



**Alameda County Employees' Retirement Association  
BOARD OF RETIREMENT**

**RETIREES COMMITTEE/BOARD MEETING  
NOTICE and AGENDA**

**THIS MEETING WILL BE CONDUCTED VIA TELECONFERENCE [SEE SECTION 42 OF EXECUTIVE ORDER N-08-21 ATTACHED AT THE END OF THIS AGENDA.]**

**ACERA MISSION:**

**To provide ACERA members and employers with flexible, cost-effective, participant-oriented benefits through prudent investment management and superior member services.**

**Wednesday, September 1, 2021  
10:30 a.m.**

<b>ZOOM INSTRUCTIONS</b>	<b>COMMITTEE MEMBERS</b>	
The public can view the Teleconference and comment via audio during the meeting. To join this Teleconference, please click on the link below. <a href="https://zoom.us/join">https://zoom.us/join</a> Meeting ID: 881 9448 8448 Password: 603614 For help joining a Zoom meeting, see: <a href="https://support.zoom.us/hc/en-us/articles/201362193">https://support.zoom.us/hc/en-us/articles/201362193</a>	<b>LIZ KOPPENHAVER, CHAIR</b>	<b>ELECTED RETIRED</b>
	<b>HENRY LEVY, VICE CHAIR</b>	<b>TREASURER</b>
	<b>KEITH CARSON</b>	<b>APPOINTED</b>
	<b>DARRYL L. WALKER</b>	<b>ELECTED GENERAL<sup>1</sup></b>
	<b>GEORGE WOOD</b>	<b>ELECTED GENERAL</b>

This is a meeting of the Retirees Committee if a quorum of the Retirees Committee attends, and it is a meeting of the Board if a quorum of the Board attends. This is a joint meeting of the Retirees Committee and the Board if a quorum of each attends.

The order of agenda items is subject to change without notice. Board and Committee agendas and minutes, and all documents distributed to the Board or a Committee in connection with a public meeting (unless exempt from disclosure), are available online at [www.acera.org](http://www.acera.org).

*Note regarding public comments:* Public comments are limited to four (4) minutes per person in total.

*Note regarding accommodations:* The Board of Retirement will provide reasonable accommodations for persons with special needs of accessibility who plan to attend Board meetings. Please contact ACERA at (510) 628-3000 to arrange for accommodation.

<sup>1</sup> Trustee Walker is filling the vacancy created by Trustee Rogers' retirement. See Gov't Code §§ 31524, 31520.1(b).

# ***RETIREES COMMITTEE/BOARD MEETING***

NOTICE and AGENDA, Page 2 of 3 – Wednesday, September 1, 2021

Call to Order: 10:30 a.m.

Roll Call:

**Public Input (Time Limit: 4 minutes per speaker)**

## **Action Items: Matters for Discussion and Possible Motion by the Committee**

### **1. Approve Offering Kaiser Permanente Senior Advantage Plan Enrollees Optional Silver & Fit Benefit for Plan Year 2022**

Discussion and possible motion to recommend that the Board of Retirement approve offering the optional Silver & Fit benefit on a trial basis for Kaiser Permanente Senior Advantage plan enrollees for Plan Year 2022.

- Kathy Foster

#### **Recommendation**

Staff recommends that the Retirees Committee recommend to the Board of Retirement a motion to offer the Silver & Fit benefit for Kaiser Permanente Senior Advantage plan enrollees for the 2022 Plan Year at no cost as a “trial”, and decide whether to continue this benefit starting with the 2023 Plan Year, based on the cost for the benefit at that time.

### **2. Approve Offering Kaiser Permanente Senior Advantage Plan Enrollees Optional Meals Rider for Plan Year 2022**

Discussion and possible motion to recommend that the Board of Retirement approve offering the optional Meals Rider for Kaiser Permanente Senior Advantage plan enrollees beginning in Plan Year 2022.

- Kathy Foster

#### **Recommendation**

Staff recommends that the Retirees Committee recommend to the Board of Retirement a motion to offer the optional Meals Rider for Kaiser Permanente Senior Advantage plan enrollees beginning in Plan Year 2022, at an estimated annual cost of \$86,016.

## **Information Items: These items are not presented for Committee action but consist of status updates and cyclical reports**

### **1. ACERA-Sponsored Medical Plans and Premiums for Plan Year 2022**

Report on renewal of Alameda County’s medical plan contracts for the 2022 Plan Year. Staff will provide information regarding renewal rates and plan coverage for the Plan Year February 1, 2022 through January 31, 2023.

