

**TRB BOARD MEETING
2021-09-08**

1
2
3
4
5 Clare B.: Bill, Keith is having a problem on how I'm getting mine on online. I'm using my
6 iPad, so basically we had to loop through my iPhone, so I'm only going to be able
7 to listen and comment but I may not be able to see everything on here. Keith is
8 working on tryin' to do that. You may have to start the meeting and, uh, you can
9 hear me, so I can vote and make comments or whatever you need me to do.
10
11 Bill M.: Okay. I noticed the first item on the agenda is executive session. Are we gonna
12 skip that?
13
14 Clare B.: Right. Yeah, if, uh, if Bruce is online. Is he online?
15
16 Lisa M.: Yeah. Bruce is there.
17
18 Bruce B.: Pardon me. I was muted. I, yes, I am here, Claire.
19
20 Clare B.: Okay. Well, Bruce then we're ready if you are to go in – to make a motion to go
21 into executive session and then you can take people through what you need to talk
22 about and in the meantime, hopefully, Keith might be able to get mine up so we
23 can see – I can see you as well, so, uh, and otherwise, Bill, you're gonna have to
24 step in and kind of run the traffic here and literally...
25
26 Bill M.: Okay.
27
28 Clare B.: ...run the meeting. I'll be here. I can listen. I can vote. I can make comments but,
29 uh, but right now I can't see anyone, so...
30
31 Bill M.: We don't have Helen yet though do we? Because we need her.
32
33 Lisa M.: I don't-, I don't see her on there, Bill. Hi, Claire.
34
35 Clare B.: Hi. Hi, Lisa. Uh, I can't call her on mine 'cause I'm on mine. I mean I'm on the
36 phone.
37
38 Bruce B.: Helen's – looks like Helen's joining.
39
40 Clare B.: Good. Excellent.
41
42 Male: There we are.
43
44 Clare B.: Helen, are we all set?
45
46 Bruce B.: Unmute, Helen.

1
2 Female: Star 6. [Inaudible 3:01] call.
3
4 Helen S.: Okay. Okay, so now we have to...
5
6 Clare B.: [Inaudible 3:03].
7
8 Helen S.: Yeah, I'm good but now we have to go to executive session, correct?
9
10 Clare B.: Right. We're gonna do executive session and if Keith can get me online some
11 way between this and the meeting; otherwise, Bill, will run-, will run things and
12 I'll be right here to vote and to make comments as necessary, okay?
13
14 Helen S.: Okay.
15
16 Clare B.: Alright?
17
18 Helen S.: Yes.
19
20 Clare B.: Alright, Bill. You all set?
21
22 Bill M.: Yes. Move to executive session?
23
24 Clare B.: [Inaudible 3:25]. Okay, we'll need a motion to go into executive session.
25
26 Bill M.: Yes.
27
28 Clare B.: Um, I will make that motion. I'll move.
29
30 Bill M.: Okay. Motion to move to executive session. Is there a second?
31
32 Lisa M.: Second.
33
34 Helen S.: [Inaudible 3:39] from this link.
35
36 Keith: Yes. I can send you an email [inaudible 3:43] the executive session.
37
38 Bill M.: Okay. Those in favor?
39
40 Charles H.: Aye.
41
42 John F.: Aye.
43
44 Lisa M.: Aye.
45
46 Greg M.: Aye.

1
2 Bill M.: As we go to executive session, is there a way to keep the, uh, the symbol of the,
3 uh, of the TRB on, on the screen for those people who are, who are watching or
4 listening from outside – members to know that we are in executive session? That
5 something could be on the screen so they know we haven't left? Can that be done
6 so they know that we are still in session?
7
8 Helen S.: So this is...
9
10 Clare B.: Keith?
11
12 Keith: You have to delete this one.
13
14 Bill M.: Can that be done, so people know that we are in session? That we are coming
15 back.
16
17 Helen S.: I'm gonna leave this one?
18
19 Bruce B.: We just lost Helen.
20
21 Bill M.: We should be going into executive session.
22
23 Jon J.: Hey Bill.
24
25 Bill M.: Yes.
26
27 Jon J.: It's Jonathan. Last time we had to leave to go to executive session. Is it different
28 this time?
29
30 Bill M.: I don't know. I've not been given any instructions on that.
31
32 Jon J.: Okay. Thank you.
33
34 Bruce B.: And we've also lost Helen again.
35
36 Bill M.: Is the-, is the web-, is the webmaster there?
37
38 Keith: The executive session link has been added to the chat if you could click in there.
39
40 Charles H.: Where would we find it?
41
42 Keith: Uh, at the bottom of your screen there should be a couple of icons; pulls, chats. If
43 you click on chat, you'll get the pop-up box and just click on the link.
44
45 Bruce B.: Are we all set?
46

