

**University System of Georgia Retiree Council (USGRC) Meeting**  
**April 2, 2019**  
**Middle Georgia State University, Robert F. Hatcher Conference Center**  
**Macon, GA**

**Present:**

**Present:** Tom Abney (Augusta State University, voting member); Curtis Bailey (Atlanta Metropolitan College, alternate); Richard Baringer (Georgia Southwestern State University, voting member); Ron Bohlander (Georgia Institute of Technology, Chair, USGRC); Jim Braun (Clayton State University, voting member); Ray Chambers (Abraham Baldwin Agricultural College, alternate); Missy Cody (Georgia State University, former Chair, USGRC), James Cottingham (South Georgia State College, voting member); Harry Dangel (Georgia State University, voting member); Robert DeLong (Valdosta State University, alternate); John Derden (East Georgia State College, voting member); Mark Eason (University of Georgia, Secretary, USGRC); Kathryn Grams (University of West Georgia, voting member); Daniel Hagan (Georgia Southern University, alternate); Michael Hazelkorn (College of Coastal Georgia, voting member); John Hutcheson (Dalton State College, voting member); Robert Kelly (Middle Georgia State University, voting member); Dennis Marks (Valdosta State University, voting member and former Chair, USGRC); Nancy McDuff (University of Georgia, alternate); Roger Ozaki (Georgia Gwinnett College, alternate); Gwendolyn Reeves (Fort Valley State University, voting member); Anne Richards (University of West Georgia, alternate); Dutchie Riggsby (Columbus State University, representative); Warren Riles (Georgia Southern University, voting member); George Stanton (Columbus State University, alternate, president-elect, USGRC); Kathy Tomajko (Georgia Institute of Technology, voting member); Ken Weatherman (Georgia Highlands College, voting member); Howard Woodard (Georgia College & State University, alternate); Mike Womack (Middle Georgia State University, alternate); Dorothy Zinsmeister (Kennesaw State University, voting member).

On the phone: No one.

From Aon: Mark Chandler, Vice President, Client Management, Aon Retiree Healthcare Exchange; Mat Burkley, Client Manager, Aon Retiree Healthcare Exchange; Steve Cox, Client Engagement Leader, Aon Retiree Healthcare Exchange.

From the USG: Karin Elliott, Associate Vice Chancellor Total Rewards, USG; Don Green, Chair, Total Rewards Steering Committee and President, Georgia Highlands College; Juanita Hicks, Vice Chancellor, Human Resources, USG.

From The USG Faculty Council: Steve Wallace, Middle Georgia State College representative.

**Absent:** representation from Albany State University; Gordon State College, Savannah State University, University of North Georgia.

1. Ron Bohlander, Chair of the USGRC, **called the meeting to order** at 10:05 am. He then introduced Mark Eason, Secretary of the USGRC.

2. **Introductions/Roll Call.** Mark expressed appreciation for those who were in attendance at today's meeting and asked all in the room to introduce themselves, giving their name, institutional affiliation, and former role at that institution. Those listed above introduced themselves to one another.

3. Ron announced that a **quorum** existed and apologized for the technical difficulties that had resulted in a delay to the start of today's meeting.

4. Associate Vice Chancellor for Total Rewards, Karin Elliott, introduced Dr. Juanita Hicks, the new Vice Chancellor for Human Resources at the USG and expressed her appreciation for Dr. Hicks' presence in the System office.

Dr. Hicks then introduced herself more fully. She said she has a deep connection to the University System of Georgia rooted in her experience of higher education in the state. She is a product of and a graduate of the University of West Georgia and took summer classes at Dalton State. She also received an Ed.D. in Higher Education Administration from UGA. She added that she feels she owes a great deal back to the University System of Georgia for its investments in her. She was the Chief HR Officer of the University of West Georgia for about six years and spent about a year at Georgia Tech in Human Resources before moving to the USG HR office. She gave a big thank you to Karin Elliott for all her leadership and efforts in handling so much over the past year and added that she owes much to Karin for providing her with such a good foundation as a new USG employee in HR.

Dr. Hicks went on to state that she believes her role is to listen and learn from and for all students, faculty, staff and retirees, and to facilitate efforts to enact changes to make the USG a better system. Some efforts she's already been part of include the OneUSG Connect initiative. In her view this initiative is principally about enacting technology and services that better facilitate the services and benefits provided to the community. There will be problems, she acknowledged, but as they are handled the overall program will prove to be a good thing.

Communication will be key, Hicks stated. She mentioned that Ron Bohlander had asked her and Karin to speak on the "Special Review" of Audits and Accounts.

[Editorial note: The following speaking notes were used in discussion and have been provided by Dr. Hicks.]

