
MINUTES
EMPLOYEE BENEFIT PLAN COUNCIL MEETING
VIA HYBRID
November 18, 2025 – 10:00 a.m.

The meeting of the Employee Benefit Plan Council (EBPC) was called to order by Chair Monirah Womack on Tuesday, November 18, 2025.

Council members present:

Monirah Womack, Chair
Glianny Fagundo, Member
Angie Surface, Member
Chris Wells, Member
Angelique McClendon, Member
Courtney Ware, Vice Chair
Robert Joseph, Member
Matthew Almand, Member

Council members absent:

Amy Auffant, Member
Jewelle Johnson, Member

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 Carla Gracen, Enterprise Benefits Director.

Approval of Minutes:

Rebecca N. Sullivan, Commissioner, DOAS, presented the minutes from the August 12, 2025, Employee Benefit Plan Council meeting for the Council's approval. As no corrections or changes were requested by the members present, Ms. Womack called for a motion to approve the minutes. The motion was moved by Ms. Fagundo, seconded by Ms. Ware, and carried unanimously.

Nomination for the 2026 Employee Benefit Plan Council Vice Chair:

Ms. Womack called for nominations for the 2026 Employee Benefit Plan Council Vice Chair. Ms. Surface nominated Ms. Ware to continue serving as Vice Chair. There were no additional nominations; Mr. Joseph seconded the nomination, which was carried unanimously.

Presentation of the 2026 Employee Benefit Plan Council Meeting Calendar:

Al Howell, Deputy Commissioner, DOAS-HRA, presented the proposed 2026 Employee Benefit Plan Council calendar meeting dates:

March 24, 2026
June 23, 2026
August 11, 2026
November 17, 2026

Summary of Recommendation:

Mr. Howell requested the council to approve the 2026 Employee Benefit Plan Council Meeting Calendar.

Council Vote:

Ms. Womack called for a motion to approve the 2026 Employee Benefit Plan Council Meeting Calendar. The motion was moved by Mr. Wells, seconded by Ms. Surface, and carried unanimously.

Presentation on the Final Version of the Employee Benefit Plan Council Rules Modifications:

Carla Gracen, Enterprise Benefits Director, DOAS-HRA, presented the final version of the Employee Benefit Plan Council Rules. Ms. Gracen informed the council that the rules listed below were posted for public comment from August 13, 2025, through September 15, 2025. Ms. Gracen notified the council that one public comment was received regarding Rule 478-2-.01, Definitions and Rule 478-2-.04, Eligibility.

478-2-.01	Definitions
478-2-.02	Organization
478-2-.03	General Provisions
478-2-.04	Eligibility
478-2-.05	Effective Date of Coverage
478-2-.06	Changes in Benefit Options and Amounts
478-2-.07	Extended Coverage (COBRA)
478-2-.08	Termination of Coverage
478-2-.09	Plan Benefits
478-2-.10	Request for Plan Component Additions or Modifications

Ms. Gracen explained to the council that an Employee Benefit Plan Council (EBPC) member submitted comments regarding the EBPC Rule 478-2-.01, Definitions, Sections 9, 38, and 39, requesting a correction to the retirement system's name, as well as the question was posed whether the Georgia Defined Contribution Program (GDCP) should be listed. Ms. Gracen informed the council that DOAS recommends modifying Sections 9, 38, and 39 of Rule 478-2-.01 to strike the use of "of Georgia" and "GA", changed TRS, removing "of Georgia" and "GA" for consistency, even though it wasn't on the public comment. DOAS also recommends not adding the Georgia Defined Contribution Program (GDCP) to Sections 9, 38, and 39. Employees eligible for the GDCP are not eligible to participate in the Flexible Benefits Plan. Ms. Gracen informed the council that the same council member submitted a comment regarding EBPC Rule 478-2-.04, Eligibility, Sections 12(a) and 13, asking if GDCP should be added to these sections. Ms. Gracen explained to the council that DOAS recommends no changes to

Sections 12(a), and 13, because employees eligible for the GDCP are not eligible to participate in the Flexible Benefits Plan.