1 Keith: Lisa, do you see it in your chatbox? Charles, do you see it in yours?
2
3 Charles H.: I don't.
4
5 Lisa M.: Yes. I-, I see the link and I'm clicking it but I'm not going anywhere.
6
7 Keith: Uh, there-, there might have been a pop-up because you'll get a pop-up that says
8 you can't be in two meetings at once and...
9
10 Lisa M.: Oh.
11
12 Keith: ...you say okay.
13
14 Lisa M.: Okay. Um...
15
16 Keith: And then it'll take you there.
17
18 Lisa M.: Hold on. I'm sorry.
19
20 Charles H.: I've got an iPad. Is there something different I need to do?
21
22 Keith: Uh, I haven't tested it on an iPad but if you hit the chat, you might have to scroll
23 up because there's a couple in there until you see there's a link that says
24 US06Zoom and then you should be able to tap the link and it'll ask you if you
25 want to...
26
27 Charles H.: Got it.
28
29 Keith: ...change...
30
31 Charles H.: Got it.
32
33 Keith: ...meetings.
34
35 Charles H.: Yes. Got it. Okay.
36
37 Keith: Okay.
38
39 Lisa M.: It's not asking me anything. That's what's weird. I don't...sorry.
40
41 Keith: So hit alt+tab. Your-, your pop-up box may be hidden. Charles, you're back in the
42 main session. Okay, he might have gone.
43
44 Lisa M.: Oh my gosh. Where is alt...
45
46 Keith: Tab is above caps lock.

1
2 Lisa M.: Here we go.
3
4 Keith: Yes.
5
6 Lisa M.: Alt+tab. Okay. What the heck? All right. Hold on a second. Let's see. Oh, okay. I
7 know what I gotta do. Got it.
8
9 Clare B.: Keith, am I all set?
10
11 Keith: Um, you're still on the main session. Um, Claire, I believe Helen sent you an
12 email with the link to executive session in it. You just have to hang up the one
13 you're in and you should be able to click into that with no problem from your
14 email. If you-, if you still have issues, um, let me know and, and you'll have to
15 call.
16
17 Clare B.: I will. Okay. I don't have a, uh, I don't have a-, a statement from Helen. I don't
18 have, I – if she's texting it, remember, or is she sending it like an email or is she
19 sending it like a text?
20
21 Keith: Um, no. It wouldn't...
22
23 Clare B.: Nothing's showing up on the text.
24
25 Keith: It wouldn't be a text. Let me send it to you right now.
26
27 Clare B.: Okay. I'm ready.
28
29 Keith: It should be in your email in just a couple of seconds.
30
31 Clare B.: Okay. Now then when we're done, I have to hang up and then go back to this
32 telephone number?
33
34 Keith: Right. So...
35
36 Clare B.: Or will I go back on the regular...
37
38 Keith: I don't know if you'll be-, if you'll be gone long enough for the security to have
39 expired, so you may have to dial in again.
40
41 Clare B.: Okay. Okay. We're good. Bill said he's fine. He's gonna run the meeting. I'll be
42 here and I will, you know, make comments as necessary.
43
44 Keith: Okay and I'll keep an eye out for your telephone number.
45
46 Clare B.: Okay.

1
2 Keith: All right. Thanks, Claire.
3
4 Clare B.: Okay. I didn't get anything yet but I'm still waiting.
5
6 Male: Back in.
7
8 Bill M.: Still waiting for a few I think. Is Helen here yet?
9
10 Male: I haven't seen her.
11
12 Bill M.: There she is. Claire?
13
14 Keith: Claire, uh, might be coming back on the phone. I am keeping an eye out for her. It
15 might be just a couple of seconds, Bill.
16
17 Bill M.: We've got Charles.
18
19 Helen S.: We'll give her a second and then we'll...Let's see if she's able to, to pop back
20 over. For some reason, she got locked out, I believe. Bill, I think maybe we
21 should just move forward. I'm not sure if, if...
22
23 Bill M.: Okay.
24
25 Helen S.: I know Claire [inaudible 13:30] meeting was gonna get cut short today. I'm trying
26 to text her.
27
28 Bill M.: I'll take a motion to move out of executive session.
29
30 Greg M.: So moved.
31
32 Bill M.: Second?
33
34 John F.: Second.
35
36 Bill M.: Okay. Just want to note that before we vote that just note that in executive session
37 no votes or actions were taken of any kind. Um, all those in favor signify by
38 saying aye.
39
40 Lisa M.: Aye.
41
42 John F.: Aye.
43
44 Bill M.: Okay. Next item on the agenda, Approval of the Subcommittee's
45 Recommendation for Active Member Interim Board Seat. Who reports that,
46 Helen? Is that me?

1
2 Helen S.: Well, that would generally be Claire but if you were on the committee if you
3 could take that over that-, that'd be great.
4
5 Bill M.: Okay. Steve Muench has retired and is no longer eligible to serve as an active
6 teacher. Uh, the subcommittee met and, uh, we have, uh, recommended Joslyn
7 DeLancey as the, uh, interim board member as an active teacher. Do we need – I
8 guess we need a motion on that, right? I'll take a motion to, uh, to accept that;
9 Joslyn DeLancey as the, uh, interim representative on the board.
10
11 Lisa M.: Motion to accept.
12
13 Bill M.: Lisa to accept. Is there a second?
14
15 Greg M.: Second.
16
17 Bill M.: Who's that, Greg? Greg, second. Uh, any discussion? All those in favor signify by
18 saying aye.
19
20 Lisa M.: Aye.
21
22 Charles H.: Aye.
23
24 Lisa H.: Aye.
25
26 Bill M.: Opposed? Okay, it's passed. Joslyn will be the-, the, uh, the interim board – fill
27 the interim board seat. Approval of Health. Item 3, Approval of Health Insurance
28 Premiums Effective January 1, 2022, for the health, uh, benefits program offered
29 by the TRB. Helen, would you like to speak to that?
30
31 Helen S.: Keith, do you want to go ahead and, um, pop up that slide presentation for us?
32
33 Keith: Yes.
34
35 Helen S.: Thank you. Oh, there's Clare.
36
37 Clare B.: Yes. Okay.
38
39 Helen S.: We're good.
40
41 Clare B.: Okay.
42
43 Helen S.: All right. Terry, do you want to walk us through that?
44
45 Terry M.: Sure. Hi everyone.
46