Many may recall the Regents' Optional Retirement Plan (ORP) is a defined contribution retirement plan created legislatively in 1990 to be used as a recruiting tool. At establishment, ORP allowed:

- \* TRS members with less than 10 years of service prior to July 1, 1990 to make a one-time, irrevocable switch to ORP; and
- \* Any new hires after that date to elect irrevocable coverage in either TRS or ORP.

The University System of Georgia (USG) was required to contribute funding to TRS to help offset potential cost increases due to employees transferring their TRS-covered service to ORP. This was intended to maintain equity, not to be a long-term funding source for TRS. These

payments were remitted from 1991 through 2001, until the actuary's review recommended "permanently ceasing" payments. Further, the General Assembly made a corresponding reduction to USG's appropriation in the amended FY 2001 and FY 2002 budgets to remove funding for the ORP payment to TRS.

Since that determination was made, TRS has not requested a single payment from USG in the past 18 years.

House Bill 292 is needed to remove the statute requiring USG to make payments for employees who originally left TRS for ORP, because this liability has been met and satisfied. This change would clarify original legislative intent, which was to account for the employees that left TRS at the time of the creation of ORP.

The current review assessment has requested that TRS go back and validate that whether or not we owe additional funds. The TRS board is working through this now.

This special review and associated recommendation do not affect current pensions.

Discussion.

**[Editorial note #1:** In the May 15, 2019 issue of the AJC, an article by James Salzer states that a member of the TRS board, State Auditor Greg Griffin, claims that the TRS's failure to collect the funds from the USG in the past was attributable to an "administrative error." And "[n]ow that the error has been discovered," he believes the TRS Board "has a fiduciary responsibility to collect the transfer payments from the USG." Salzer goes on to write:

The University System made the payments through 2001, when the pension system had the money to meet its future responsibility to retirees and TRS - going on the report of its actuary - determined the payments were no longer required.

Auditors said the law requiring the payments was never repealed, and that they should have resumed in 2008, when the Great Recession started hammering investments in the retirement system, helping create another pension liability.

Additionally, Salzer writes: "University System officials say the money auditors argue that they owe and the extra \$600 million the General Assembly paid into TRS are unrelated." (pp. A-1, A-11)

**Editorial note #2:** In the May 16, 2019 issue of the AJC, an article by James Salzer reports that the TRS Board "voted Wednesday to begin billing the University System of Georgia about \$180 million extra year, money that state auditors said colleges had owed for more than a decade but never paid. . . The board voted to start asking for the extra money in fiscal 2021, which begins July 1 of next year." Salzer goes on to say that the delay in billing the USG provides time for a vetting of the decision by the retirement board's "audit committee" and an opportunity for "unanswered questions" to be addressed. "It also gives the General Assembly time to consider legislation, sponsored by House Retirement Chairman Tommy Benton, R-Jefferson, to codify the University System's position that it doesn't owe the money in the first place. Benton's bill will be considered by the House Retirement Committee over the summer and likely be voted on during the 2020 session, which begins in January." (pp. A-1, A-7).]

## Overview of Actions Taken to Reduce OPEB Liability

Karin Elliott provided this portion of the presentation. She explained that she wanted to make the USGRC aware that Governmental Accounting Standards Board (GASB) requirements have changed in the last year. The result is that the USG's Other Post Employment Benefits (OPEB) liability has increased significantly. It had risen from 2.4 billion dollars to 4.2 billion dollars. The way the liability is calculated has changed, and that has impacted the net financial position for the USG office.

To date, two major actions have been taken to address USG's rising OPEB liability. (1) Adoption of a retiree health exchange for retirees 65 and older; (2) Approval of a policy that ties the USG's contribution to years of service at retirement for employees hired on or after January 1, 2013. These two policy changes will collectively save the USG about \$2 billion in OPEB liability and approximately \$1 billion in cash savings over the next 30 years. A set of "Retiree Employer Healthcare Contribution Tiers" will be going into place soon (**see next page**). Employees hired on or after January 1, 2013 are subject to the tier policy. The first employee under this system will retire in the year 2023. All these tiers have to be set up before 2023.

**USG OPEB Trust Fund.** The USG had to start contributing to the Trust Fund and put funds in reserve for the benefits involved. In the past, the USG normally handled its obligations in this regard on a pay-as-you-go approach, but now there is a Board policy that requires funding based on reserves in the Healthcare fund each year.

USG Contribution to OPEB Trust Fund for FY 17: \$55.8m (February, 2018)

USG Contribution to OPEB Trust Fund for FY 18: \$58.2m (February, 2019)

USG OPEB Trust Fund Balance: \$76m + \$58.2m = ~\$134.2m

USG OPEB Liability: \$4.2b at the end of FY 18.