Summary of Recommendation:

Ms. Gracen requested the council to approve the final versions of the Employee Benefit Plan Council (EBPC) Rules 478-2-.01, Definitions, and 478-2-.04, Eligibility.

Council Vote:

Ms. Womack called for a motion to adopt the final versions of the Employee Benefit Plan Council (EBPC) Rules 478-2-.01, Definitions, and 478-2-.04, Eligibility. Ms. Surface moved the motion, which was seconded by Ms. Fagundo and carried unanimously.

Presentation on the Flexible Benefits Program Request for Proposal (Legal Plans):

Carla Gracen, Enterprise Benefits Director, DOAS-HRA, presented on the Flexible Benefits Program Request for Proposal (RFP), Legal Plans. Ms. Gracen informed the council that the Legal Plans solicitation will be developed in early 2026, with support from Benalytics Consulting Group, LLC. Ms. Gracen informed the council that the project goal is for the RFP to be released in early 2026, and the results will be presented to the council for their review and approval during an Employee Benefit Plan Council (EBPC) meeting, and the effective date of the contract will be January 1, 2027.

Summary of Recommendation:

Ms. Gracen requested the council to approve the Request for Proposal (RFP) for the Legal Plans.

Council Vote:

Ms. Womack called for a motion to approve the Request for Proposal (RFP) for the Legal Plans. Ms. Ware moved the motion, which was seconded by Ms. Surface and carried unanimously.

Update on Unum's Long-Term Care Plan Option:

Carla Gracen, Enterprise Benefits, DOAS-HRA, provided the council with an update on Unum's Long-Term Care plan option. Ms. Gracen informed the council that, shortly after open enrollment began about a month and a half ago, Unum sent a formal notification stating that, effective February 1, 2026, Unum will discontinue accepting new enrollments into the Group Long-Term Care (LTC) plan option. Ms. Gracen informed the council that points to consider are that current participants are not impacted, employees and new hires can still enroll up to

February 1, 2026, late entrants will require Evidence of Insurability (EOI), all applicants must be signed by January 31, 2026, to be accepted and processed, participants who terminate employment can port their coverage, paying Unum directly, and the Group LTC policy will still be subject to potential rate increases based on applicable approval by the office of the Commissioner of Insurance and Safety Fire. Ms. Gracen informed the council that this decision impacts Unum's entire book of existing business. Ms. Gracen informed the council that leading carriers have exited the Group Long-Term Care market due to significant losses. Ms. Gracen informed the council that, should coverage exist, it is primarily underwritten on an individual participant contract basis. Ms. Gracen informed the council that further exploration will be conducted into the existence of any Group Long-Term Care products and new hybrid models that combine life insurance with an accelerated benefit long-term care feature. Ms. Gracen informed the council that once market exploration is complete, a determination will be made on whether a new Group Long-Term Care program can be introduced that adds value to our participants at a competitive cost.

Other Business:

Al Howell, Deputy Commissioner, DOAS-HRA, announced his retirement to the council, noting that this will be his last meeting for the Employee Benefit Plan Council and the State Personnel Board. Mr. Howell highlighted the progress made over the past seven years during his employment with DOAS.

Presentation of a Joint Resolution:

Monirah Womack, Chair of the Employee Benefit Plan Council (EBPC), presented Mr. Howell with a Joint Resolution recognizing Mr. Howell's public service and leadership.

Adjournment:

With no further business to discuss, Ms. Womack moved to adjourn the November 18, 2025, Employee Benefit Plan Council meeting. Ms. Fagundo moved the motion, seconded by Mr. Joseph, and carried unanimously.

READ AND APPROVED on 24th of March 2026 by:

Monirah Womack

Monirah Womack, Chair

E. Jewelle Johnson

Jewelle Johnson, Member

Amy Auffant

Amy Auffant, Member

Glianny Fagundo

Glianny Fagundo, Member

Robert Joseph

Robert Joseph, Member

(Absent)

Chris Wells, Member

Angie Surface

Angie Surface, Member

Angelique McClendon

Angelique McClendon, Member

Matthew Almand

Matthew Almand, Member

Courtney Ware

Courtney Ware, Vice Chair