- Kathy Foster

- Ava Lavender, Alameda County

- Segal

# ***RETIREES COMMITTEE/BOARD MEETING***

**NOTICE and AGENDA, Page 3 of 3 – Wednesday, September 1, 2021**

## **Trustee Remarks**

## **Future Discussion Items**

- Presentation and Acceptance of SRBR Funding Report/Valuation
- SRBR Policy Update

## **Establishment of Next Meeting Date**

October 6, 2021, at 10:30 a.m.

## **Adjournment**

42) Executive Order N-29-20, Paragraph 3, is withdrawn and replaced by the following text:

Notwithstanding any other provision of state or local law (including, but not limited to, the Bagley-Keene Act or the Brown Act), and subject to the notice and accessibility requirements set forth below, a local legislative body or state body is authorized to hold public meetings via teleconferencing and to make public meetings accessible telephonically or otherwise electronically to all members of the public seeking to observe and to address the local legislative body or state body. All requirements in both the Bagley-Keene Act and the Brown Act expressly or impliedly requiring the physical presence of members, the clerk or other personnel of the body, or of the public as a condition of participation in or quorum for a public meeting are hereby waived.

In particular, any otherwise-applicable requirements that

- (i) state and local bodies notice each teleconference location from which a member will be participating in a public meeting;
- (ii) each teleconference location be accessible to the public;
- (iii) members of the public may address the body at each teleconference conference location;
- (iv) state and local bodies post agendas at all teleconference locations;
- (v) at least one member of the state body be physically present at the location specified in the notice of the meeting; and
- (vi) during teleconference meetings, a least a quorum of the members of the local body participate from locations within the boundaries of the territory over which the local body exercises jurisdiction

are hereby suspended.

A local legislative body or state body that holds a meeting via teleconferencing and allows members of the public to observe and address the meeting telephonically or otherwise electronically, consistent with the notice and accessibility requirements set forth below, shall have satisfied any requirement that the body allow members of the public to attend the meeting and offer public comment. Such a body need not make available any physical location from which members of the public may observe the meeting and offer public comment.

Accessibility Requirements: If a local legislative body or state body holds a meeting via teleconferencing and allows members of the public to observe and address the meeting telephonically or otherwise electronically, the body shall also:

- (i) Implement a procedure for receiving and swiftly resolving requests for reasonable modification or accommodation from individuals with disabilities, consistent with the Americans with Disabilities Act and resolving any doubt whatsoever in favor of accessibility; and
- (ii) Advertise that procedure each time notice is given of the means by which members of the public may observe the meeting and offer public comment, pursuant to subparagraph (ii) of the Notice Requirements below.

Notice Requirements: Except to the extent this Order expressly provides otherwise, each local legislative body and state body shall:

- (i) Give advance notice of the time of, and post the agenda for, each public meeting according to the timeframes otherwise prescribed by the Bagley-Keene Act or the Brown Act, and using the means otherwise prescribed by the Bagley-Keene Act or the Brown Act, as applicable; and
- (ii) In each instance in which notice of the time of the meeting is otherwise given or the agenda for the meeting is otherwise posted, also give notice of the means by which members of the public may observe the meeting and offer public comment. As to any instance in which there is a change in such means of public observation and comment, or any instance prior to the issuance of this Order in which the time of the meeting has been noticed or the agenda for the meeting has been posted without also including notice of such means, a body may satisfy this requirement by advertising such means using "the most rapid means of communication available at the time" within the meaning of Government Code, section 54954, subdivision (e); this shall include, but need not be limited to, posting such means on the body's Internet website.

All of the foregoing provisions concerning the conduct of public meetings shall apply through September 30, 2021.




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MEMORANDUM TO THE RETIREES COMMITTEE

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DATE: September 1, 2021

TO: Members of the Retirees Committee

FROM: Kathy Foster, Assistant Chief Executive Officer *Kathy Foster*

SUBJECT: **ACERA-Sponsored Medical Plans and Premiums for Plan Year 2022**

Provided below is a summary of the Plan Year 2022 medical renewal group plan rates from our carriers; Kaiser Permanente and UnitedHealthcare (UHC). The County of Alameda (County) will review the attached presentation regarding the 2022 Plan Year renewal rates.