1 Clare B.: Hi, Terry.
2
3 Terry M.: I'm gonna talk a little bit about 2022 health premiums and benefits. Keith, you
4 can move it forward. Thanks. A little abo-, about what's new, um, starting
5 January 1 of next year United Healthcare will be administering the medical,
6 pharmacy, vision and hearing benefits. Vision and hearing will be included in
7 both benefit plans. What this also means is that you'll have fewer ID cards and
8 one customer service number for everything except dental, which is still staying
9 with Cigna. Um, there's also a few new things in benefits. Their own – for the
10 Medicare Advantage, there will no longer be a copay for outpatient labs, x-rays,
11 diagnostic testing. This will be covered in full. Some really good news on
12 prescription drugs, uh, no deductible for diabetic medications and there'll be a
13 \$25 maximum copay for a 30-day supply of diabetic meds and a \$50 maximum
14 copay for a 90-day supply. Next slide. Um, this is just a quick comparison, a side-
15 by-side of the benefits. You all should be pretty familiar with this. Nothing really
16 has changed except that, uh, again there, uh, is no copay for diagnostic testing. I
17 wanted to one more time go into the prescription drug benefits. This could be
18 significant dollar savings for some of you. We've seen diabetic prescription
19 drugs, you know, upwards of \$500-\$600 and your cost share that would be
20 significant.
21
22 Um, so again the deductible will no longer apply to diabetic medications and the
23 co-insurance is 20% up to a \$25 max for a 30-day supply and 20% up to a \$50
24 max for a 90-day supply and these are for preferred brands. Again, the copay
25 structure for prescription drugs hasn't changed. There's a \$200 deductible that,
26 again, is waived for diabetic drugs. You're gonna pay 5% for generic, 20% for
27 brand and 30% for non-preferred brands. There is an out-of-pocket max of \$3500.
28 That hasn't changed from last year either. Next slide.
29
30 Bill M.: Just before you go on, Terry, I just want to point out, um, that, uh, this will all, for
31 those people are scrambling to write this down, this will all be posted when,
32 Helen, so that people can...
33
34 Helen S.: Tomorrow morning.
35
36 Bill M.: Tomorrow morning [inaudible 19:04]?
37
38 Helen S.: Information posted, absolutely.
39
40 Bill M.: Thank you. Go ahead, Terry. I'm sorry.
41
42 Terry D.: That's okay. Um, some other really good news, the member contributions
43 significant change from last year, um, for the Medicare Advantage program. This
44 is for medical, pharmacy, vision and hearing. The monthly member contributions
45 beginning January 1 are \$30. Um, on dental those rates have also gone down
46 slightly from \$53 to \$50. On the Medicare Supplement, the member contributions

1 for 2022, this again is medical, pharmacy, vision and hearing, \$269 and dental is
2 the same, the same dental plan with Cigna at \$50. For a total for the Medicare
3 Advantage plan, um, with dental, \$80 a month and the Medicare Supplement with
4 dental, \$319 a month.
5
6 Female: [Inaudible 20:17]
7
8 Terry D.: Uh, the second portion. This is the actual rates that are-, that are gonna be
9 charged, um, to TRB. The medical, pharmacy, vision and hearing will be \$89.
10 Again, the member portion is \$30. The Medicare Supplement with pharmacy,
11 vision and hearing is \$328.83, member portion \$269. The dental plan, dental rates
12 are \$50.17 with the member paying \$50. You know, we always round on these.
13 We never charge, um, cents just dollars. So the total rates, \$139 for the MA
14 including dental and \$379 for the Med Sup or Senior Supplement plan through
15 United \$379 and that includes dental. We are very happy. We thank everyone and,
16 uh, this looks really good. We hope you're happy too.
17
18 Bill M.: Do any board members have any questions? Okay, we'll take a motion to approve
19 the – is that a question?
20
21 Clare B.: Moved.
22
23 Bill M.: Thank you, Clare. Is there a second?
24
25 Greg M.: Second.
26
27 Bill M.: Greg, thank you. Any further discussion? Okay, this is to approve the premiums
28 effective January 1, 2022. Yes?
29
30 Helen S.: It looks like, yeah, Lisa doesn't have it.
31
32 Bill M.: Lisa, yes. I can't hear you.
33
34 Lisa H.: I wanted to thank everyone who's worked on this. I know this was a big effort
35 and, um, I had the opportunity to speak with Helen earlier today and ask questions
36 and I wanted to thank her and her staff for getting me answers. Thank you for that
37 and I wanted to acknowledge Helen...
38
39 Clare B.: Thank you, Lisa.
40
41 Lisa H.: ...for those details. Thank you.
42
43 Helen S.: Oh, our pleasure. Our pleasure.
44
45 Terry D.: Thanks, Lisa.
46

