



## **City of Cincinnati Retirement System Benefits Committee**

**City Hall Council Chambers and via Zoom  
December 05, 2024 – 1:00 PM**

### **AGENDA**

#### **Members**

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**

#### **Public Comment**

#### **Approval of Minutes**

- September 12, 2024

#### **Old Business**

- Dental RFP update – Details on Tiered plan subscriptions
- Healthcare survey Follow up – Mental Health and Long-term care insurance

#### **New Business**

- 2025 Healthcare survey design

#### **Adjournment**

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

**City of Cincinnati Retirement System  
Benefits Committee Meeting  
Minutes  
September 12, 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 1:03 p.m. by Chair Gamel and a roll call of attendance was taken. Committee members Gamel, Menkhaus, Moller, and Riddle were present. Committee members West and Morton were absent. Trustee Rahtz was also in attendance and participated.

**Public Comment**

No public comment.

**Approval of Minutes**

Committee member Moller moved, and Committee member Menkhaus seconded, to approve the minutes of the meeting of June 6, 2024. The motion to approve the minutes was approved by unanimous roll call vote.

**Old Business**

**Dental RFP Update**

Director Salstrom explained that the Dental RFP has concluded. The Evaluation Committee has submitted their scores. There was a winner chosen but CRS has not reached out to them yet so Director Salstrom would like to keep that private for now. He anticipates the internal PRT (Procurement process) approval on September 17<sup>th</sup>. CRS is diligently monitoring the contract to make sure it's moving forward.

**New Business**

**Executive Session regarding new disability claim**

Chair Gamel explained that there was a disability claim with Dr. Hogya's recommendation. Chair Gamel made a motion to approve Dr. Hogya's recommendation to the Board and seconded by Committee member Menkhaus. The motion was approved by unanimous roll call vote.

**Adjournment**

Following a motion to adjourn by Committee member Moller and seconded by Committee member Menkhaus, the Benefits Committee approved the motion by unanimous roll call vote. The meeting adjourned at 1:06pm.

Meeting video link: <https://archive.org/details/crs-benefits-9-12-24>

Next Meeting: Thursday, December 5, 2024, 1:00 P.M. City Hall Council Chambers and via Zoom

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Secretary

DRAFT

Q1: What do you think of the City of Cincinnati Retirement Division's healthcare benefit plans?

Q2: When selecting your benefits, what features are most important to you? Please select all that apply.

- Ability to cover my spouse and/or dependents at a low cost
- Freedom of choice (e.g., doctor, hospital, pharmacy, etc.)
- Low out of pocket costs to meet for your coverage(s)
- The lowest premium cost possible
- Other: \_\_\_\_\_

Q3: How would you rate the quality of information you receive about your benefit plans?

Not enough	2	3	4	5	6	7	8	9	Great Information
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Q4: If you are not satisfied with the information you receive today regarding the benefit plans, what else would you like to see?

Q5: What are your preferred methods for receiving benefits communication? You can select more than one.

- Written Material
- Website
- Video
- In-Person Meetings
- Email
- I prefer a variety of modes
- Other: \_\_\_\_\_

Q6: How often have you used your health insurance in the past year?

- 0-1 times per year
- 2-5 times per year
- 5 or more times per year

Q7: How would you rate your satisfaction with the Anthem medical plan?

Low Satisfaction	2	3	4	5	6	7	8	9	High Satisfaction
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Q8: How would you rate your satisfaction with the CVS pharmacy plan?

Low Satisfaction	2	3	4	5	6	7	8	9	High Satisfaction
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Q9: When it is time to use your medical or pharmacy plans, rate your level of understanding of how to access care (e.g., finding a provider, finding a pharmacy, using your ID card, etc.)

Low Understanding	2	3	4	5	6	7	8	9	High Understanding
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Q10: When it is time to use your medical or pharmacy plan, rate your level of understanding of how much you will owe.

Low Understanding	2	3	4	5	6	7	8	9	High Understanding
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Q11: How would you rate your satisfaction with the medical plan claim payment process?

Low Satisfaction	2	3	4	5	6	7	8	9	High Satisfaction
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Q12: If you are not satisfied with the medical claim payment process, what specific feedback can you provide?

Q13: What changes would you like to see with the medical and prescription coverages?

Q14: When working with your prescription drug plan and pharmacies, have you had issues obtaining the prescriptions recommended by your provider? Please explain...

Q15: How would you rate your understanding of the mental health services available with the medical programs?

Low Understanding	2	3	4	5	6	7	8	9	High Understanding
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Q16: If you have used the mental health services, are they easy to access?

Q17: How would you rate your satisfaction with the dental plan?

Low Satisfaction	2	3	4	5	6	7	8	9	High Satisfaction
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Q18: What changes would you like to see with the dental plan?

Q19: How would you rate your satisfaction with the vision plan?

Low Satisfaction	2	3	4	5	6	7	8	9	High Satisfaction
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Q20: What changes would you like to see with the vision plan?

Q21: If needed, do you understand how to start the appeals process?

Q22: If you've been through the appeals process previously, how easy was it to navigate?

Q23: Are there any other types of voluntary benefits/programs that you'd like us to consider offering? (Check all that apply)

- Accident Insurance
- Critical Illness Insurance
- Cancer Insurance
- Long-Term Care Insurance
- Identity Theft Protection
- Pet Insurance
- Audio Coverage
- All-in-One Coverage (medical, Rx, dental, vision, audio in one plan option)
- Discount Programs (e.g., travel, auto and retail)
- Other: \_\_\_\_\_

Q24: You have reached the end of the survey. We appreciate your participation!