Level of Coverage	2021 Rates & % Increase/ (Decrease)	2022 Rates & % Increase/ (Decrease)	2022 Difference	20 + MMA (\$596.73) Retiree Out-of-Pocket
<b><i>Kaiser HMO</i></b>	3.22%	4.00%		
Retiree Only	\$810.72	\$843.16	\$32.44	\$246.43
Retiree + One Dep	\$1,621.44	\$1,686.32	\$64.88	\$1,089.59
Retiree + Two/More Deps	\$2,294.34	\$2,386.22	\$91.88	\$1,789.49
<b><i>UHC HMO – Signature Value</i></b>	5.77%	2.93%		
Retiree Only	\$1,150.60	\$1,184.32	\$33.72	\$587.59
Retiree + One Dep	\$2,301.12	\$2,368.56	\$67.44	\$1,771.83
Retiree + Two/More Deps	\$3,256.06	\$3,351.46	\$95.40	\$2,754.73
<b><i>UHC HMO – Signature Value Advantage</i></b>	(8.75%)	2.93%		
Retiree Only	\$759.16	\$781.42	\$22.26	\$184.69
Retiree + One Dep	\$1,518.20	\$1,562.70	\$44.50	\$965.97
Retiree + Two/More Deps	\$2,148.24	\$2,211.18	\$62.94	\$1,614.45
<b><i>Kaiser Sr. Advantage</i></b>	(7.1%)	(9.9%)		
Retiree Only	\$382.21	\$344.44	(\$37.77)	\$0.00
Retiree + One Dep	\$764.42	\$688.88	(\$75.54)	\$92.15

At the June 2, 2021 and July 7, 2021 Retirees Committee meetings, Staff provided an estimated annual cost for the group Monthly Medical Allowance (MMA) based on the health care trend assumptions provided by Segal, ACERA’s Actuary. Based on the trend assumptions with increases to the premiums only and no increases to the MMA, the estimated annual cost to provide the MMA presented at the Retirees Committee meetings was \$26,349,109. Using the same retiree enrollment

information, the estimated annual cost to provide the MMA based on the actual 2022 medical premiums negotiated by the County is \$23,698,716, a reduction in the estimate of \$2,650,393.

Summary of additional options for Kaiser Permanente Senior Advantage Plan:

- Kaiser is offering the Silver & Fit benefit, which includes a gym membership at one of over 16,500 participating fitness centers, for the 2022 Plan Year at no cost as a “trial”. Starting with the 2023 Plan Year, the cost for the benefit at that time would be added to the premium, or ACERA can choose to remove the benefit. The current value of the Silver & Fit benefit is \$2.65 per member/per month.
- For an additional cost, Kaiser is offering a Transportation Rider. This benefit offers routine and post discharge transportation coverage for up to 24 one-way trips per year to medically related appointments, within a 50 mile per radius per trip. The cost for this Rider is \$5.25 per member/per month. Using the same retiree enrollment information, the estimated annual cost to provide this benefit is \$258,048.
- For an additional cost, Kaiser is offering a Meals Rider. This benefit provides up to 84 home delivered meals immediately following an inpatient hospitalization when referred by a clinical staff member. This provides three meals a day, for four weeks, one time a year. All meals are ordered in succession for the duration of the recovery period immediately following an inpatient hospitalization, and cannot be spread out throughout the course of the year. The cost for this Rider is \$1.75 per member/per month. Using the same retiree enrollment information, the estimated annual cost to provide this benefit is \$86,016.

### **2022 Premium Rates for Individual Medical Plans through Via Benefits**

The 2022 individual plans Medicare premium rates will not be available until early October. The Medicare plans and rates go through a Centers for Medicare and Medicaid Services (CMS) approval process before they are released. The 2022 premiums for individual Early Retiree plans will be available around the same time in October.

#### **Recommendation Number One:**

Staff recommends that the Retirees Committee recommend to the Board of Retirement a motion to offer the Silver & Fit benefit for Kaiser Permanente Senior Advantage plan enrollees for the 2022 Plan Year at no cost as a “trial”, and decide whether to continue this benefit starting with the 2023 Plan Year, based on the cost for the benefit at that time.

#### **Recommendation Number Two:**

Staff recommends that the Retirees Committee recommend to the Board of Retirement a motion to offer the optional Meals Rider for Kaiser Permanente Senior Advantage plan enrollees beginning in Plan Year 2022, at an estimated annual cost of \$86,016.