We aren't expecting to get to full funding, but the above-mentioned major actions are being done in an effort to address the matter responsibly.

CONTINUED, next page, with Tiers Chart

**Retiree Employer Healthcare Contribution Tiers (Revised).**

Effective for employees hired on or after January 1, 2013, the employer contribution will be based on years of service with the University System of Georgia.

<b>Revised Tiers</b>	<b>Employer Contribution Percentage</b>
30+ years of service	100% of employer contribution
29	97%
28	94%
27	91%
26	89%
25	86%
24	81%
23	77%
22	73%
21	69%
20	64%
19	60%
18	56%
17	51%
16	47%
15	43%
14	39%
13	34%
12	30%
11	26%
10	21%
Fewer than 10 years	0%

**USG Retirement Plan Enhancements.** Karin Elliott explained that these plan enhancements impact employees and retirees who are **participants in the ORP or an institutional 403(b) or 457(b) plan.** They involve:

- \* Consolidation of system-wide 403(b) and 457(b) plans.
- \* Streamlining of providers.
- \* Consistent fund lineups.
- \* Efficient cost structure.
- \* Transparent fees and expenses.

Four retiree **meetings were held regionally** at 4 different institutions to explain these changes. Attendance at these was as follows:

Georgia Southern (7); Georgia State Perimeter Campus (40); University of Georgia (45), Middle Georgia State University (8). Approximately 100 retirees in all attended. Not a lot of retirees were impacted by this change. The change affected mostly ORP employees. The institutional-based 403(b) and 457(b) plans were consolidated into one plan, respectively, at the System Office. The number of vendors was reduced to three. In the process, fees were reduced for the majority of employees, but not all. The transition takes place May 1, 2019 and the USG expects to get many questions after this date.

There is a posting on the USG HR website about this. [See <http://retiree-info.usg.edu>]  
[See also section 9c below for more detailed report by Dorothy Zinsmeister.]

Nancy McDuff: My understanding is that, in accordance with GASB standards, everyone had to make this change.

Karin Elliott: All employers had to move to this. In Higher Education, people live longer than others, so that impacted our liability as well.

We're in the middle of getting feedback about healthcare plans. Once we have this, we will release the Request for Proposal (RFP) to solicit bids from our healthcare plan third party providers. This includes retirees under age 65. We will release this at the end of the year. We are getting feedback from presidents, CFO's, faculty, etc. There are some limitations related to state law, but any ideas people might want to share are welcome.

Tom Abney: Can you summarize what you just said in a couple of sentences?

Karin Elliott: Not easily.

Dorothy Zinsmeister: Anthem, Kaiser, for example, are vendors for active employees and retirees.

Ron Bohlander: I have the slides for this presentation on my computer. We're going to try to do better in getting these out more quickly and make the minutes of this meeting more concise about matters addressed.

## **5. AON Presentation.**

(a) Mark Chandler, Vice President for Client Management, explained that he has worked behind the scenes at Aon for several years. He introduced Steve Cox (Client Engagement Leader), who was to address matters covered at our last USGRC meeting as well as plans for the upcoming open enrollment.

(b) Steve Cox reported that educational content of an interactive nature was being developed by Aon to help those looking ahead to retirement to figure out where they are on their Medicare journey and to provide tailored guidance before they look at plans. Aon has made changes after evaluating existing content (while realizing that change will be never-ending in this effort).

Updating plan recommendations is an "even more complicated" process, Cox stated. There are many different plans, each with particular information. Aon is always trying to improve the ability of retirees to view and compare plans.

With regard to Medicare, at the national level consideration has recently been given to providing "Medicare for all," Medicare at age 55 for First Responders, and Medicare-X coverage (just mentioned today by Senator Tim Kaine from Virginia as an effort to address the problem of lack of access to healthcare in rural counties). There would be higher premiums for such coverage, but persons would be subsidy-eligible for securing it.

On an on-going basis, Aon is working on providing personalized updates and making it possible for retirees to more easily navigate through its website. When you log in, Aon's goal is

to enable you to be easily informed about any outstanding items you need to address, important updates, timelines for your account, etc.

Webinars are being developed by Aon to better inform retirees. These include educational virtual meetings for those aging into Medicare or retiring at age 65 or older. These will be hosted by Aon, involve interactive questions and answers, and start in Quarter Two (Q2), 2019.

Open Enrollment Key Deliverables. There are current challenges for hiring and the job market. While there is low unemployment nationwide, Aon has found it a challenge and harder to recruit and maintain talent among those who are employed to respond to calls made to Aon. This year they started the hiring process three months earlier than they have in the past in an effort to secure new hire classes. Training for these positions takes place over 200 hours and includes information about carrier licensing, automation licensing, etc. Aon is trying to be more efficient in this training while ensuring that those hired are prepared to handle their responsibilities.

