



**City of Cincinnati Retirement System
Benefits Committee Meeting
Minutes
December 5, 2024 / 1:00 P.M.
City Hall – Council Chambers and remote**

Board Members Present

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

CRS Staff

Jon Salstrom

Law

Linda Smith

Call to Order

The meeting was called to order at 1:12 p.m. by Chair Gamel and a roll call of attendance was taken. Committee members Gamel, Menkhaus, Moller, Morton, and Riddle were present. Trustees Rahtz and Morris were also in attendance and participated.

Public Comment

No public comment.

Approval of Minutes

Committee member Moller moved, and Committee member West seconded, to approve the minutes of the meeting of September 12, 2024. The motion to approve the minutes was approved by a unanimous roll call vote.

Old Business

Dental RFP update-details on tiered plan subscriptions

Director Salstrom discussed the results of the RFP process where providers were asked to create a tiered option for the dental plan. He explained that 395 out of approximately 3,000 retirees on the dental plan opted for the tiered option, highlighting the importance of paying attention to participants' needs and preferences. Director Salstrom noted that they are close to completing the contract for this dental plan option.

Healthcare survey follow up-Mental Health and long-term care insurance

Director Salstrom discussed the healthcare survey conducted two years ago, with the assistance of Horan, which aimed to ensure that mental health care was properly documented and available for retirees. He highlighted that mental health care options for retirees are now prominently featured on the Cincinnati Retirement website. As retirees call in, staff ensures that they are informed about the mental health care options available to them. Director Salstrom emphasized the importance of highlighting mental health care options during education sessions for employees preparing to enter DROP or retirement. The team will continue to engage retirees and promote these mental health care options during educational sessions.

Director Salstrom discussed the cost-prohibitive nature of long-term care insurance for retirees, noting that it becomes difficult to make this option meaningful for retirees without it becoming financially burdensome. He emphasized the challenge of offering a meaningful long-term care insurance option to retirees due to the high cost involved. Director Salstrom highlighted the importance of increasing education on long-term care insurance for active members. While Risk Management already provides education on long-term care insurance to active members, Director Salstrom believes it would be beneficial for the Retirement team to also include this education when engaging with active members.

New Business

2025 Healthcare survey design

Director Salstrom explained that the survey questions included in the packet were provided to retirees in 2022, with the help of consultant Horan. He noted that the presentation from Horan is also included in the materials. The purpose of presenting the survey results to the Trustees was to seek input on specific questions or areas of the survey. Director Salstrom shared that staff will engage with Horan in January of next year to work on developing the next steps based on this feedback. Committee member Moller commented that it would be beneficial for Horan to provide a comparison of the results between the two surveys to analyze trends or changes. Committee member Rahtz raised a concern about the response rate, which was 29%, and questioned whether this response rate is typical or if there is something that can be done to improve it. She asked if efforts could be made to increase the response rate. Director Salstrom acknowledged the low response rate and explained that he and staff will work on improving how retirees receive the survey. He suggested offering multiple response options and emphasizing that the survey is coming from the Board, not the City, to increase participation.

Adjournment

Following a motion to adjourn by Committee member Moller and seconded by Committee member West, the Benefits Committee approved the motion by unanimous roll call vote. The meeting adjourned at 1:25pm.

Meeting video link: <https://archive.org/details/crs-benefits-12-5-24>

Next Meeting: Thursday, March 6, 2025, 1:00 P.M. City Hall Council Chambers and via Zoom

Secretary