1 Bill M.: Any further discussion? Thank you. All those in favor signify by saying aye.
2
3 Greg M.: Aye.
4
5 Lisa M.: Aye.
6
7 Charles H.: Aye.
8
9 Bill M.: Okay. It is passed. Thank you. Approval of the 20-, June 25, 2021, board meeting
10 minutes. Any deletions or...
11
12 Clare B.: Move to accept.
13
14 Bill M.: Thank you. Is there a second? Clare has, uh, made the motion. Is there a second to
15 accept?
16
17 Tom N.: Second.
18
19 Bill M.: Tom?
20
21 Tom N.: Yes.
22
23 Bill M.: Any changes? If not, all those in favor signify by saying aye.
24
25 Jon J.: Aye.
26
27 Greg M.: Aye.
28
29 Clare B.: Aye.
30
31 Bill M.: Opposed? Passed.
32
33 Lisa M.: I-, I just want to say, Bill, I'm sorry. I-, I don't think I was there, so I am going to
34 abstain because, you know.
35
36 Bill M.: Okay. Okay. Lisa abstains.
37
38 Charles H.: Bill, I'm gonna abstain as well.
39
40 Bill M.: Okay. Charles is abstaining. Thank you. Agency Report. Helen?
41
42 Helen S.: That would be me. A couple of updates that I have, uh, our legislative, uh,
43 package that we've been working on since 2019, uh, started to go through, so
44 everything is posted now on the website for, uh, staff. The rest of the package, we
45 split it into two pieces because we weren't sure what was happening with COVID,
46 so we're gonna finish up, uh, next session. Same package that we started in 2019,

1 we just had a little delay, so good news is it's posted, uh, and as well as any other
2 legislative change. It's on the website under Legislation. Uh, also staffing update.
3 We will be ha-, holding interviews for our IT I. As you know, Keith moved into
4 our fiscal manager role and he's still tasked with dealing with IT. Thank you,
5 Keith. I know we make you a little crazy but, um, so those interviews will be
6 Thursday, Friday and Monday, uh, so we should be staffed up to, uh, 24. So
7 that's, um, good news on the staffing update. Uh, we also – we have not been able
8 to have any sort of function, uh, to appreciate our, our staff, so with COVID, uh,
9 but this Friday, uh, we are going to be having a very nice, uh, luncheon for the
10 staff to thank them for all their hard work.

11
12 I just wanted to let everybody know that we'll probably be closed for a couple of
13 hours, um, and its well-deserved for everything that they have managed to
14 accomplish during this, uh, COVID situation; moving the building, you know,
15 moving into new agency, new phone system, new software; all of the changes that
16 we've done. We thought it'd be very nice to just acknowledge everyone, so I'm
17 very looking forward to that with the staff on Friday and that's all I have and, um,
18 I'm tryin' to get Joslyn in the meeting and I completely apologize. I dropped the
19 ball on that and didn't realize she wasn't on the list, so while we finish up, I'm
20 gonna, uh, run and grab Keith, um, so maybe we can at least, uh, introduce her.
21 Sorry about that one. I will be right back.

22
23 Bill M.: Okay. Thank you, Helen.

24
25 Helen S.: You got it guys.

26
27 Bill M.: Item 6, Approval of the Administrator's Actions Regarding the Granting of
28 Service, Survivor Benefits, Reports and Recommendations from the Medical
29 Review Committee. All members received that information, uh, through the
30 email.

31
32 Clare B.: Move to accept.

33
34 Bill M.: Move to accept by Clare. Is there a second?

35
36 Lisa M.: Second.

37
38 Bill M.: Lisa second. Any further discussion? All those in favor?

39
40 Lisa H.: Aye.

41
42 Lisa M.: Aye.

43
44 Jon J.: Aye.

45
46 Charles H.: Aye.

1
2 Bill M.: Passed. Uh, that's the last item I have on the agenda. Is that correct?
3
4 Jon J.: Yes.
5
6 Clare B.: Yes.
7
8 Bill M.: Okay.
9
10 Clare B.: There's one, Bill. We – if people were going to go to the NCTR meeting, attend it
11 online, it's a virtual meeting and I had asked [Thelma 26:23] to attend that. I don't
12 know if you had or, you know, if there were other people who wanted to attend it.
13 It has a cost to it, um, but we have it, I think, within our budget to do. The thing is
14 that today we would have to – if people are going to attend, Helen did attend last
15 year, I know, and I think Bill Myers did, I did, um, we have to vote them as
16 delegates so that they can participate in the meeting. For myself, uh, I would ask
17 that you guys pass a motion to, uh, you know, allow me to be a delegate at this
18 meeting so I can vote at it. It is in October, the middle of October.
19
20 Bill M.: Sure. Sure, uh, can you – can somebody else make the motion or do you just – is
21 it just a general...
22
23 Clare B.: I could make the motion. I will make the motion but we'll need a second.
24
25 Bill M.: Um, okay. A motion that we, uh, we send Clare to the NCTR meeting as a
26 delegate so she could be, uh, so she could vote. It doesn't, uh, stop anyone else
27 from attending the meeting, if you can get financing but, uh, is there a second?
28
29 Tom N.: Second.
30
31 Bill M.: Okay. Thank you. Any further discussion on that? All those in favor?
32
33 Lisa M.: Aye.
34
35 Charles H.: Aye.
36
37 John F.: Aye.
38
39 Greg M.: Aye.
40
41 Clare B.: Aye.
42
43 Bill M.: Opposed? Thank you. Okay, that, that concludes our meeting. Uh, I'll now ask
44 any observers if they'd like to speak. Because we can't see you, I ask that you, uh,
45 state your name for the record and, uh, any comments you have.
46