Aon is also working on a system of Voice Activation that would enable retirees to log in to their accounts simply by speaking into the phone.

Aon is working on a Call Quality initiative. Recently acquired software enables them to listen for key words and monitor every phone call. This software makes it possible to evaluate the tone of voices (in order to learn how upset a caller might be) and to determine if there is a trend involving certain topics. Aon is currently assessing more calls and seeking to provide callers with more timely feedback. All of these efforts are focused on providing retirees with an experience of consistency of response and alleviating their having to call back if they are not satisfied with any answers initially given to some of their prior questions.

Dorothy Zinsmeister: About the hiring process. Do you have a lot of turnover?

Steve Cox: Turnover is pretty normal in the marketplace. But the marketplace is now extremely competitive. So we need to come up with ways to retain those we hire. Every year we staff up for open enrollment. We want those handling the initial conversation with new retirees to be prepared to handle the initial calls to our inbound center.

Dorothy Zinsmeister: Do you hire retirees?

Steve Cox: Absolutely. I can give you anecdotal information about this. Half of our staff are second- or third-career individuals. Many have helped their mom and dad get into the Aon system. Most of my career was focused on pensions and 401K advisement. I didn't realize how important Medicare would be until later in my life. We don't have remote possibilities, however, for persons who would want to handle these kinds of calls from their home places.

Dorothy Zinsmeister: Where do we have to go?

Steve Cox: We have three call centers at the present time: in Orlando, FL, Woodland, TX, and Chicago, IL. We're thinking about how we might handle calls from remote locations and do this in a way that would keep these connections secure.

Ron Bohlander: What we hear from our retirees is that you should do the very best you can in hiring, because when faculty get wrong information it reflects poorly on Aon. And on a second

issue - regarding the webinars coming up - will those also be recorded so they can be looked at after the fact?

Steve Cox: Yes.

Ron Bohlander: People are retiring all year long and they need information when they need it.

Steve Cox: We're looking for the "right" time, but also providing it for those who might want it at some later point.

Mat Burkley: We have developed a webinar focusing on those aging into Medicare. It will explain what parts A, B, and D of Medicare involve. We want to provide this every other quarter, starting in Q2 (June, 2019). We also want to have Q4 webinars in December. These will focus on Supplement plans, the HRA, etc. We will record the webinars (with closed captioning) and post these on the HR website.

We are working closely with Monica Fenton (of the USG HR office) to set up meetings with retirees. These, on-site pre-retirement meetings, are in the planning stages between Aon and the USG. They will involve information about Social Security, Medicare, and Aon and should be in place by September, 2019. We envision setting up 2-3 meetings at specific locations to be determined (covering Northern, Central, and South Georgia).

Nancy McDuff: We can help you advertise these meetings. Also, if each of us in this room can get a social media ad regarding these meetings, we can post it on our retiree association websites.

Mat Burkley: I can talk with Monica about that.

Ron Bohlander: The content of that program will be of interest. But many decide in a time far shorter than five years away from retirement that they will retire. So a recording of webinars and content distributed at other meetings is very important. Some decide to retire in a relatively short period of time and often need help. They talk to us. We know how helpful information you are talking about can be to them, so we urge you to make any information available in a just-in-time way.

Dorothy Zinsmeister: I know that attendance was not as you had hoped for the meetings designed to inform pre-retirees in the past. How were they advertised?

Mat Burkley: That was part of the issue. They were not sufficiently advertised last year. The strategy for more effectively advertising them this year is now being developed. There was not enough airing of where the meetings would take place and where to embed it in the enrollment process.

Dorothy Zinsmeister: These meetings take place, and then people call me when they don't understand things that have been talked about there. So I would like to know when these meetings are scheduled so I can attend them and be better prepared to answer people's questions.



Karin Elliott: I think something should go out to the USGRC so you are all informed about the meeting times and can attend the sessions.

Ron Bohlander: This would be a great opportunity to do a joint communication between the USG and campus retiree organizations. If we can work together, our voice in that process holds some weight with our colleagues and may help get the word out.

Karin Elliott: Since we are dealing with active employees, we tend to give notification using a particular strategy that looks at their age, years of service, etc. Typically only those individuals get notification of these meetings.

Dennis Marks: Why not cast the net wider - making it campus-wide - since you never know when people will actually retire?

Mat Burkley: Health Reimbursement Account videos. We're working on these to take a retiree through a step-by-step process that will explain how they operate. We have short process-oriented videos. Retirees can choose which step in the process they might want to learn about. These will be hosted on the Aon site ([retiree.aon.com/USG](http://retiree.aon.com/USG))

We also want to enable retirees to compare their current plan option to new plan updates. Today, you can only compare new plans on the Aon website. Aon has recently incorporated this comparative feature into a new tool and is working on adjustments. It will go live at the end of the 3rd quarter.

