The TRB monthly member contribution for the UHC Medicare Supplement Plan:

Medical/RX/VH: \$269.00

Dental: \$50.00

A motion was moved by Clare Barnett and seconded by Greg Messner to approve the health insurance premiums effective January 1, 2022. All members voted unanimously in favor and the motion was passed.

4. Approval of the June 25, 2021 Board Meeting Minutes:

A motion was moved by Clare Barnett and seconded by Tom Nicholas to approve the meeting minutes for June 25, 2021. All members voted in favor with two abstentions Charles Higgins and Lisa Mosey and the motion was passed.

5. Agency report provided by Helen Sullivan, Administrator

Legislative Update:

The 2019 legislative package was split into two parts. The second part of the package is being submitted in the next session. All legislative information is posted on the website under legislation.

Staffing Update:

Interviews for a new IT Analyst will be conducted over the next 3 business days. This position is to fill the vacancy left by Keith Petit who moved into the Fiscal Administrative Manager position although he has still been assisting with IT which is appreciated. Once this IT position is filled, we will be at a staffing level of 24.

There will be a staff luncheon on Friday in appreciation of the staff for everything they have managed to accomplish during this Covid period including moving into a new building, new phone system, and new software.

6. Administrator's actions regarding:

- a. Granting of service retirement benefits for the months of June, July, and August 2021.
- b. Survivor benefits for the months of June, July, and August 2021.

- c. Reports & recommendations of the Medical Review Committee regarding applications for Disability Payments as presented to the Medical Review Committee at the June, July, and August meetings.

A motion was moved by Clare Barnett and seconded by Lisa Mosey to approve the granting of service retirement, survivor benefits and applications for a disability allowance for the months of June, July, and August 2021. All members voted unanimously in favor and the motion was passed.

7. Approval to attend NCTR meeting as a Delegate:

The Board entertained a motion to approve Clare Barnett to attend the virtual National Council of Teacher Retirement (NCTR) meeting as a delegate. The motion was moved by Bill Murray and seconded by Tom Nicholas. All members voted unanimously in favor and the motion was passed.

MATTERS FOR BOARD INFORMATION:

Retirement Statistics for the months of June, July, and August 2021.
2021 Administrative Report

OBSERVER COMMENTS:

Rita McDougald-Campbell suggested that when the Board goes into executive session a message is displayed on the screen to advise attendees of the executive session.

Wendy Baker asked if Silver Sneakers was included in the UHC plan. Information was provided that UHC offers a benefit similar to Silver Sneakers.

Jane Wilson made a statement regarding her opinion on the higher cost of the Medicare Supplement plan versus the Medicare Advantage plan. Jane believes the state should fight harder for the retired teachers on the Medicare Supplement by pressing the insurance companies to provide a high-quality, affordable supplement plan.

Bill Myers congratulated the Board on their hard work and the health insurance subcommittee for selecting a plan with better healthcare coverage at a lesser price. He also congratulated Joslyn Delancey for her seat on the board, Steven Muench for his retirement and Keith Petit for his promotion.

Mary Hendrickson expressed her concern over the cost of the Medicare supplement plan and the upcoming enrollment sessions, suggesting a speaker is included who can speak about the advantages of the original Medicare with the supplement plan.

David and Arlyn Bamberger made a statement that the original Medicare is their preference and asked for clarification of dollar amounts that were shown on the chart

earlier in the meeting. He also questioned how Dr's will differentiate between the regular UHC plan and the UHC Medicare Advantage plan.

Margaret Rick made a statement that knowing the rate of denial of claims is important and also an explanation of the difference between the plans and why it costs so much to have the supplement plan.

Joyce Handleman asked about the differences between Renew Active and Silver Sneakers and when the information sessions will begin. Joyce also asked if the tests that require prior authorizations could be expanded upon.

Kathleen Hennessey expressed that she is upset regarding the increased cost of the Medicare Supplement plan. Kathleen commented that the reasons others have stated why original Medicare is beneficial is so important.

Walt Ciplinski made a statement that the low price of the Medicare Advantage plan saves the state a lot of money but will be an increased expense paid by some of the teachers on a TRB health insurance plan. Walt stated that teachers pay for most of the premium costs themselves and more data should be shared to explain the increase on the Medicare Supplement side.

Barbara Oppedisano made a statement regarding the Medicare supplement cost going up while the Medicare advantage cost is going down; and would like an explanation why one plan would go up more than double that of what the other plan went down.

Lorraine Burokas echoed prior comments regarding the increase in the Supplemental plan, suggesting that it should be reconsidered.

Fonda Green who is married to a retired physician shared her experience regarding denial of claims from a physician's side, stating that they experience extreme frustration due to coverage denial by the Medicare Advantage Plan. Fonda commented that the increase in the Supplement plan is a red flag to her.

Robyn Kaplan-Cho shared that her mother is a retired teacher who was previously on the supplemental plan for many years but trepidatiously switched to the Medicare Advantage plan and has had nothing but a positive experience. Her mother unfortunately, has had to use the plan quite a bit the past few years and it has been an incredible plan with good care at an affordable rate.

ADJOURNMENT:

With no other comments or announcements, the meeting adjourned at 4:13 p.m.