



## CT TEACHERS' RETIREMENT BOARD

165 CAPITOL AVENUE HARTFORD CT 06106  
Toll free 1-800-504-1102 (959) 867-6333 Fax (860) 241-9295  
"An Affirmative Action/Equal Opportunity Employer"

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## MINUTES

February 9, 2022 at 3:00 pm

The meeting of the Teachers' Retirement Board was called to order at 3:05p.m. by Chairperson, Clare Barnett on Wednesday February 9, 2022.

### **BOARD MEMBERS PRESENT:**

Clare Barnett, Chair, Retired Teacher Member  
William Murray, Vice-Chair, Retired Teacher Member  
Joslyn Delancey, Active Teacher Member  
John Flores, Office of the State Treasurer  
Lisa Heavner, Public Member  
Charles Higgins, Public Member  
Kathleen Holt, Public Member  
Jonathan Johnson, Public Member  
Stephen McKeever, Active Teacher Member, AFT  
Lisa Mosey, Active Teacher Member  
Keith Norton, State Department of Education

### **BOARD MEMBERS NOT IN ATTENDANCE:**

Gregory Messner, Office of Policy and Management  
Thomas Nicholas, Active Teacher Member

### **STAFF PRESENT:**

Helen Sullivan, Administrator  
Charlene Hill, Assistant Administrator / State Prg. Mgr.  
Keith Petit, Fiscal Administrative Manager  
Amanda Harley, Retirement Benefits Officer

### **OTHERS PRESENT:**

Bruce Barth, Robinson & Cole  
John Garrett, Cavanaugh Macdonald Consulting  
Ben Mobley, Cavanaugh Macdonald Consulting  
Nathaniel Hutchinson, Cavanaugh Macdonald Consulting  
Terry DeMattie, Segal Consulting  
Daniel Rhodes, Segal Consulting  
DeDe Raybuck, United HealthCare  
Karen Nolen, OPM  
Robyn Kaplan-Cho, CEA

Mary Hendrickson  
Tammy Gowash  
Gail Stafford  
Gloria Lebetkin  
Bill Myers  
Carol Noble  
Walt Ciplinski  
Joe Ebis  
Kathy Hennessey  
Paula Messina  
Barbara Kmetz  
Paula Bacolini  
Edward Messina  
Rita McDougald-Campbell  
Susan Schmidek  
Steven Manning  
Donna DuBaldo  
Paula Schwartz

**Call to Order: Chairperson, Clare Barnett**

**1. Consideration and Approval of the GASB Nos. 67 and 68 Pension Valuation report as of June 30, 2021 presented by John Garrett and Ben Mobley, Cavanaugh Macdonald Consulting.**

John Garrett and Ben Mobley presented a report on the Governmental Accounting Standards Board (GASB) Statement No. 67 which provides information to assist the CT Teachers' Retirement System in meeting the requirements of the GASB Statement No. 67. The GASB No. 68 report was also presented which establishes accounting and financial reporting requirements for governmental employers that provide pension benefits to their employees through a trust.

A discussion followed.

A motion was moved by Bill Murray and seconded by Keith Norton to accept the GASB Nos. 67 and 68 Pension Valuation reports. All members voted in favor and the motion was passed.

**2. Consideration and Approval of the June 30, 2021 GASB Nos. 74 and 75 Other Post-Employment Benefits (OPEB) Valuation presented by John Garrett and Nathaniel Hutchinson, Cavanaugh Macdonald Consulting.**

John Garrett and Nathaniel Hutchinson presented the GASB No. 74 report which presents the results of the actuarial valuation of the Retiree Health Insurance Plan of the CT Teachers' Retirement System. The report also contains information that will be used by the System in its Comprehensive Annual Financial Report (CAFR). The GASB No. 75 report was also presented which establishes accounting and financial reporting

requirements for governmental employers who sponsor or participate in other postemployment benefit (OPEB) plans.

A discussion followed.

A motion was moved by Keith Norton and seconded by Bill Murray to approve the GASB Nos. 74 and 75 Other Post-Employment Benefits (OPEB) Valuation reports. All members voted in favor and the motion was passed.

### **3. Consideration and Approval of the November 3, 2021 Board Meeting Minutes.**

A motion was moved by Lisa Mosey and seconded by Keith Norton to approve the meeting minutes for November 3, 2021. All members voted in favor and the motion was passed.