Tom Abney: Can you explain the distinction between the HRA and the YSA?

Mat Burkley: The HRA is a "thing" - the account. YSA is the administrative function that does record keeping for the plan, and handles adjudication and communication.

Tom Abney: I want to share a beef I've had that has also been experienced by a fellow retiree. When you call Aon, there is only one number to call. It gives us someone in the sales area. But once a person is enrolled, we want to talk to YSA people. There is no number to call people associated with the administration of the YSA. Why isn't there a number to call to put us straight through to people who can handle our questions about the YSA?

Mat Burkley: This was done strategically - to make it simple for people to connect with Aon by using only one number. Many of the questions related to the HRA our agents at that one number can answer. This also allows for distribution of the work and enables us to lean on HRA/YSA people for more serious problems. We work with our telephony infrastructure to route calls as effectively as we can as we are maturing as an exchange.

Tom Abney: I've been put on hold by agents when I have a simple question to ask of YSA people.

Attendee: Will the new plan options indicate which ones will require "underwriting"?

Mat Burkley: That question came up in our last meeting with the USGRC. The answer is no. This is a limitation required by the carrier not us. But through an agent you can find that out.

Dennis Marks: Isn't something like this part of the contract you have with carriers?

Mat Burkley: Yes, but one thing they are worried about is "adverse reaction" They don't want people avoiding these plans. This is something we are still working on, however. Two years ago we could not ask additional questions about what doctors you visit. Now we can.

Dorothy Zinsmeister: Is the reasoning behind leaving this information off related to some Centers for Medicare & Medicaid Services (CMS) rules, as well as some carrier rules?

Mat Burkley: Yes.

Steve Cox: You should never dis-enroll in a particular plan until you have a new plan in place. For some plans that include underwriting, you could go through the underwriting process and still do well for yourself by making a change to that new plan.

Attendee: In January, Medicare Part B upped its premium. I thought we were told that Aon would up its premium, but we didn't see it. I contacted an Aon agent and was told this could be adjusted.

Mat Burkley: If the premium for your supplemental coverage is upped, Aon does adjust for that.

Michael Hazelkorn: It's difficult to get from the HRA to the YSA side of Aon. Is there any way to run an average daily balance - and see when you will get new money in to cover your expenses?

Mat Burkley: How does an average daily balance make a difference for you?

Michael Hazelkorn: I can go back through those pages and better understand how much money I have left.

Steve Cox: Could we project the balance at your current run rate? Premiums are predictable, so we could say something about that. If you use the HRA for out-of-pocket costs, however, this would not apply.

Ron Bohlander: This is a useful focus group but we are only a tiny fraction of the 17,000 retirees out there. So how we get directly to YSA folks is important. What people complain about most is the agents they deal with before they get to the YSA people. So I think getting to a YSA agent efficiently is very important for those who need help.

Attendee: What happens when your secondary carrier increases your premium?

Mat Burkley: If your premium went up \$10 ( for example) on January 1st of 2019, Aon will continue to reimburse you at the 2018 rate until it is informed by the carrier of this increase. Aon will eventually catch up with this change.

[Editorial Note: Aon provided an Appendix to its presentation that included graphs of Medical Enrollments by Type (e.g., Medicare Advantage, Medigap) for 2018 and 2019; Medigap Enrollments by Type (e.g., F, N, G, Other) for 2018 and 2019; Medigap premium distributions for 2018 and 2019; Medicare Advantage Enrollments by Type (e.g., HMO, HMO-POS, PPO) for 2018 and 2019; Medicare Advantage Premium Distribution for 2018 and 2019; and the RX Premium Distribution costs for 2018 and 2019. Anyone interested in this information should contact Ron Bohlander at <mailto:ron.bohlander@gatech.edu>]

BREAK

[NOTE: Due to problems with technology, it was difficult to hear all of what Dr. Denley had to say.]

## **6. REMARKS: Dr. Tristan Denley, Vice Chancellor and Chief Academic Officer, USG**

Dr. Denley apologized for all the technical problems related to hearing his remarks. He then said it seemed best if persons simply asked him specific things and he would try to make the interaction as much as possible in the form of a Question and Answer session. So, he asked: "What is in front of your mind?"

Anne Richards: What is your vision for retirees in the USG Community?

