

**City of Cincinnati Retirement System  
Benefits Committee Meeting  
Minutes  
September 14, 2023/ 12:00 P.M.  
City Hall – Council Chambers and remote**

**Board Members Present**

Tom Gamel, Chair  
Tom West, Vice Chair  
John Juech  
Mark Menkhaus, Jr.  
Bill Moller  
Monica Morton  
Aliya Riddle

**CRS Staff**

Karen Alder  
Jon Salstrom

**Law Department**

Ann Schooley  
Linda Smith

**Call to Order**

The meeting was called to order at 12:01 p.m. by Chair Gamel and a roll call of attendance was taken. Trustees Gamel, West, Juech, Menkhaus, Moller, and Morton were present. Trustee Riddle was absent.

**Public Comment**

No public comment.

**Approval of Minutes**

Trustee Moller moved, and Trustee Morton seconded, to approve the minutes of the meeting of January 12, 2023. The motion to approve the minutes was approved by unanimous roll call vote.

Chair Gamel noted the July 25<sup>th</sup> meeting was cancelled and the March 2<sup>nd</sup> meeting did not happen because there was no Quorum. He also noted how important it is to have a Quorum so the meetings can happen as scheduled.

**Old Business**

**Open Enrollment – Update**

Director Salstrom explained that everything is scheduled and ready for October 16, 2023, with letters being mailed on October 2, 2023. Chair Gamel asked when the cut-off date is for open enrollment and Director Salstrom answered November 15, 2023. Trustee Rahtz asked if there were any new programs added to this year's Open Enrollment which Director Salstrom answered there are not.

### Healthcare Survey – Member Education – Mental Health Coverage

Director Salstrom explained the healthcare survey will remain on the Retirement website so that staff can continuously receive feedback from participants. Any recurring patterns in feedback that staff finds moving forward will be included in the quarterly update or the Retirement Matters letter. Director Salstrom explained that they have reached out to Anthem to schedule quarterly meetings to discuss education for members. Director Salstrom explained that Anthem has flyers on mental health awareness and will work on getting that posted on the Retirement website to continue to promote mental health awareness and education.

Chair Gamel asked about how staff tracks comments and questions that members make and suggested keeping a log to not solely rely on staff's memory recall. Director Salstrom explained that currently there is no formal logging system in place and staff look for trends of common questions that are frequently asked. He will work on a procedure for a logging system when questions come in related to healthcare.

Trustee Moller commented that the survey shows there is a general lack of understanding of what mental health treatment is available and agreed that something needs to go out in terms of education for retirees. Trustee Moller commented that additional education is needed on the appeals process. He explained that voluntary benefits would be helpful, like long-term care insurance.

Chair Gamel explained the importance of education being out there for the family members that may end up taking care of retirees and their personal assets. It is important for family members to know what the retiree's coverages are.

### Survivor Benefits

Director Salstrom proposed a new option, moving forward, for survivor benefits. These benefits are for surviving spouses and children of active employees who die in service and not otherwise eligible for a regular retirement benefit. Originally, this option was created in 1961 and loosely modeled off of the Social Security benefit. The survivor benefit is in addition to the Member Death in Service benefit provided for under CMC 203.45 (refund of member contributions) which is paid to the member's designated beneficiary following the member's death and a city standard \$50,000 life insurance policy. The provisions of CMC 203.49 provide that the benefit is only available to the surviving spouse, minor children, or dependent parents of the member. The complexity of the survivor benefits has led to administrative difficulties. Depending on the deceased member's service credit on the date of death, the benefit may not be payable for an extended period of time. If the member died with less than 15 years of service, the surviving spouse is not eligible to receive payment until they have reached age 62, and only if they have not remarried during the interim period. Director Salstrom proposed a new benefit for the survivor to receive a one-time 2/3 lumpsum payment of deceased employee's salary.

The current survivor benefit payments require a significant amount of staff's time because they are difficult to track over an extended period of time and need to be re-calculated on an annual basis. The new proposed lumpsum payment option would alleviate that burden. The administration, with the support of Cheiron analysis, believes this is the best option for the survivor and equivalent to the currently monthly benefits.

There were many questions from the Trustees regarding the differences between this benefit and the vested employee survivor benefits, and the current options vs. the newly proposed option. These questions were all answered and clarified by the administration. Trustee Moller moved to approve the option for the survivor to

receive a one-time 2/3 lumpsum payment of salary and was seconded by Trustee Menkhaus. The motion was approved by unanimous roll call vote.

HRA – Limits Update

Director Salstrom explained that the limits have not increased for this year and does not believe this will impact any participation within the HRA. He believes this will continue to be a strong program and option for those with the ability to use it. The HRA limits will be reviewed again next year to see if an increase is necessary.

New Business

No additional items could be discussed due to the meeting being a Special Meeting.

Adjournment

Following a motion to adjourn by Trustee Moller and seconded by Trustee Menkhaus, the Benefits Committee approved the motion by unanimous roll call vote. The meeting adjourned at 1:38pm.

Meeting video link: <https://archive.org/details/crs-benefits-comm-9-14-23>

Next Meeting: TBD

A handwritten signature in black ink, appearing to be 'JSH', is written over a horizontal line.

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Secretary