
MINUTES
EMPLOYEE BENEFIT PLAN COUNCIL MEETING
VIA WEBINAR
June 20, 2023 – 10:00 a.m.

The meeting of the Employee Benefit Plan Council (EBPC) was called to order by Chair Monirah Womack on Tuesday, June 20, 2023.

Council members present:

Monirah Womack, Chair
Angie Surface, Member
Spencer Moore, Member
Courtney Ware, Vice Chair
Jewelle Johnson, Member
Amy Auffant, Member
Glianny Fagundo, Member
Robert Joseph, Member
Matthew Almand, Member
Chris Wells, Member

Council members absent:

N/A

Additional attendees: Rebecca N. Sullivan, Commissioner, DOAS, Al Howell, Deputy Commissioner, DOAS-HRA, Autumn Cole, Assistant Commissioner and General Counsel, DOAS, Kori Woodward-Dickens, Attorney, DOAS-HRA, and Leneequa Morris, Sr. Benefits Manager, DOAS-HRA.

Approval of Minutes:

Rebecca N. Sullivan, Commissioner, DOAS, presented the minutes from the March 14, 2023, Employee Benefit Plan Council meeting for the Council's approval. There being no corrections or changes requested by the members present, Ms. Womack called for a motion to approve the minutes. The motion was moved by Ms. Johnson, seconded by Ms. Surface, and carried unanimously.

Presentation on the Life Insurance and Accidental Death and Dismemberment Insurance (AD&D) Request for Proposal (RFP) Contract Award:

Al Howell, Deputy Commissioner, DOAS-HRA, presented the Life Insurance and Accidental Death and Dismemberment Insurance (AD&D) Request for Proposal (RFP) Contract Award. Mr. Howell informed the council that in collaboration with Benalytics, three RFPs were released earlier this year, which included Life and Accidental Death and Dismemberment (AD&D), Critical Illness, Accident, Hospital Indemnity and Cancer, along with the Flexible Spending Account RFP. Mr. Howell informed the council that because of the RFPs, there will be lower rates, more plan choices, new programs, unbundled elections, and plan enhancements. Mr. Howell informed the council that the reason for these RFPs were to support other efforts that DOAS-HRA are doing to try to address the states recruitment and retention issues, as well as responding to a survey of participants where it was stated that they wanted more choices. Mr.

Howell went over the list of vendors for the Life Insurance and Accidental Death and Dismemberment Contract Award notifying the council of the criteria that was used by Benalytics to evaluate the vendors, which included completeness of responses, cost/rate guarantees, supplier responsibility and technical responses. Mr. Howell notified the council that the top three vendors were MetLife, Standard and Securian with MetLife ranking number one. Mr. Howell informed the council that based upon the evaluation the recommendation is that MetLife be awarded the contract. Mr. Howell also informed the council that contract terms negotiations are still ongoing, and that the contract award is contingent upon successful contract terms negotiations. Mr. Howell informed the council that the recommendation is made due to Metlife's highly competitive proposal, and their offer included a five-year rate guarantee. Mr. Howell informed the council that with MetLife there will be a replication of the current plan design and there are also performance guarantees.

Summary of Recommendation:

Mr. Howell requested the council to approve the contract award to MetLife for the Life Insurance and Accidental Death and Dismemberment contingent upon successful negotiation of contract terms.

Council Vote:

Ms. Womack called for a motion to approve the contract award to MetLife for the Life Insurance and Accidental Death and Dismemberment. The motion was moved by Mr. Moore, seconded by Mr. Wells, and carried unanimously.

Presentation on the Critical Illness, Accident Insurance, Hospital Indemnity and Cancer Request for Proposal (RFP) Contract Award:

Al Howell, Deputy Commissioner, DOAS-HRA, presented the Critical Illness, Accident Insurance, Hospital Indemnity and Cancer Request for Proposal (RFP) contract award. Mr. Howell notified the council of the ten vendors that responded to the RFP, including the incumbent AFLAC. Mr. Howell informed the council of the evaluation criteria which included completeness of response, supplier responsibility, technical questions, and pricing. Mr. Howell informed the council that a single vendor is desired for the Critical Illness, Accident Insurance, and Hospital Indemnity to ensure the ease of administration and technology. Mr. Howell informed the council that the Cancer coverage was evaluated separately due to a limited number of vendors that offered group cancer coverage. Mr. Howell notified the council that the top three vendors were Voya, MetLife and AFLAC with Voya ranking number one for the Critical Illness, Accidental Insurance and Hospital Indemnity. For the Cancer RFP, Mr. Howell informed the council that there were two vendors, Allstate, and Voya, with Voya ranking number one. Mr. Howell explained to the council the differences of coverages and rates offered by the vendors in their proposals.

Summary of Recommendation:

Mr. Howell requested the council to approve the contract award to Voya for the Critical Illness, Accident Insurance, Hospital Indemnity and Cancer for Plan Year 2024.

Council Vote:

Ms. Womack called for a motion to approve the contract award to Voya for the Critical Illness, Accident Insurance, Hospital Indemnity and Cancer. The motion was moved by Mr. Joseph, seconded by Mr. Almand, and carried unanimously.