Please use the below comment box to provide feedback, ask questions or voice concerns.

# City of Cincinnati Retirement Benefits Survey Results

June 8, 2023



*The information contained in this document is informational only and is not intended as, nor should it be construed as, legal or accounting advice. Neither HORAN nor its consultants provide legal, tax nor accounting advice of any kind. We make no legal representation, nor do we take legal responsibility of any kind regarding regulatory compliance. Please consult your counsel for a definitive interpretation of current statute and regulation and their impact on you and your organization.*



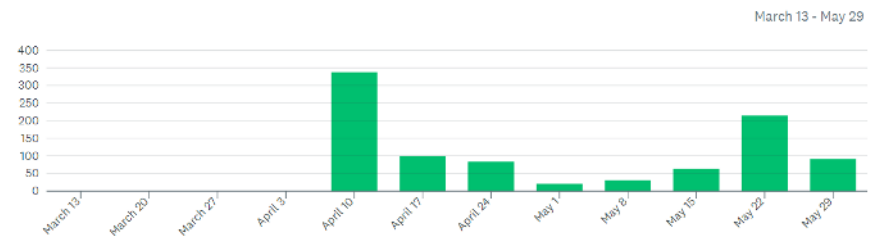
# Aggregate Survey Data

- **Survey Dates: 4/13/2023 – 5/29/2023**
- **1,644 net survey emails sent**
  - 1,750 emails originally sent
  - 164 bounced
  - 58 emails corrected/resent
- **1,537 survey letters predicted to have been successfully mailed**
  - 1,637 originally slated for mail
  - Approximately 30 calls regarding printing issues; surveys re-mailed
- **931 surveys completed**
- **29% response rate**

## Collectors

<b>OPEN</b>	<b>502</b>
<b>Web Link 2</b>	<b>RESPONSES</b>
Created: 4/18/2023	<b>COLLECTED</b>
<b>OPEN</b>	<b>427</b>
<b>Web Link 1</b>	<b>RESPONSES</b>
Created: 3/13/2023	<b>COLLECTED</b>

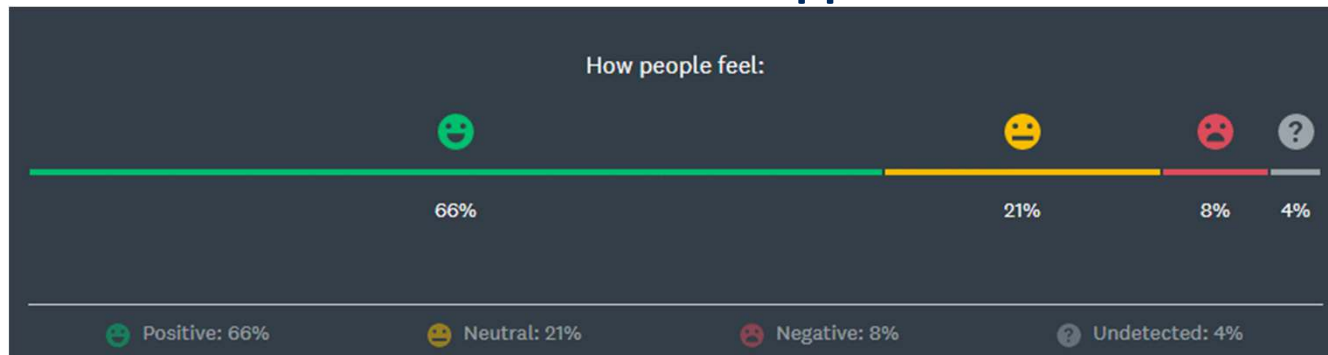
## Responses Volume



# Q1 – What is your overall impression of the City of Cincinnati Retirement Division’s healthcare benefit plans?

Answered: 804

Skipped: 127



## Verbatims:

- “I love them!”
- “Overall it is good. I don’t have any complaints.”
- “MISMANAGED”
- “My original plan in 2001 was better. My wife and I have to fully pay for our Medicare Part B with no reimbursement from CRS; over \$320 a month. No coverage for hearing care.”
- “I’m happy with the benefits, and hope they can continue as planned”
- “Better than what most people offer. But could be better. Expense to me is going up as I age.”
- “It has consistently met all of our health care needs. The system has been jealously known as “The Cadillac” of health care insurance.”

## Q2– When selecting your benefits, what features are most important to you? Please select all that apply.

Answered: 919

Skipped: 12

ANSWER CHOICES	RESPONSES	
Ability to cover my spouse and/or dependents at a low cost	46.13%	423
Freedom of choice (e.g. doctor, hospital, pharmacy, etc.)	84.41%	774
Low out of pocket costs to meet for your coverage	83.42%	765
The lowest premium cost possible	61.07%	560
Other (please specify)	Responses	7.74% 71
Total Respondents: 917		