1 Keith: So for those members that are attending, um, via web, please use the raise hand
2 and we'll call on you one at a time and then after we have, uh, taken comments
3 from all of the raised hands, anyone who called in on a phone, uh, what we'll do
4 is we'll unmute those so that you can make a comment at that time.
5
6 Bill M.: Thank you.
7
8 Helen S.: Can I-, can I just interject for one second before we start? I just want – Joslyn, I'm
9 Helen Sullivan, the administrator, welcome. I completely apologize. I did not
10 realize you didn't have the link. I own that one. Um, we're happy to have you,
11 um, and I just want to take a moment and introduce you to whoever is on, uh, the
12 Zoom call today. We have Clare Barnett. I have Charlie Higgins, Bill Murray,
13 John Flores, Lisa Mosey, Terry DeMattie is our healthcare consultant, uh, Bruce
14 Barth, whom I'm sure you've heard is our attorney. We have Tom Nichols, um,
15 Lisa Heavner, uh, Greg, Jonathan Johnson and John Flores. We all want to
16 welcome you, uh, welcome you to the board. I know the, uh, committee met and,
17 um, they came back with very positive things to say and, um, we look forward to
18 working with you.
19
20 Joslyn D.: Thank you. I'm-, I'm very excited to work on this board.
21
22 Lisa M.: I just want to say, uh, Joslyn, welcome and, uh, also congratulations on your CEA
23 vice presidency. It's awesome.
24
25 Joslyn D.: Thank you.
26
27 Clare B.: Joslyn, welcome. Welcome. It's a pleasure to welcome you to the board.
28
29 Jon J.: Welcome.
30
31 Helen S.: Okay, Keith. I'm gonna turn it back over to you...
32
33 Keith: No problem.
34
35 Helen S.: ...and let you go on with, um, public comment.
36
37 Keith: And just as Mr. Murray said, um, when you are allowed to talk, um, go ahead and
38 state your name for the record, please. The first one is going to be Rita.
39
40 Rita: Hi. Good afternoon everyone. Thank you so much for the opportunity to speak.
41 Just a quick question. I know you're between IT people but I'm going to ask once
42 again that when you're going into executive session if you're IT person can come
43 up with a, a screen saver or some sort of, um, slide that says 'Going into
44 Executive Session' or 'In Executive Session'; otherwise, people log in and they
45 just see the CEA, I mean I'm sorry the, the TRB, um, logo and think that the
46 meeting either hasn't started or they've missed the meeting. If you can have

1 something that indicates you're in executive session so that people will hang in
2 there and not leave that would be appreciated. Thank you.
3
4 Bill M.: Thank you for that suggestion.
5
6 Keith: The next one is going to be Wendy Baker.
7
8 Wendy B.: Okay, um...
9
10 Keith: Go ahead, Wendy.
11
12 Wendy B.: Can you hear me?
13
14 Keith: Yes.
15
16 Bill M.: Yes.
17
18 Wendy B.: Okay. Um, since COVID, I will tell you Silver Sneakers has got me through and
19 I'm not so sure that United Healthcare has it and I'm hoping you're gonna tell me
20 otherwise.
21
22 Bill M.: Thank you. I'm sure all of that information will be on the website.
23
24 Wendy B.: I would hope one of you there would know the answer to that question. I think
25 there are many seniors, retired teachers that benefit from senior – from Silver
26 Sneakers and I can't believe none of you have been asked this or you haven't
27 researched this.
28
29 Helen S.: Hey Keith, could you put the slide up for me? I know we don't respond to public
30 comment. Can you put the slide up with the benefits, 'cause the, the program's in
31 the, uh, third slide.
32
33 Keith: Yes. I'm sorry. I...
34
35 Helen S.: Thank you.
36
37 Keith: ...put it down for a second. Hold on one second.
38
39 Helen S.: That's okay. We'll just pop it back up. I apologize. We had some technical
40 difficulties, so I may have missed the, uh, portion of that presentation. But I know
41 we're not supposed to respond to public comment but there, there is a, a gym
42 membership.
43
44 Wendy B.: A what?
45

1 Helen S.: There, there is a program. It's in the benefit program. Every benefit has been
2 enhanced. It's as good, better, or enhanced.
3

4 Terry D.: Oh, the UHC program. I can just say quickly is called Renew Active and they
5 have, uh, gym memberships, etc.
6