Attachment

# ACERA ANNUAL BENEFIT RENEWAL PRESENTATION

## RETIREES COMMITTEE

Overview of Plan Year 2022

Rates and Benefits

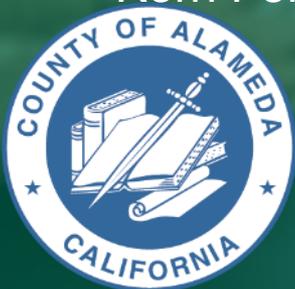
September 1, 2021

Ava Lavender

HR Division Manager, Benefits

Ryan Olson, FSA, FCA, MAAA

Korn Ferry Senior Principal



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## Executive Summary

The purpose of this presentation is to present rates and plan design changes to the ACERA Retirees Committee resulting from the Plan Year 2022 renewal negotiations between the County of Alameda and its medical vendors, Kaiser and UHC

- The overall blended (i.e., for actives, subgroups and early retirees) rate increase was **4% for Kaiser, as a result of the rate guarantee agreed to last year**. Based on information provided by Kaiser, they estimated the increase would have been between 7% and 9% had the rate guarantee not been agreed to. The blended increase for **UHC was 2.93%**, which is substantially *lower than UHC's initial renewal rate increase of 16.64% (page 4)*
- **This continues to make the UHC SVA the lowest cost plan.**
- There are no plan design changes in CY 2022 for the commercial medical plans offered by Kaiser and UHC
- The Senior Advantage plan **rate decrease offered by Kaiser is 9.9% (page 7)**. Kaiser has offered 3 rider options for ACERA to consider (page 8).



# County of Alameda 2022 Plan Year – Blended Rate Increases by Carrier (Actives, Subgroups and Early Retirees)



**KAISER PERMANENTE®**

**4% (HMO)**

*Kaiser's renewal called for a blended 4% rate increase*

**-5.97%** (County)      **54.80%** (ACERA)  
*Actives and Subgroups: 6,272*      *Early Retirees: 964*



**2.93% (HMO Overall)**

**2.93% (SV)**      **2.93% (SVA)**

*To demonstrate their continued partnership with the County and ACERA, UHC made underwriting concessions to offer the 2.93% increase. This was down from an initial rate increase of 16.64%.*

**-3.82%** (County)      **60.86%** (ACERA)  
*Actives and Subgroups: 1,490*      *Early Retirees: 157*

**Blended Rate Increases**

**Unblended Rate Increases\***

\*Note: These represent incremental rate changes in addition to the blended rate increases for 2022



# New UHC HMO Plans Rx Formulary Change

United Healthcare (UHC) will be sunsetting the current formulary being used under the HMO plans, the HMO Signature Value Prescription Drug List (PDL), beginning January 1, 2022. As a result, the County's UHC health plans will transition to the Advantage PDL for the 2022 plan year.

## **What/Why it's Changing:**

- Advantage Prescription Drug List (PDL) strategy is a key component in helping employees manage their prescription drug costs
- Members utilizing the Advantage PDL experience pharmacy benefit savings of 15 percent or more compared to PDLs with lower levels of management

# New UHC HMO Plans Rx Formulary Change

<b>Benefits of UHC's Overall PDL Strategy</b>	
<b>Utilizes Evidence</b>	Once a medication's clinical value, cost and impact on total health care costs is established, UHC's PDL Management Committee determines tier placement, based on the overall health care value of the medication.
<b>Engages and Supports Members</b>	UHC offers targeted member outreach mailings and telephonic outreach regarding PDL changes and lower-cost options, as well as convenient, innovative online tools for researching medication prices and identifying alternative treatment options that are lower cost on the PDL.
<b>Benefits Specific to UHC's Advantage PDL</b>	
<b>Promotes High-value Medications</b>	High-value medications are those that are more clinically effective at lower cost. We encourage the use of high-value medications by placing them in the lowest tier, regardless of brand name, generic, or specialty status, to limit cost as a barrier for members.
<b>Offers Quick Response to New Evidence</b>	Based on new evidence or updates to market conditions, UHC makes changes to its PDL up to three times per year, giving customers timely access to cost-saving opportunities. UHC's ability to react quickly to market changes gives them increased leverage with pharmaceutical manufacturers to negotiate aggressive pricing.