### Themes:

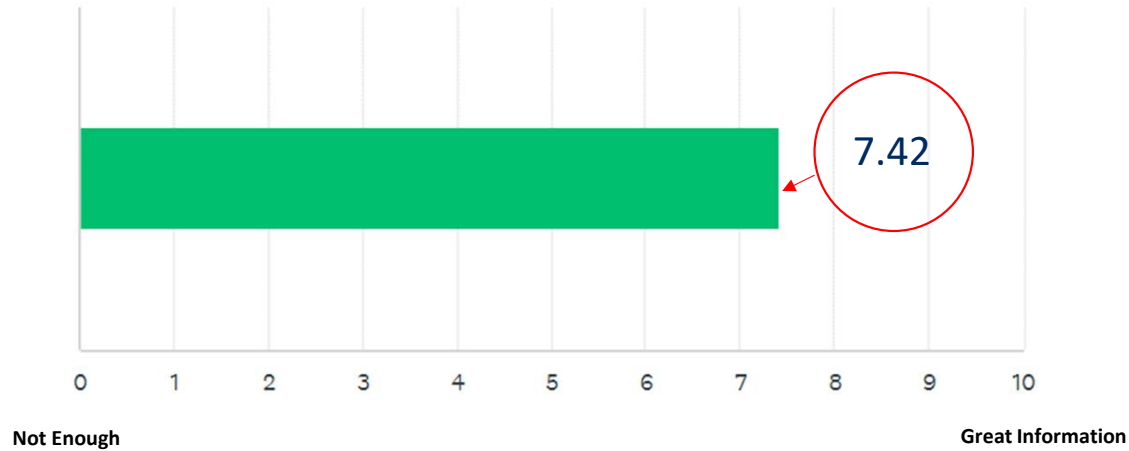
- Quality
- Cost

### Verbatims:

- “It should not be about money, but the quality of care”
- “Should be no cost at all; we worked 30+ years”
- “City to pay our Medicare premium”
- “This survey is not relevant to those who retired in 2001 if it is to be used to alter health care coverage for this group. The Collaborative Settlement Agreement was established via negotiation under Federal Court oversight and authority states that health care benefits for retirees of 2001 (and others) will not be altered for some 30 years. “

# Q3 – How would you rate the quality of information you receive about your benefit plans?

Answered: 890    Skipped: 41



## Q4– If you are not satisfied with the information you receive today regarding the benefit plans, what else would you like to see?

Answered: 263

Skipped: 668

### Themes:

- Education
- Choice
- Cost
- Transparency

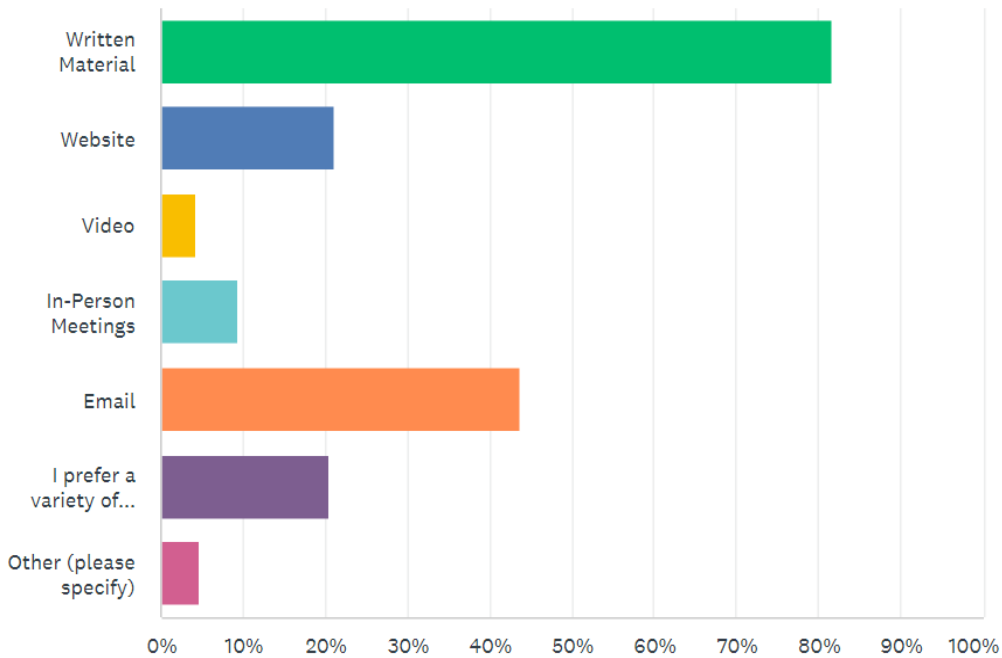
### Verbatims:

- “Retirees are not part of the determination process. Once the City decides then are left with participate now or suffer the consequences later”
- “I would like to see more detailed information in the newsletter since it is only quarterly. I know it's hard because so much of the information is different depending on the person, but maybe include everything that you know about any changes or any problems that multiple people are having and bringing to your attention.”
- “More choices”
- “I think the information is good and if there are questions we can call.”
- “Have a benefit explanation day at Duke Energy or other location once per year. I think the pensioners would attend.”

## Q5 – What are your preferred methods for receiving benefits communication? You can select more than one.

Answered: 912

Skipped: 19



### Themes:

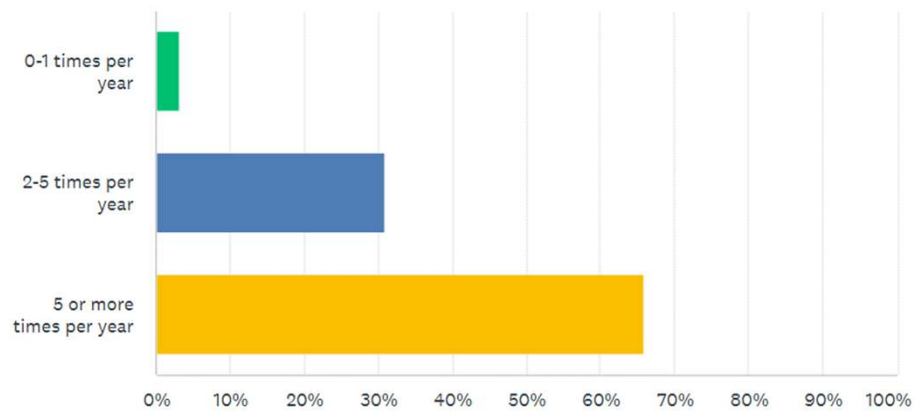
- Phone Calls
- Technology Issues
- Texts

### Verbatims:

- “I do not own a computer. I need to borrow a computer to check my emails. I only check emails rarely.”
- “Website with many informative videos and a question/answer live chat.”
- “Website sometimes is difficult to navigate”
- “I value the excellent customer service when I call CRS with a question!”