7 Wendy B.: Okay but it's not Silver Sneakers.
8

9 Helen S.: No.
10

11 Wendy B.: Okay.
12

13 Keith: Uh, next person is Jane Wilson.
14

15 Jane W.: Hello? Can you hear me?
16

17 Bill M.: We can hear you, Jane.
18

19 Clare B.: We can hear you, Jane.
20

21 Jane W.: My name is Jane Wilson and I'd like to make a comment today. When
22 Connecticut chose to fund teachers' healthcare many years ago, they promised to
23 provide for those services that Medicare has traditionally provided. The State now
24 has an Advantage model that is a privatized form of Medicare and it's neglecting
25 those teachers who are on original Medicare. I think it is regretful that the TRB
26 and its consultant have contracted pricing to become less affordable over time for
27 those retired teachers who prefer or need to be under the protection of original
28 Medicare and if my calculations are correct, it appears as though the supplement
29 is going up by \$151. I cannot help but feel that this is a strategic and punitive plan
30 to force those retired teachers off the Medicare Supplement and onto the
31 Advantage plan, favoring the for-profit insurance company and the convenience
32 of the TRB and its consultant. I feel like we are abandoning the most vulnerable
33 among us who depend on the TRB for their future healthcare security and frankly
34 the future sustainability of Medicare. It's time for the State to fight for the nearly
35 6000 teachers who are currently on original Medicare by pressing the insurance
36 companies harder for a high-quality affordable supplement plan. Thank you.
37

38 Bill M.: Thank you, Jane.
39

40 Keith: The next one is going to be Bill Myers.
41

42 Bill M.: Good afternoon. I want to congratulate the board on their hard work and
43 particularly the healthcare subcommittee and I'd like to say we've never had
44 better healthcare coverage for a lesser price. I think that's very exciting. I have
45 four other congratulations. One is to Joslyn for her new appointment. One is to
46 Steve Muench, which you are replacing, for his retirement. That should always be

1 congratulated. One is for Keith, who – in your promotion and your hard work. It’s
2 well deserved and the last one is for – well, maybe there were just that but I, I’m
3 glad to be a part of this on the Zoom call and I look forward to your continued
4 hard work and the way you report out to all of us.
5

6 Bill M.: Thank you, Bill.
7

8 Keith: And next is Mary Hendrickson.
9

10 Mary H.: Hello. My name is Mary Hendrickson. I’m – it was very difficult to discern the
11 amounts here but it looks like my premium has gone from \$238 to almost \$400
12 just because I want to retain my original Medicare with the supplement and I
13 think that’s just wrong. Anyway, um, my concern today, uh, that I wanted to
14 express was about the upcoming open enrollment sessions. During the past
15 several open enrollment sessions, I have heard a great deal of confusion from
16 retired teachers as to the actual difference between Medicare with the supplement
17 and the Medicare Advantage plan. The teachers often ask the presenters, ‘can you
18 tell me the difference’ and it’s not easily done. I wonder if the TRB could secure a
19 speaker for the open enrollment sessions who can speak about the advantages of
20 the original Medicare with a supplement. We hear a great deal about the wonders
21 of the Advantage plan but not the benefits of retaining original Medicare. Retired
22 teachers need to understand that dollars do matter when they are choosing a plan;
23 however, the Medicare Advantage plan does have restrictions that are not present
24 with the original Medicare, especially in regard to prior authorizations.
25

26 It would be well for the retired teachers to be reminded that the Medicare
27 Advantage plan is administered by a for-profit company, whereas the original
28 Medicare is administered by the CMS. It’s a not-for-profit government agency. It
29 will be easier to make an educated decision if both Medicare plans could be
30 clearly, fairly presented. Thank you.
31

32 Bill M.: Thank you, Mary.
33

34 Keith: Next is [Arlen Bomberger 38:32]. Go ahead.
35

36 David B.: My name is [David Bamberger 38:41] Arlen is here with me. I’m a former
37 Connecticut insurance agent living in Florida with Arlen and we agree that the...
38

39 Male: Got that.
40

41 Clare B.: Just comments.
42

43 David B.: I’m sorry.
44

45 Male: [Inaudible 38:58]
46

1 Clare B.: Oh lots of them.
2
3 David B.: Can you hear me okay?
4
5 Keith: Yes, go ahead. I'm sorry.
6
7 David B.: We agree that the original Medicare is what we prefer, for various reasons that
8 have already been stated. My, my question is two-fold. One, uh, based on what
9 we were paying last year together on your form of medical was \$456. I don't
10 understand the \$319 and the \$379 as it relates to the supplement. What is the \$319
11 and what is the \$379 that you had on your chart, which disappeared very quickly?
12 That's question one. Question two, uh, sorry for the thunder. We have storms here
13 all the time. Uh, question two is when we go in and see a provider with United
14 Healthcare, are they going to just automatically think oh, this is the regular United
15 Healthcare that they see all the time? How do they differentiate it between that
16 plan and your plan or is there no difference? Thank you and thank you for being
17 our advocate, I think.
18
19 Bill M.: Thank you. Thank you for your comments.
20
21 Keith: Next is going to be, uh, Joyce Handleman. Go ahead.
22
23 Bill M.: Joyce?
24
25 Joyce H.: Uh, I've gotta call you back. I'm sorry.
26
27 Keith: Okay.
28
29 Bill M.: Okay.
30
31 Keith: And next is going to be Margaret Rick. Margaret Rick?
32
33 Margaret R.: Yes. Can you hear me?
34
35 Keith: Yes, I can hear you now.
36
37 Margaret R.: Oh good. Okay. Um, two bits – some information that I think could be helpful to
38 make decisions. With the – under Anthem, we had repeatedly asked what was the
39 rate of ben-, of claims that were denied after appeal. We were told 2% by one
40 person, 3% by another but actually when all was said and done it was 6%. I think
41 knowing the rate of denial is important because, obviously, an advantage plan has
42 to make their money someplace, um, without providing this. That would be one
43 bit of information. You can look at other plans and probably give us a hint to that.
44 The other is just briefly and as best as you can, explain to us what, as Mary
45 Hendrickson said, what is the difference between what we're getting? Um, we're
46 supposed to – it sounds like we're payin-, paying less and getting more and that