### **4. Agency Report provided by Helen Sullivan, Administrator.**

#### **Open Enrollment Update:**

Helen Sullivan provided an update on the health insurance open enrollment. There are 26,925 members enrolled in the Medicare Advantage (MA) plan and 4,801 members enrolled in the Medicare Supplement (MS) plan. 971 members switched to the MA plan and 87 members switched to the MS plan. Overall, the transition process was very successful. There is a 48- hour turnaround time to respond to inquiries. We have a small number of staff and we do have other factors and active teachers, so it does take a couple days to respond to calls and emails. We had 1,666 voicemails on the health line between November and February.

The United HealthCare escalation team assigned to us, came on early to help with calls. Helen provided examples detailing some of the specific calls received by members. There have been a limited number of escalated issues. Post open enrollment, the call center has received 15,975 phone calls, 1,188 surveys and a score of 9.6 out of 10 for those surveys and answering calls times are 100%. Phone calls are monitored very carefully and are being answered within two rings at 1.72 and 1.96 seconds.

There was a late enrollment penalty issue which affected 350 members due to a gap in information that may not have been reported to Medicare correctly in the past. A cleanup is being done and we are working with those members to fill in the gap where Medicare is reporting a lack of coverage. Members are not being penalized for this issue. The United HealthCare team is also assisting with generating letters and reaching out to members when we are notified that a member has enrolled in the wrong plan or has an issue with Medicare Part B. Members who have a problem with their Medicare eligibility are not terminated for at least 60 days while we and the United HealthCare team try to reach the member.

There are 5-6 members who still have some unresolved questions about the open enrollment. We believe a document was shared with another agency. We have requested a copy of that document. Hopefully most of the answers are on the website if not we will be happy to answer those questions.

Examples were provided of positive comments received by members who are happy and grateful for the change to United HealthCare. Helen also shared news that UMASS specialists and facilities are now going to be in the network. The primary care doctors can bill Medicare and will be paid the Medicare reimbursement rate. Anyone on the Medicare Supplement plan and anyone who may have disenrolled in the plan regardless of their location will be receiving a letter that will allow them to reenroll in our plan through March 31, 2022 retroactive to January 1, 2022.

Some Cigna providers have left the network. The percentage of members on our plan impacted is 1.1%. Members can see out of network providers, and they will be balanced billed.

### **Legislative Package:**

We are working on the second half of our package. It will be available on the CGA website once we have our LCO assigned. Bruce and his team are helping us monitor other proposed legislation that may impact the TRB. We are aware of at least one issue that has some serious implications that could really affect the TRS. We will continue to monitor this issue.

### **Member Annual Statements and 1099Rs:**

This is our third year sending out annual statements electronically. Members received an email with instructions and a secure email to access their statement. Each district received a master file containing copies of statements for all members we sent emails to as well as those we did not have emails for; this allows members to contact their district to receive a copy if needed. The member annual statement center on our website was available on February 4, 2022 for members to report any issues they have with their annual statements. We will work with the members and districts to correct any issues.

1099Rs were sent out on January 28, 2022 prior to the January 31<sup>st</sup> deadline. January EFT change notifications were also sent out and included the total amount members paid for their health insurance in 2021.

## **5. Consideration and Approval of the Administrator's actions regarding:**

- a. Granting of service retirement benefits for the months of November and December 2021 and January 2022.
- b. Survivor benefits for the months of November and December 2021 and January 2022.

- c. Reports & recommendations of the Medical Review Committee regarding applications for Disability Payments as presented to the Medical Review Committee at the November and December 2021 and January 2022 meetings.

A discussion followed.

A motion was moved by Keith Norton and seconded by Lisa Mosey to approve the granting of service retirement, survivor benefits and applications for a disability allowance for the months of November and December 2021 and January 2022. All members voted in favor and the motion was passed.

Helen reiterated that the feedback received from members regarding the retiree health transition is really appreciated. Any members with health insurance related issues can email the health insurance mailbox so their issue can be sent to the escalation team to be resolved.

#### **MATTERS FOR THE BOARD INFORMATION:**

Retirement Statistics for the months of November and December 2021 and January 2022.

#### **PUBLIC COMMENTS:**

Bill Myers thanked the Board and staff for their work. He advised he received his 1099R timely and has been very happy with the service provided by United Healthcare and feels the transition from the previous carrier has been a smooth one.

Walt Ciplinski thanked the Board for using the Zoom platform for meetings and suggested there be more avenues for retired teachers to provide input.

#### **ADJOURNMENT:**

With no other comments or announcements, a motion was moved by Bill Murray and seconded by Jonathan Johnson to adjourn the meeting. All members voted in favor and the motion was passed.

The meeting adjourned at 3:55 p.m.