## Q6 – How often have you used your health insurance in the past year?

Answered: 904 Skipped: 27

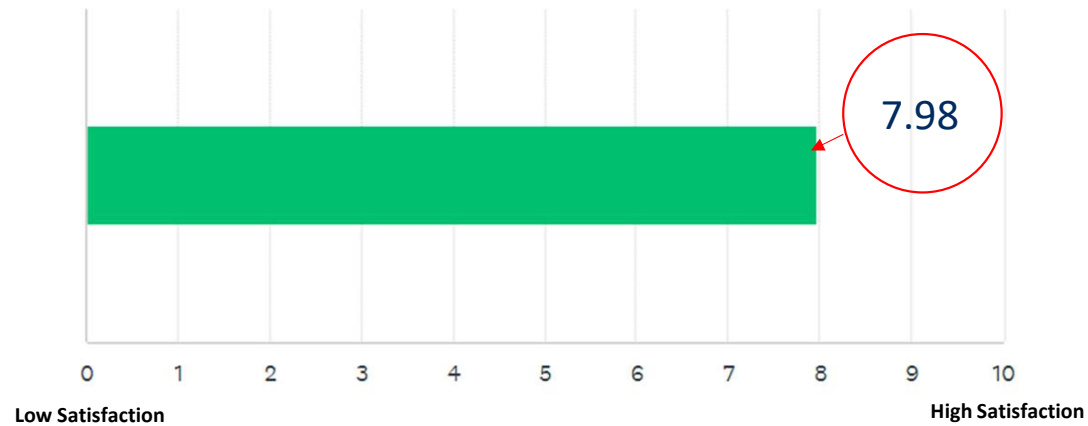


ANSWER CHOICES	RESPONSES
0-1 times per year	3.22% 29
2-5 times per year	30.93% 279
5 or more times per year	65.85% 594
TOTAL	902

# Q7 – How would you rate your satisfaction with the Anthem medical plan?

Answered: 904

Skipped: 27

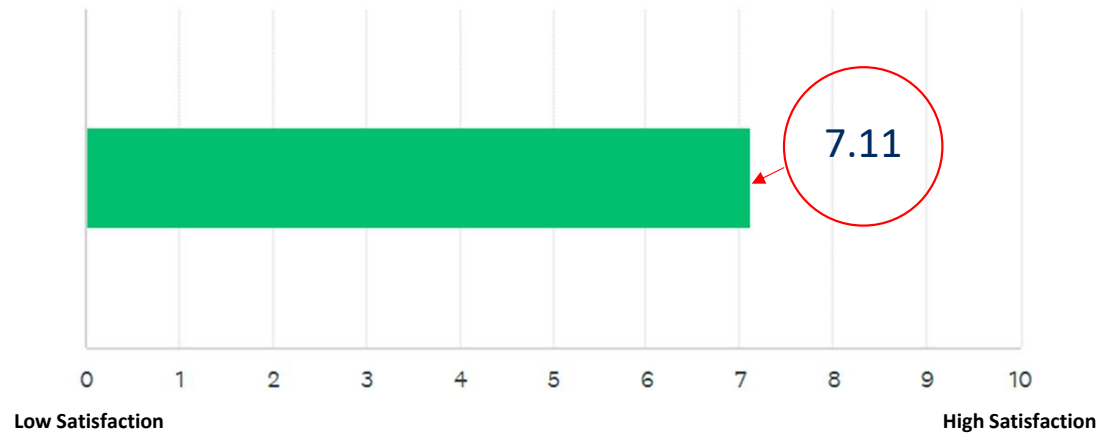




## Q8 – How would you rate your satisfaction with the CVS pharmacy plan?

Answered: 777

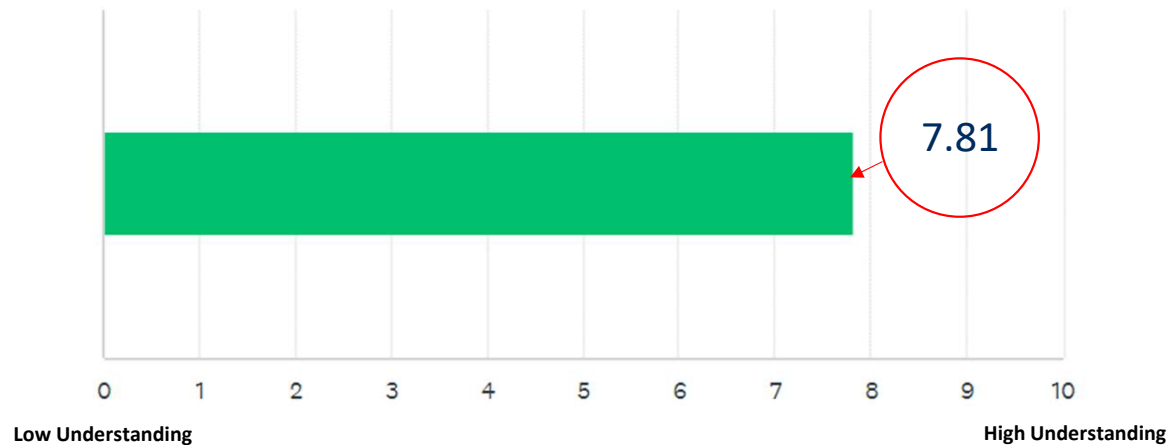
Skipped: 154



**Q9 – When it is time to use your medical or pharmacy plans, rate your level of understanding of how to access care (e.g., finding a provider, finding a pharmacy, using your ID card, etc.)**