# County of Alameda

## 2022 Plan Year – Kaiser HMO Pre-65 Retiree Rates

	Current Enrollment	2021 Monthly Premium	2022 Monthly Premium	Increase
Employee Only	816	\$ 810.72	\$ 843.16	4.00%
Employee + 1	116	\$ 1,621.44	\$ 1,686.32	4.00%
Employee + Family	32	\$ 2,294.34	\$ 2,386.22	4.00%
Monthly Total	964	\$ 923,053	\$ 959,991	4.00%

These rates include the Surcharge Buy-out (SBO). ACERA has 133 members over 65 that continue to create the need for the SBO.

# County of Alameda

## 2022 Plan Year – UHC HMO Pre-65 Retiree Rates

### Signature Value (SV) Network

	Current Enrollment	2021 Monthly Premium	2022 Monthly Premium	Increase
Employee Only	77	\$ 1,150.60	\$ 1,184.32	2.93%
Employee + 1	20	\$ 2,301.12	\$ 2,368.56	2.93%
Employee + Family	3	\$ 3,256.06	\$ 3,351.46	2.93%
Monthly Total	100	\$ 144,387	\$ 148,618	2.93%

### Signature Value Advantage (SVA) Network

	Current Enrollment	2021 Monthly Premium	2022 Monthly Premium	Increase
Employee Only	38	\$ 759.16	\$ 781.42	2.93%
Employee + 1	12	\$ 1,518.20	\$ 1,562.70	2.93%
Employee + Family	7	\$ 2,148.24	\$ 2,211.18	2.93%
Monthly Total	57	\$ 62,104	\$ 63,925	2.93%

These rates represent a 34.02% reduction from those for the full-network HMO option

# County of Alameda

## 2022 Plan Year – Kaiser Senior Advantage Rates

The Kaiser Senior Advantage Rates have a decrease of 9.9%. The reason for the large decrease is the following:

- Kaiser indicated they changed the rating methodology for Group Medicare where they eliminated the risk adjustment factor for groups over 800 lives which aligns CA with group KPSA rating in other regions
- CMS payment rates to insurance carriers are higher for 2022 compared to 2021

	2021 Monthly Premium	2022 Monthly Premium	Increase
Employee (Medicare)	\$ 382.21	\$ 344.44	-9.9%
Employee (Medicare) + Spouse (Medicare)	\$ 764.42	\$ 688.88	-9.9%
Employee (Medicare) + Spouse (Medicare) + Child (Non-Medicare)	\$ 1,437.32	\$ 1,388.78	-3.4%

These rates include the Surcharge Buy-out

This rate is the sum of the 2-Party Medicare rate (\$688.88) and the difference between the Pre-65 2-Party and Family rates on page 5 (i.e., \$699.90, or \$2386.22 - \$1686.32)

# County of Alameda

## 2022 Plan Year – Kaiser Senior Advantage Rider Options

Kaiser is offering the Silver & Fit benefit, which includes a gym membership at one of over 16,500 participating fitness centers, for the 2022 plan year at no cost as a “trial offer.” Starting with the 2023 plan year, the cost for the benefit at that time would be added to the premium or ACERA can choose to remove the benefit. The current value of the Silver & Fit benefit is \$2.65 PMPM.

Additionally, Kaiser has offered ACERA additional options available as riders for the Medicare plans this year if you would like to add them for an additional cost.

**1. Transportation Rider: \$5.25 PMPM (renewal: -9.9% to -8.5%)**

- Routine & post-discharge transportation coverage up to 24 one-way trips per year to medically-related appointments
- 50-mile radius per trip

**2. Meals Rider: \$1.75 PMPM (renewal: -9.9% to -9.3%)**

- Up to 84 home delivered meals immediately following an inpatient hospitalization when referred by a clinical staff member
- 3 meals/day for 4 weeks at 1x/year
- All meals are ordered in succession for the duration of the recovery period immediately following an inpatient hospitalization and cannot be spread out throughout the course of the year