1 probably isn't true. Tell us why it's going to cost so much more for us to have a
2 supplement plan, so we can make a better decision. Thank you.
3
4 Bill M.: Thank you.
5
6 Keith: Uh, Joyce, Joyce Handleman is back. Are you able to speak now?
7
8 Joyce H.: Sorry about that earlier. I got a phone call just when you were, um, calling on me.
9 Um, there were a couple of questions that something that was brought up
10 previously. The difference between Renew Active and Silver Sneakers, because,
11 um, people are saying that they've enjoyed the Silver Sneakers because they were
12 able to do Zoom classes. Um, I don't think in previous Renew Active that they
13 provided that. I, I'm not sure but that is a major concern and when I spoke to
14 somebody at the TRB, they said they were going to check into it. Um, the other
15 thing is do you have any idea when your info sessions will begin about the health
16 plans and, um, the other thing about the Advantage plan I noticed it said that some
17 of those tests will need prior authorization. Can that be expanded upon?
18
19 Keith: Those will probably be addressed either in information sessions or on the website.
20 The board won't be able to address those issues now.
21
22 Joyce H.: But do you know when the info sessions will begin?
23
24 Keith: Those will get posted on the website when they are ready.
25
26 Joyce H.: Thank you.
27
28 Keith: Yes.
29
30 Bill M.: Yes, those sessions will be in October. The in-, information sessions will be in
31 October.
32
33 Keith: And Kathleen Hennessey.
34
35 Kathleen H.: Can you hear me?
36
37 Keith: Yes, we can hear you. Go ahead.
38
39 Kathleen H.: Thank you for giving me the opportunity to speak. I attended this meeting
40 especially to find out some tidbits about the insurance plan and I am sitting here
41 shaking right now because of what I heard the price increase to be for the
42 Medicare Supplement plan. A plan that I believe in, I feel safe with and I really
43 wish to continue with. That \$150 more per month is just outrageous. I am very
44 upset about it and that's the gist of my comments. Other things that people have
45 said about why original Medicare is so beneficial are absolutely what I think is
46 important and I'm very upset it is getting so expensive for me.

1
2 Bill M.: Thank you.
3
4 Keith: Uh, next is gonna be [Walt Ceplenski 45:12]
5
6 Walt C.: Okay, can you hear me?
7
8 Keith: Yes. Go ahead.
9
10 Walt C.: Okay. Thank you for putting me on. Um, I have several comments. The first is
11 just to let you know that, uh, the low price of the Medicare Advantage plan will
12 actually save the State of Connecticut a lot of money because their contribution
13 will be reduced. Unfortunately, that reduced expense will have to be paid as an
14 increase by some of the retired teachers on a TRB health insurance plan and it
15 sounds like that's a significant increase. With that in mind, um, I'm sure the board
16 members may realize this already but I'll just repeat it and that is teachers pay for
17 most of their premium cost themselves. They pay, uh, on average 85% of the
18 premium costs and you are our representatives, so we need you to value what our
19 needs are as much as the State needs and I've not heard anything much in here
20 that meets the needs of all the retired teachers. I think that's something, a big
21 chunk that's missing. Just a little final note here, uh, for those active teacher
22 representatives on the board, including our newest member and congratulations
23 by the way, um, that one day as active teachers you will be in the situation that we
24 are in as retired teachers. I hope you remember what has gone on this day and
25 when you are a retired teacher and somebody has not listened to you, think back
26 to this day and how many of us feel.
27
28 Finally, um, I think in terms of due diligence, there needs to be some data shared
29 that may possibly explain the huge premium increase on the Medicare
30 Supplement side. To have an increase like that and say, 'oh well', um, is, I think a
31 dereliction of the duty for those people who represent retired teachers. I thank you
32 very much for listening to me and, uh, every job is challenging, uh, but it's
33 important to recognize that we are paying most of the bills as retired teachers and
34 as taxpayers and we should be heard and we should be shown that our values and
35 our needs are heard. Thank you.
36
37 Bill M.: Thank you, Walt.
38
39 Keith: And the last one I have with her hand up before we go to phones is, uh, Barbara
40 Oppedisano-, I'm sorry about your last name. Um, if, if you want to, uh, introduce
41 yourself, go ahead.
42
43 Barbara O.: Yes, Oppedisano. Can you hear me?
44
45 Keith: Oppedisano. Thank you. Yes.
46

1 Barbara O.: I understand you can't comment on my things but just the optics on this are not
2 good. Um, I see that the Medicare, uh, Supplemental plan is going up \$94 a
3 month while the Medicare Advantage plan is going down \$42 a month. I think
4 there's gotta be a lot of explanation, just like the previous speaker had said, um, to
5 justify that. It looks like the people on the Supplement plan are paying for
6 everything and maybe carrying the people on the – who choose the Advantage
7 plan. I just think that, uh, it's hard to make a case why one of those, uh, plans
8 would go up more than double the amount that the other one goes down. That's
9 my comment.