**Answered: 895**

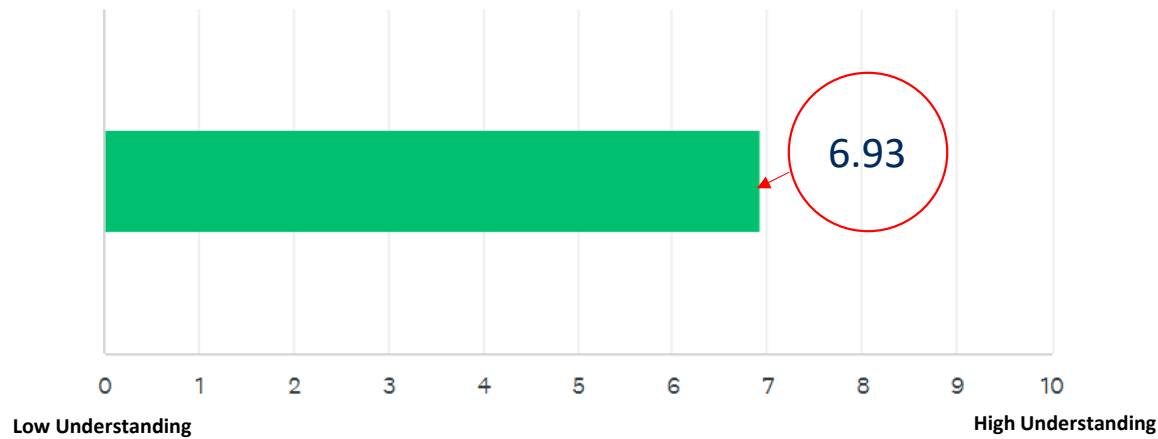
**Skipped: 36**



**Q10 – When it is time to use your medical or pharmacy plan, rate your level of understanding of how much you will owe.**

**Answered: 894**

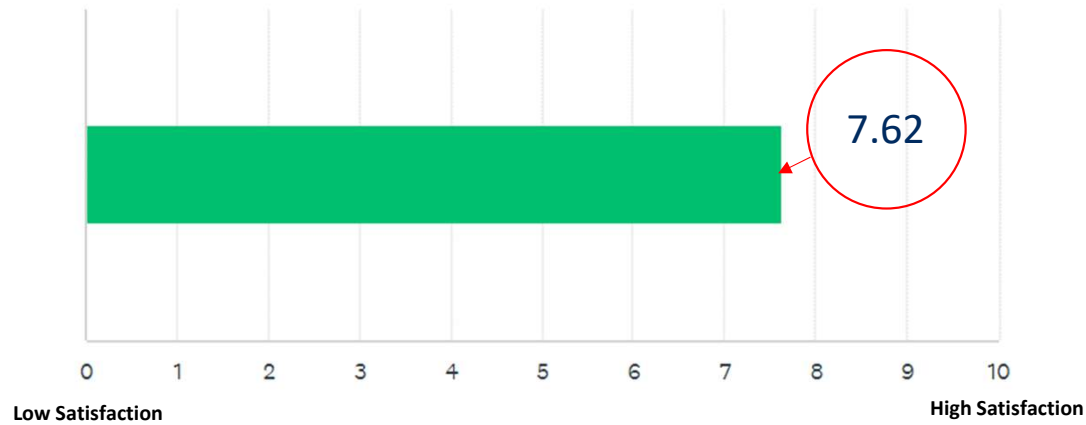
**Skipped: 37**



# Q11 – How would you rate your satisfaction with the medical plan claim payment process?

Answered: 867

Skipped: 64



## Q12 – If you are not satisfied with the medical claim process, what specific feedback can you provide?

Answered: 206

Skipped: 725

### Themes:

- Timing (EOB vs Provider Bill)
- Complexity/Understanding the Process
- Cost/Coverage

### Verbatims:

- “Never quite sure ahead of time what is covered, or providers covered.”
- “I dislike having to verify charges against EOB's before I pay an invoice, but I feel I need to. You have to keep the honest people honest and watch for possible mistakes.”
- “Maybe simplify the paperwork. It seems to have been written by medical lawyers for 5 years.”
- “The Anthem statements come each month showing what is paid. The provider's billing statements are 3-5 months behind. It is hard to keep track of it all.”
- “I am satisfied with the medical claim payment process.”
- “It is confusing. Now when you are registering, they tell you what you have to pay (10% discount) if paid today. I paid and paid too much. It took months to receive refund. However, if I don't pay, you are constantly receiving multiple requests for payment even if the claim still hasn't been processed.”