Dr. Denley: This is a wonderful question. I'd say it's to "try to find a way in which retirees could be as involved as they would like to be in the USG." I've been having a great conversation with HR, Lucy Harrison (USG Assistant Vice Chancellor for Library Services), and the folks associated with Galileo and these conversations are indicative of the ways in which I would like to proceed. We'd like to find ways of addressing the library services issue so when faculty and staff retire it doesn't mean they have to completely leave the community. We want them to still be active in their disciplines. Many have active research agendas. So we want to find ways to assist the USGRC and partner with you to help this happen.

Ron Bohlander: This is good news to those of us working on improving library access for retirees.

Dr. Denley: In many ways I am surprised this was not sorted out "many moons ago." I hope we can find solutions that will really work and, from the perspective of Emeritus faculty, could be able to make changes quickly. Until now, campuses have treated the process of getting emeritus status differently. We should be able to bring some greater consistency to this process soon.

Dan Hagan: I would like to see and encourage the USG to provide a template whereby university system institutions could be assisted in forming Emeritus Colleges. These could provide significant assistance in various and sundry tasks in a given campus community - such as

assisting in tutoring, archiving. If universities were encouraged by the central office on down, that would be helpful in having these ideas become a reality.

Dr. Denley: Until now, the campuses have had a diversity of . . . [remainder of his remarks indecipherable due to background noise].

Ron Bohlander: We're fortunate that people who retire were active for decades and want to remain active in the decades going forward.

Dr. Denley. [Lots of background noise.] We don't want retirement to be exile.

Ron Bohlander: I heard a "Thank You" from the group.

Dr. Denley: There is so much to do but [indcipherable due to background noise]. It's not the be all and end all, but we can figure out next steps from here.

Ron Bohlander: We look forward to working with you on this.

Dr. Denley: Apologies for the technology.

[Editorial note: Ron Bohlander, who stood next to the microphone projecting Dr. Denley's voice, provided the following as a summary of Dr. Denley's remarks:

"I think in a nutshell, he responded to our request for his vision of the place of retirees in the USG community with his support for the idea that we have an ongoing place in the community. He recognized that retirees have an abiding love for their institutions and want to continue to contribute creatively. This also includes retirees' wishes to continue scholarly pursuits. He felt that the USG should be more supportive of those goals and expressed surprise that this had not been addressed more up to now. He expressed ongoing support for retirees as important parts of the USG community." ]

### **A Group Photo was taken at 12:30 pm.**

#### **7. USGRC Subcommittee on Retiree Library Access and Services.**

**Members:** Kathy Tomajko (Chair), Ron Bohlander, Dennis Marks, Dorothy Zinsmeister

Ron introduced Kathy, a retired Associate Dean of the Library at Georgia Tech, and she provided a progress report on the work of the above-mentioned committee.

\* A USGRC Survey was conducted in November, 2017 regarding retiree library access and services.

\* The USGRC Subcommittee on Retiree Library Access and Services was created in November, 2018. It held many meetings/conference calls (with BOR/USG representatives, library administrators, and provost office administrators).

\* The ultimate goal was to ensure as much access to library resources as possible from anywhere; based on requests from campus retiree organization members.

\* The Subcommittee realizes there is no straight-line path to this goal. It is important that retirees be special cases of currently licensed classes of persons, i.e., faculty, staff, and students.

\* The current focus of the subcommittee is on strengthening access for Emeriti faculty; access for other faculty will be pursued as it proves possible.

\* A meeting was held on March 20, 2019 with the Regents' Academic Committee on Libraries (RACL). At this meeting there was general agreement about the need for formal RACL resolutions. A formal survey of RACL about these issues is being developed by the Subcommittee; Lucy Harrison, USG Asst. Vice Chancellor for Library Services, has offered assistance with the survey. The straw poll showed that most campuses have an Emeriti process and the majority offer full library privileges to Emeriti; one campus indicated that it offers full library access/services to all retirees.

Doprothy Zinsmeister asked for something to be said about retiree access to library resources in general, whether a person has emeritus/emerita status or not.

A "**Hitchhikers' Guide to Library Access for Retirees**" (see Appendix A) was distributed by Ron Bohlander. Ron explained that this guide outlines what any of us can do now. In the state of Georgia we can have access to all resources in the campus library, including electronic access, when we are present in the library. There is also retired-but-working status. Some have returned to work primarily to get access to library resources. Once in that status, a person is considered a current employee. A person has to apply for this status every year and a department and a campus president have to approve the status. So it's possible to have access to library resources by being a part-time employee. It's also possible to gain this access if one becomes a student. And if a person is 62 or older, tuition is free. Some faculty can get library access as members of professional societies. These societies have journals, but they are not free unless you have Fellow status.

Ron commented that The Hitchhikers' Guide conveys ways to get library access but these ways are not the best solution for all retirees. It's for those who are not yet emeritus or emerita but these ways are not something to be satisfied with. There's a difference between being a hitchhiker and having your own automobile.