10

11 Bill M.: Thank you.

12

13 Keith: Um, one more. [Lorraine Barokas 49:22]? Go ahead.

14

15 Lorraine B.: I would like to echo all of the comments from those who have indicated their
16 displeasure with the huge increase in premiums for the Supplemental plan. Um,
17 for those of us who consider that to be our best option, that is a tremendous
18 increase and as the previous caller said, it certainly is not good optics when it
19 looks like those people are paying so much more and actually paying for the
20 others. I don't know if you can reconsider all of this but I would certainly say that
21 you should. You must. Thank you very much.

22

23 Bill M.: Thank you.

24

25 Keith: [Vonda Green 50:31]. [Vonda 50:41]?

26

27 Vonda G.: Can you hear me? Can you hear me?

28

29 Keith: Yes. Go ahead.

30

31 Vonda G.: Um, I'm, I'm so filled with anger right now that it's, it's difficult to even express
32 myself articulately. Um, I am married to a retired physician and, um, I've seen
33 from the inside what happens to the people who may not know it yet who've
34 chosen to be on a Medicare Advantage plan when it comes to denial of claims.
35 Um, many of the physicians that I've had contact with have said that they've
36 experienced extreme frustration on their side when they cannot provide medical
37 services to their patients because the Medicare Advantage has denied the
38 coverage, um, and the increase in the Supplemental plan just seems to be a flag to
39 me that the insurance company who is managing this is trying to get everybody to
40 take an Advantage plan eventually. We are covering the costs of the decrease in
41 payments that the Advantage members will benefit from. We're paying the cost of
42 that and it, it is outrageous.

43

44 Bill M.: Thank you.

45

46 Keith: Uh, Robyn Kaplan-Cho.

1
2 Robyn K.: Yes. Hi. This is Robyn Kaplan-Cho. Um, I feel compelled to speak. My mother is
3 a retired teacher. She, um, was on Sterling for many years. When the TRB
4 switched over to the Medicare Advantage plan with Anthem several years ago,
5 she switched trepidatiously but, trepidatiously but she did and she had nothing but
6 a positive experience. Um, its – in fact, I was with her in the emergency room
7 because, unfortunately, she’s really had to use that plan quite a bit over the last
8 three years, unfortunately for her and for our family but, um, I’ve been in charge
9 of paying the bills and I have been really blown away by what an incredible plan
10 this has been for somebody who’s used the plan. In fact, when I was sitting with
11 her in the emergency room one night, the social worker came in to talk about, you
12 know, transferring her to a rehab facility and took her insurance information and
13 then said, ‘I don’t think we’re going to get her anywhere in the next day. She may
14 have to stay in the ER for 48 hours.’ She came back about 20 minutes later and
15 said, ‘Oh wow, your mom is a retired teacher.’ And I said, ‘yes.’ She goes, ‘oh,
16 well that changes everything.’ She was transported to the best short-term rehab
17 facility in our area within two hours and had an incredible experience there.

18
19 My understanding is that I think about 80% of our retired teachers are on that,
20 were on that Medicare Advantage plan and probably similarly will be on when
21 they switch to United. Everyone is entitled to their opinion; although, I think it’s
22 hard to opine about the value of that plan if you’ve never been on it. Speaking for
23 my mom, who can’t speak for herself today, I’m gonna just say I’ve been very
24 grateful for the coverage that she’s had and as someone who’s paying the bills for
25 her, it’s, it’s been life-altering in terms of her ability to get good care at an
26 affordable rate. To hear that the premium for 80% of the retired teachers like her
27 who are on the Advantage plan will be actually going down, is great news as well,
28 as the person in charge of balancing her, you know, pretty restricted budget. For
29 all of that, I will say thank you to the TRB and to the consultant for doing this
30 heavy lifting. I know it’s not easy but the majority of retired teachers, um, I
31 believe who’ve been on the plan and have had experience with it, I, I’m – from
32 what I’ve heard, its, it’s been a very, very positive experience.

33
34 Bill M.: Thank you, Robyn.

35
36 Keith: Um, that’s it for the named speakers, so now, uh, if anyone is, uh, calling in on a
37 phone, uh, go ahead and we’re going to go – I’ll read off the last four digits of
38 your phone number and you can go ahead and unmute if you have a comment.
39 Uh, 4844? 1931. 7506. 2475. 7078. Um, Bill, at this time we have no further
40 comments.

41
42 Bill M.: Okay. I thank you all, uh, for participating and I – we, we will now adjourn. We
43 are finished. We need a motion to adjourn or I think we already did.

44
45 Keith: I think we did.

46

1 Bill M.: Okay. Thank you all.
2
3
4 /axb