## Q13 – What changes would you like to see with the medical and prescription coverages?

Answered: 466

Skipped: 465

### Themes:

- Lower Costs
- Better Coverage
- Carrier Changes
- Choice/Access
- Education

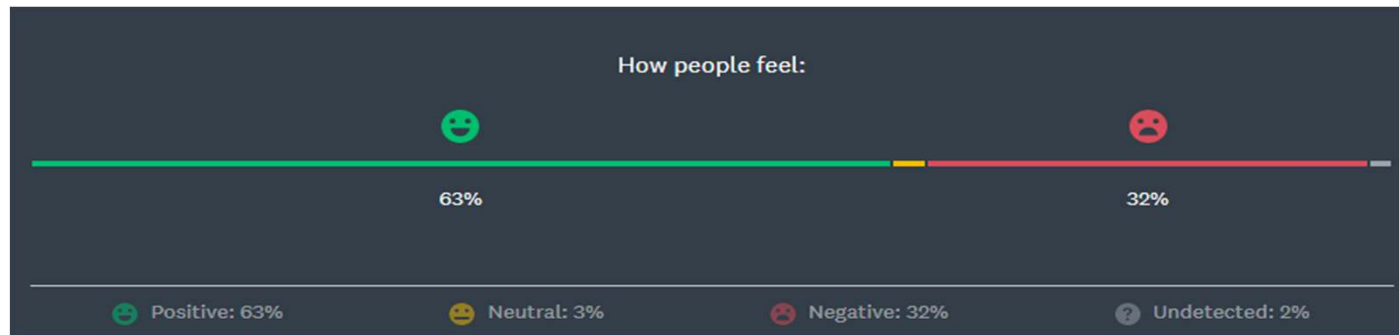
### Verbatims:

- “Hearing aid coverage”
- “Would like to choose pharmacy (not restricted to CVS)”
- “I don't need prescriptions at this time, but when I do, I won't go to CVS, I'd rather have a choice”
- “None – great coverage for a reasonable price”
- “Not sure I can choose my own MD and hospital”
- “Promised at retirement, city would pay Medicare, will that come back”
- “We need to provide all coverage that we had in 2014 as well as the cost we agreed to in the CSA. Someone is changing the tiers without negotiating them. Some meds have gone from tier 1 to tier 3 for example these create problems for the end user who needs the product or service.”

## Q14 – When working with your prescription drug plan and pharmacies, have you had issues obtaining the prescriptions recommended by your provider? Please explain.

Answered: 630

Skipped: 301



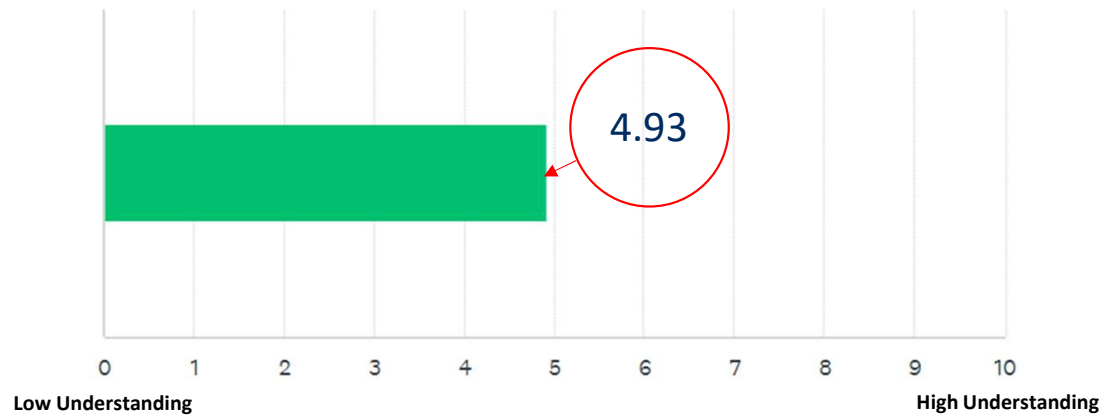
### Verbatims:

- “No, it has always been smooth”
- “Cost too much”
- “not really, except for specialty days. - these have to be mailed - CVS phone - take a while to get things - don't like using”
- “No. I use Kroger Pharmacy”
- “There was one that wouldn't be covered without "prior approval" but I needed it right then, so I paid the extra cost. Fortunately, it wasn't too expensive.”

# Q15 – How would you rate your understanding of the mental health services available with the medical programs?

Answered: 738

Skipped: 193





## Q16 – If you have used the mental health services, are they easy to access?

Answered: 353

Skipped: 578



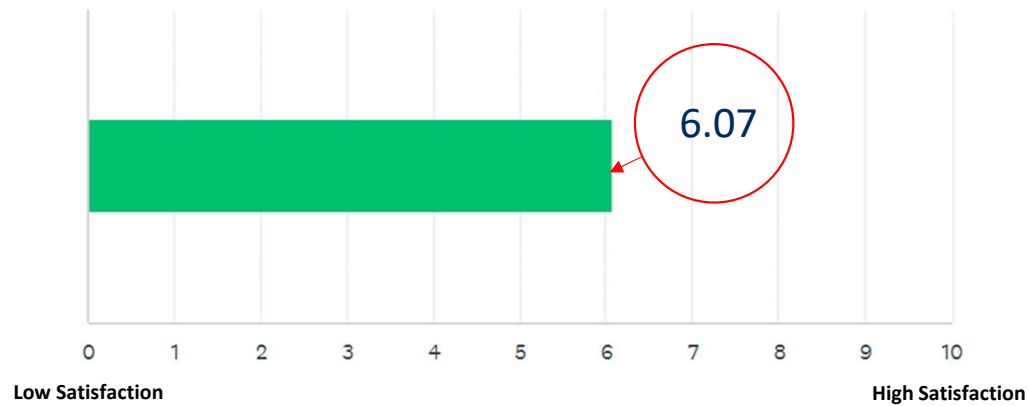
### Verbatims:

- “NO! finding a provider is daunting. Searches on anthem.com result in tens of thousands of results, it would be nice to be able to filter, or get some additional help. Very frustrating.”
- “Haven't needed to use this service to date. have a general idea.”
- “The only problem I have is that my psychologist does not accept insurance anymore and I've had him for a long time. I don't want to find a new one.”
- “never used; this should not be a priority in a retirees benefit package.”
- “Do not know”
- “I didn't realize that there are mental health services available”
- Long wait time to get my son in to a therapist. It seems that there are not enough options and when there are people with serious mental health needs, the availability of treatment is further out than when a critical need arises.

# Q17 – How would you rate your satisfaction with the dental plan?

Answered: 786

Skipped: 145



## Q18 – What changes would you like to see with the dental plan?

Answered: 530      Skipped: 401

### Themes:

- Better Coverage
- Lower Cost
- Choice
- Network

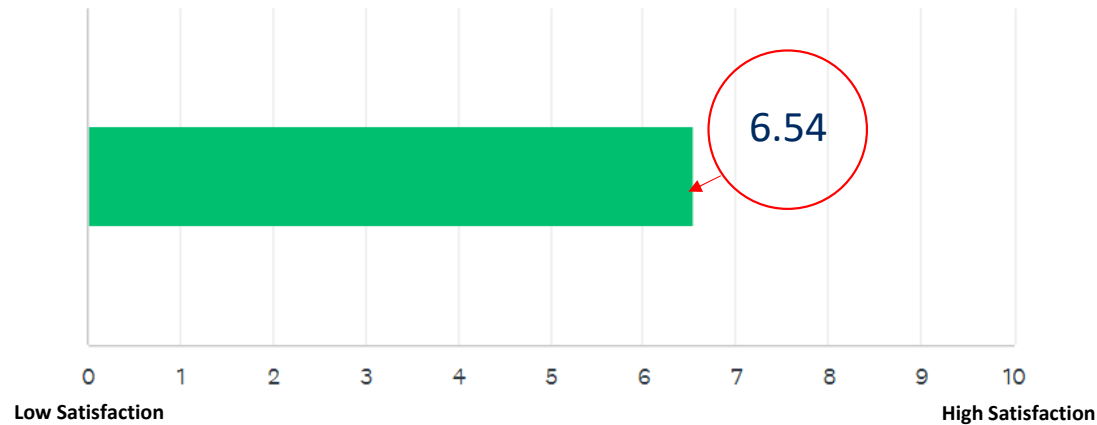
### Verbatims:

- “More than one choice of plans. Since we are paying for it 100%”
- “Scope of services paid for are too limited. Out of pocket expenses too high for such a vital part of overall health care.”
- “No dental is wonderful. Ours is decent. I would like actually decent coverage and cheaper price”
- “For the cost it is pretty good”
- “\$1000 is gone in one visit these days”
- “Same problem as #16- I've had to switch dentists due to my old dentist not accepting my plan anymore.”
- “Dental procedures are extremely expensive. Would like to have greater coverage per year and would pay higher premium happily for same.”
- “I was fired by my dentists after being a client for thirty years. We no longer accepted my plan. I then had trouble finding a practice that would accept my plan.”
- “Dental plan provider needs to pay more. Our Retirement payment is not keeping up with the cost of living (can't afford to pay for dentures to high \$700 to \$1,500)”

## Q19 – How would you rate your satisfaction with the vision plan?

Answered: 759

Skipped: 172



## Q20 – What changes would you like to see with the vision plan?

Answered: 480

Skipped: 451

### Themes:

- Better Coverage
- Lower Cost
- Network

### Verbatims:

- “I would love to see the vision plan cover more. It doesn't ever seem to cover much of my annual visit and my glasses and contacts expenses.”
- “BETTER LIST OF BETTER DOCTORS”
- “I don't buy it; the coverage is minimal and not needed”
- “I am satisfied”
- “Increased allowance for lens and frames”
- “Paid for it for years but was always told sale prices were cheaper”
- “Higher benefit amounts to keep up with inflation. Rising costs of eye exams, glasses and lenses”
- “Improve correspondence of what is paid by EyeMed and what I pay”
- “It is cheap but does not have very good coverage. might be better offering tiered coverage”
- “More coverage; the premium is low but not a lot covered. Would be willing to pay a little more for more things covered.”