# County of Alameda

## 2022 Plan Year – Pre-65 Retiree HMO Rates

### Blended vs. ACERA Unblended

<b>Kaiser HMO</b>	<b>Current Enrollment</b>	<b>Blended Monthly Premium</b>	<b>Unblended ACERA Monthly Premium</b>	<b>Difference (\$)</b>	<b>Difference (%)</b>
Employee Only	816	\$ 843.16	\$ 1,305.22	\$ 462.06	54.80%
Employee + 1	116	\$ 1,686.32	\$ 2,610.44	\$ 924.12	54.80%
Employee + Family	32	\$ 2,386.22	\$ 3,693.90	\$ 1,307.68	54.80%
Monthly Total	964	\$ 959,991	\$ 1,486,075	\$ 526,085	54.80%

<b>UHC HMO - SV Network</b>	<b>Current Enrollment</b>	<b>Blended Monthly Premium</b>	<b>Unblended ACERA Monthly Premium</b>	<b>Difference (\$)</b>	<b>Difference (%)</b>
Employee Only	77	\$ 1,184.32	\$ 1,905.08	\$ 720.76	60.86%
Employee + 1	20	\$ 2,368.56	\$ 3,810.06	\$ 1,441.50	60.86%
Employee + Family	3	\$ 3,351.46	\$ 5,391.14	\$ 2,039.68	60.86%
Monthly Total	100	\$ 148,618	\$ 239,066	\$ 90,448	60.86%

<b>UHC HMO - SVA Network</b>	<b>Current Enrollment</b>	<b>Blended Monthly Premium</b>	<b>Unblended ACERA Monthly Premium</b>	<b>Difference (\$)</b>	<b>Difference (%)</b>
Employee Only	38	\$ 781.42	\$ 1,257.00	\$ 475.58	60.86%
Employee + 1	12	\$ 1,562.70	\$ 2,513.74	\$ 951.04	60.86%
Employee + Family	7	\$ 2,211.18	\$ 3,556.86	\$ 1,345.68	60.86%
Monthly Total	57	\$ 63,925	\$ 102,829	\$ 38,904	60.86%

# County of Alameda

## 2022 Plan Year – Pre-65 Retiree HMO Rates

### 2021 vs. 2022 ACERA Unblended

<b>Kaiser HMO</b>	<b>Current Enrollment</b>	<b>Unblended 2021 Monthly Premium</b>	<b>Unblended 2022 Monthly Premium</b>	<b>Increase (\$)</b>	<b>Increase (%)</b>
Employee Only	816	\$ 1,043.10	\$ 1,305.22	\$ 262.12	25.13%
Employee + 1	116	\$ 2,086.20	\$ 2,610.44	\$ 524.24	25.13%
Employee + Family	32	\$ 2,951.98	\$ 3,693.90	\$ 741.92	25.13%
Monthly Total	964	\$ 1,187,632	\$ 1,486,075	\$ 298,443	25.13%

<b>UHC HMO - SV Network</b>	<b>Current Enrollment</b>	<b>Unblended 2021 Monthly Premium</b>	<b>Unblended 2022 Monthly Premium</b>	<b>Increase (\$)</b>	<b>Increase (%)</b>
Employee Only	77	\$ 2,486.30	\$ 1,905.08	\$ (581.22)	-23.38%
Employee + 1	20	\$ 4,972.52	\$ 3,810.06	\$ (1,162.46)	-23.38%
Employee + Family	3	\$ 7,036.12	\$ 5,391.14	\$ (1,644.98)	-23.38%
Monthly Total	100	\$ 312,004	\$ 239,066	\$ (72,938)	-23.38%

<b>UHC HMO - SVA Network</b>	<b>Current Enrollment</b>	<b>Unblended 2021 Monthly Premium</b>	<b>Unblended 2022 Monthly Premium</b>	<b>Increase (\$)</b>	<b>Increase (%)</b>
Employee Only	38	\$ 957.64	\$ 1,257.00	\$ 299.36	31.26%
Employee + 1	12	\$ 1,915.14	\$ 2,513.74	\$ 598.60	31.26%
Employee + Family	7	\$ 2,709.90	\$ 3,556.86	\$ 846.96	31.25%
Monthly Total	57	\$ 78,341	\$ 102,829	\$ 24,488	31.26%

## Low-income Premium Subsidy Amounts (Part D) – 2022

Percentage of Maximum Subsidy Amount	2022 Subsidy Amount
100%	\$33.16
75%	\$24.87
50%	\$16.58
25%	\$8.29

Source: [Regional Rates Benchmarks 2022 \(cms.gov\)](https://www.cms.gov)

# Questions



**THANK YOU**



Human Resource Services  
Employee Benefits Center