In summarizing the position of the Subcommittee, Ron explained that, fundamentally, it is about getting all retirees access who need ongoing access to library resources (as they had as active faculty, staff or students). Because publishers often have restrictions that say retirees are exempted from licensing regulations, however, there is no straight line to achieving this goal. The Subcommittee has learned that Emeriti faculty are treated as faculty. It's not that the Subcommittee doesn't love and admire those without emeritus status. The process of being granted that status, however, is haphazard. Kennesaw is the gold standard for other institutions in its process. We also have a sympathetic ear for advertising the emeritus process more effectively. At this time, members of the subcommittee didn't want to propose asking for access for all 17,000+ retirees, but they are still advocating for this and pursuing it as a long-term goal. Some of our institutions have this in place, some don't. Some have it, but don't publicize it.

At today's meeting, Kathy explained that the Subcommittee would like USGRC endorsement of full access for Emeriti to their home institution's library resources, keeping in mind that it's

important that we not take away anything that retirees already have. The Subcommittee would also like USGRC endorsement to regularize the Emeriti process and the privileges that go along with it [see resolutions below].

Next steps:

- \* RACL survey being developed by the Subcommittee.
- \* USG efforts to regularize Emeriti process and privileges; and then add information about this to the "USG retirement guide."
- \* Completion of the "Hitchhiker's Guide" and link to it from USG and USGRC websites.
- \* Continued efforts to pursue library privileges for non-Emeriti faculty and to educate retirees about alternative access to library resources.
- \* RACL resolutions.

Kathy then introduced two resolutions, and moved that the USGRC approve them. No second was needed as these resolutions came to the USGRC from the Subcommittee;

### **USGRC Resolution#1**

#### **Strengthening the Emeritus/Emerita Program.**

- \* Whereas the USG provides that a "President of a University System of Georgia (USG) institution may, at his or her discretion, confer the title of emeritus or emerita on any retired faculty member or administrative officer who, at the time of retirement, had ten or more years of honorable and distinguished USG service";
- \* Whereas many USG institutions have implemented procedures to recognize emeritus and emerita faculty and administrators and have bestowed some privileges to such in addition to the honor of the title;
- \* Whereas those eligible can be unaware of these arrangements and may forego applying;
- \* Therefore be it resolved that the USGRC ask the USG to recommend standard procedures to its institutions including widely publishing to eligible retiring persons the option of applying for emeritus/emmerita status, the process to be followed, and the privileges available to those selected;
- \* And be it further resolved that this topic be included in the USG Retiree Planning Guide ("Planning for Retirement").

A voice vote was taken. The motion passed with no persons opposed to it.

### **USGRC Resolution #2**

#### **Strengthening Library Access for Retirees**

- \* Whereas retirees of the University System of Georgia are dedicated supporters of the institutions from which they retired and wish to continue that support in retirement;
- \* Whereas many retirees continue research, publishing, and presenting in their retirement, and their works bring value and honor to the USG community of scholarship;
- \* Therefore be it resolved that the USGRC is an advocate for developing means for full access to library resources including remote access for as many retirees as need this for their continued academic activities;

\* Be it further especially resolved that the USGRC asks the USG and its institutions to implement full library privileges for emeritus and emerita retirees and to publish the privileges and procedures involved; and

\* Be it further resolved that the USG and its institutions publish guides to library access for retirees who may not have emeritus/emerita status.

A voice vote was taken. The motion passed with no persons opposed to it.

A round of applause in appreciation for the work of this Subcommittee was then given.

#### **8. Total Rewards Steering Committee (TRSC) Report.**

Dr. Don Green, Chair of the TRSC, provided this report. He explained that his day-job is President of Georgia Highlands College. For those who wondered how he got to be chair of the TRSC, he stated that he is "incredibly fallible" and he invited those present to "feel free to point out my weaknesses." He reported that his educational experience was formerly in HR, and he received an MBA and a doctorate in HR and Resource Development. He has a love for personal investment and exercise (including working out). Basketball is his favorite for a good workout. He and his wife organize "body pump" exercise sessions, which involve low weight and high repetitions that support optimal cardio and muscle fitness. He is currently 54 years of age and aspires to be like Ken Weatherman, a retiree at Georgia Highlands College who walks the Appalachian Trail in his retirement

In describing the "visions and values for the TRSC" in a nutshell, he said it would be to secure the highest quality benefits and care for the lowest price. There are some challenges pushing those on the committee, however. Aon helps the USG to seek the lowest possible cost from all of the providers of healthcare. A fair amount of funding limitations in the state of Georgia also push the USG hard. Anthem, Kaiser, CVS like being opaque in order to maintain their profits. The TRSC has put more pressure on these folks than ever before. It is demanding the data to make smart decisions for retirees and all of their institutions.