## Q21 – If needed, do you understand how to start the appeals process?

Answered: 640

Skipped: 291

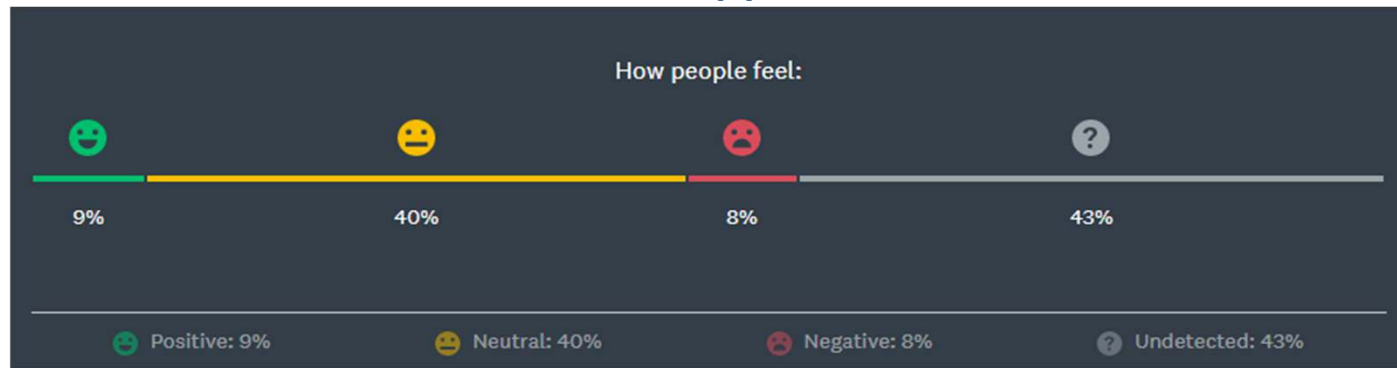
### Verbatims:

- “Yes”
- “No”
- “We don’t know exactly what info they need so we contact the doctor”
- “Would have to research it”
- “Yes, I can read the information in the booklet”
- “Have had some problems”
- “No, I don’t. I figured no point in fighting the company.”
- “Could use more clarification”
- “can't say. I've not used but once by my neurologist to get a CT approved”
- “No or call CRS”
- “None at the present time. Very satisfied.”

## Q22 – If you’ve been through the appeals process previously, how easy was it to navigate?

Answered: 281

Skipped: 648



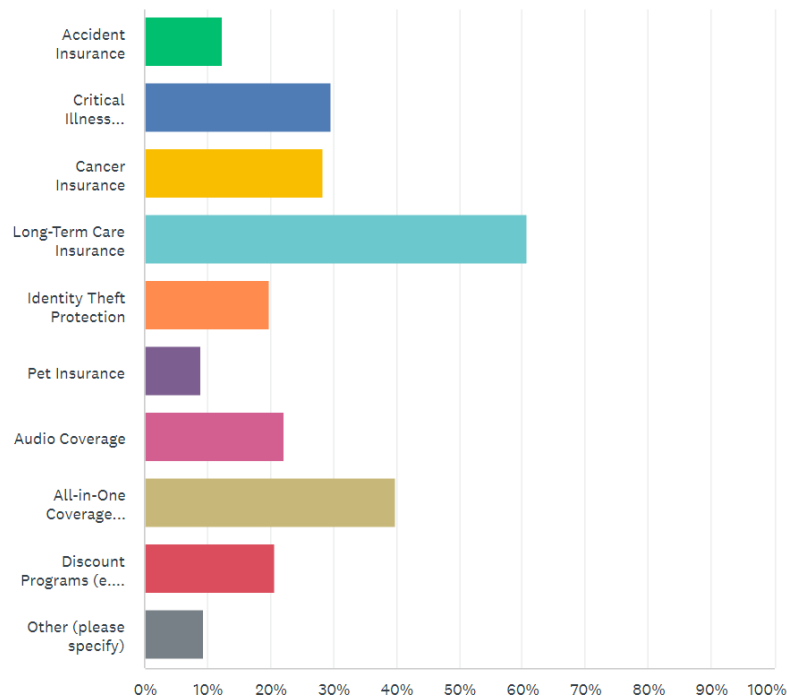
### Verbatims:

- “Never used”
- “Yes, it was quite easy to navigate”
- “PAIN AND INDIFFERENCE”
- “I used it but it felt as if it was just provided to voice my complaint as opposed to being received with an open mind to resolve the complaint.”
- “have had some problems with getting approvals for MRIs, injections and special needed work. So far, the doctor's offices have been the one to start the appeals for me.”
- “Many retirees have told me the appeals process is a waste of time”

## Q23 – Are there any other types of voluntary benefits/programs that you'd like us to consider offering? (Check all that apply)

Answered: 686

Skipped: 245



### Themes:

- Hearing Aids
- Many other suggestions: grocery allowance, transportation, alternative therapies (supplements, acupuncture, massage, etc.), travel, monthly coverage for OTC meds, death benefits, legal coverage

### Verbatims:

- “These are individual and not appropriate to raise rates for individual wants”
- “Many of these are not healthcare related issues”
- “Aren’t accident, critical illness and cancer already part of the health benefits?”
- “If you treat them like eye and dental, don’t bother”
- “Just a comment on Q23. Stick to your core purpose. Some of the listings take you away from that. Don't try to be everything for everyone. My experience is when you do that you don't do anything well.”



## Q24 – Please use the below comment box to provide feedback, ask questions or voice concerns.

Answered: 260

Skipped: 671

### Themes:

- Cost
- Coverage
- Appreciation
- Choice

### Verbatims:

- “Thanks for the survey. All benefits we currently enjoy. Food is the new equalizer. You know more people than you think who need grocery buying assistance. Food the new frontier, seniors/retirees are struggling. Even \$50.00 a month would help. We're the stretch generation.”
- “Better coverage More choices”
- “Thanks for reading our comments!”
- “I am thankful for my retirement benefits. I worked long and hard for them!”
- “I retired 30 years ago and my coverage has decreased a lot since then. I just hope the shrinkage decreases.”
- “I would like to see better coverage for seniors after what happened to our retirement funds years ago.”
- “The employees in the Retirement office are outstanding, knowledgeable and pleasant!”
- “I feel well - protected and at a reasonable cost. I'm grateful!”
- “more flexibility, low as possible copays”

Thank You!



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