Presentation on the Proposed Plan Changes for Plan Year 2024 (Dental Implant Coverage for the DHMO, Short-Term and Long-Term Disability Maximum Benefit Salary Increases, Health Care Flexible Spending Account (HCFSA) Limit Increase, and Long-Term Care Rate Increase:

Leneequa Morris, Senior Benefits Manager, DOAS-HRA presented the Proposed Plan Changes for Plan Year 2024 (Dental Implant Coverage for DHMO, Short-Term and Long-Term Disability Maximum Benefit Salary Increases, Health Care Flexible Spending Account (HCFSA) Limit Increase and Long-Term Care Rate Increase. Ms. Morris informed the council that preparations are underway for the Flexible Benefits open enrollment running from October 16, 2023, through November 4, 2023. Ms. Morris informed the council of the plan to include dental implant coverage to the DHMO, managed by Cigna which will cause a 2.69% rate increase. Ms. Morris explained that the proposed plan changes for the Short-Term and Long-Term Disability Maximum Benefit Salary Limit Increase managed by The Standard will increase from the current \$86,684.00 to \$130,000.00 for the Short-Term Disability, and from the current \$100,000.00 to \$200,000.00 for the Long-Term Disability. Ms. Morris informed the council of the proposed Health Care Flexible Spending Account limit increase to \$3,050.00 from \$2,850.00 for Plan Year 2024, which is the current IRS rate for 2023. Ms. Morris informed the council that there is usually a year lapse in the rate due to the IRS releasing the rates during the Fall after open enrollment has concluded. Ms. Morris notified the council that UNUM's Long-Term Care Insurance rates will increase by 9.9% due to claim costs. Ms. Morris informed the council that the Long-Term Care Insurance rates are regulated and approved by the Georgia Office of the Insurance Commissioner.

Summary of Recommendation:

Ms. Morris requested the council to approve the proposed Plan Changes for Plan Year 2024.

Council Vote:

Ms. Womack called for a motion to approve the proposed Plan Changes for Plan Year 2024. The motion was moved by Mr. Moore, seconded by Ms. Auffant, and carried unanimously.

Presentation on the Statewide Flexible Benefits Program Contract Extensions and Renewals for Plan Year 2024 (Vision, Dental HMO and PPO, Legal Plans, Short-Term and Long-Term Disability, Long-Term Care and Flexible Spending Accounts):

Al Howell, Deputy Commissioner, DOAS-HRA presented the Statewide Flexible Benefits Program Contract Extensions and Renewals for Plan Year 2024 (Vision, Dental HMO and PPO, Legal Plans, Short-Term and Long-Term Disability, Long-Term Care, and Flexible Spending Accounts. Mr. Howell informed the council that in preparation of the 2023 open enrollment for the plan year that will start January 1, 2024, there is a review performed to make sure that the existing vendor contracts are up to date. Mr. Howell informed the council that during this review

there are two things that can happen resulting in either a contract renewal or contract extension. Mr. Howell went over the list of contract renewals and extensions that were provided to the council prior to the meeting.

Summary of Recommendation:

Mr. Howell requested the council to approve the Statewide Flexible Benefits Contract Extensions and Renewals for Plan Year 2024 (Vision, Dental HMO and PPO, Legal Plans, Short-Term and Long-Term Disability, Long-Term Care, and Flexible Spending Accounts).

Council Vote:

Ms. Womack called for a motion to approve the Statewide Flexible Benefits Contract Extensions and Renewals for Plan Year 2024 (Vision, Dental HMO and PPO, Legal Plans, Short-Term and Long-Term Disability, Long-Term Care, and Flexible Spending Accounts). The motion was moved by Ms. Fagundo, seconded by Mr. Moore, and carried unanimously.

Presentation on the Flexible Benefits Program Section 125 Amendment and Restatement of the Plan:

Kori Woodward-Dickens, Attorney, DOAS-HRA, presented the Flexible Benefits Program Section 125 Amendment and Restatement of the Plan. Ms. Woodward-Dickens explained to the council the proposal to restate and amend the Section 125 Plan to clarify various provisions including the grace period for the Health Care Flexible Spending Account and the requirements for the dependent verification process. Ms. Woodward-Dickens went over the documents that were provided to the council prior to the meeting explaining the specific modifications.

Summary of Recommendation:

Ms. Woodward-Dickens requested the council to approve the Flexible Benefits Program Section 125 Amendment and Restatement of the Plan.

Council Vote:

Ms. Womack called for a motion to approve the Flexible Benefits Program Section 125 Amendment and Restatement of the Plan. The motion was moved by Ms. Auffant, seconded by Ms. Surface, and carried unanimously.

Other Business/Adjournment:

There being no further business to discuss, Ms. Womack called for a motion to adjourn the June 20, 2023, Employee Benefit Plan Council meeting. The motion was moved by Mr. Moore, seconded by Mr. Almand, and carried unanimously.

READ AND APPROVED on 8th of August 2023 by:

Monirah Womack

Monirah T. Womack, Chair

Jewelle Johnson

Jewelle Johnson, Member

(Absent)

Amy Auffant, Member

Glianny Fagundo

Glianny Fagundo, Member

Robert Joseph

Robert Joseph, Member

(Absent)

Chris Wells, Member

(Absent)

Angie Surface, Member

Spencer Moore

Spencer Moore, Member

Matthew Almand

Matthew Almand, Member

Courtney Ware

Courtney Ware, Vice Chair