In listening to retirees, Don Green said, he has learned that many care deeply about their institutions, the places where they served for many years. Yet when you look at the benefits being provided, Georgia is falling behind other states in the nation. And it's getting hard to pay for these benefits.

He asked for a show of hands indicating how many in the room came to Georgia from elsewhere. A lot of hands went up. Don Green said this was getting harder to do. The state wants to attract good talent. People looking for jobs, meanwhile, look at the salary, benefits, and retirement opportunities.

Karin Elliott once asked me what my greatest fear was, Green stated, and, if I could have any wish fulfilled, what would I want? I would want every single person affiliated with the USG to be a healthy weight. 14% of all Georgians are diabetics. 53,000 join this rank every year. When you look at the loss of sight, limbs and other associated factors related to diabetes as people age, this is deeply troubling. Of the 25 most frequently used medicines, we pay the most for prescriptions for antidiabetic medications. Diabetes, Hypertension, and Mental Health issues constitute our highest costs. So the question is, What are we doing about it?

There's been a 30% jump in the cost of pharmaceuticals. It is dramatic growth, the fastest we have seen. There has been a 12% rise in pharmacy spending this year, and it continues to grow.

I'd like to get that return in the market, Green stated. We continue to age in Georgia. This could be offensive to some as I say it, but you are all scholars so I assume you understand. We are living longer, but are less healthy. Modern science is keeping us living. But this exacerbates the issue of long-term care.

So, what are we doing in the TRSC? Notice the adjustments Aon is doing with retirement investments. Every mutual fund could have been associated with a 2% cost. Now we have identified those that have a cost of 1% or less. This affects all of us for the better. We have lower administrative costs associated with these benefits because we have fewer providers to cover. This is now all done through TIAA-CREF.

We're looking at generating healthier scores. I sat with Valerie Hepburn, former president of Coastal College of Georgia. She had conducted an analysis of all institutions in Georgia so far as health is concerned. Georgia Highlands College is worse than most across the state. That bothers me. In our case, we are located in northwest Georgia. We have rural companies, employees who are more senior. Yet we are some of the top performers in health and wellness activities. We try to enhance the amount of screenings for cancers, blood pressure, etc. We are trying to drop our usage of Emergency Rooms. We're better than other populations of Georgia, but not in comparison to other groups across the country. Why are so many of our employees going to Emergency Rooms? Do they realize they can go some place different? I cut my elbow in Aruba. On a hot, Sunday morning, I saw it was swelling up. I went to the CVS "Doc in a Box." I could have simply handled the matter by telephone. They gave me massive quantities of antibiotics when they saw my arm. More of us can use our telephones for access to healthcare. It would be great to have kiosks at every college. Georgia Highlands and North Georgia have now consolidated and have multiple sites. And we'll be seeing more multi-site campuses as more institutions merge.

**Health Pilot Initiatives.** We've been experimenting with some. What are the pilots about? Most are about losing weight. I have a Vice President who has joined one of these programs and says it is helping - yet we have no data from any of the 4 pilots we're running. Many of you have taken research design courses. Some people running these programs can't get good data - yet without data we can't make good decisions. I'd love to see this data.

Assume your brother is overweight. What about the risks of diabetes, heart disease, joint replacement he faces. To have the quality of life we want you to have we have to keep you healthy. My question is - what do you want our Committee to be doing research on for you? What kind of homework assignment can you give us?

Dorothy Zinsmeister: The most frequent question I get is why does the amount of the HRA stipend stay flat? What we need is a sort of history of the HRA. Where did the amount we now receive come from initially? Healthcare costs are going up every year, but the amount of the HRA stays flat. Do you ever see it going up?

Karin Elliott: That number was originally determined in 2014-2015. The strategic plan that brought it into being was approved in 2013. We worked with an Aon consultant named David Batten. He runs the numbers on our healthcare plan. We looked at all the claims retirees had and were able to move into the Exchange. We wanted to make the transition amount very generous to minimize the impact on retirees. A number was recommended that was lower than



the amount we chose. The higher figure was chosen to ease the transition. Prior to moving to Aon, a single individual paid approximately \$120/month for healthcare. Many retirees were able to move into the Exchange without any cost to them out-of-pocket.

Every year we assess this number. Last year, an actuary helps us get information about HRA balances. At the end of 2018, 6512 had exhausted all their funds out of 18,000 retirees. 682 individuals did not utilize their HRA at all [for reasons unknown]. We look at the increase in premiums expected year to year. Some have decreased, depending on the plan, vendor, and drug costs. We look at all that data and then make a recommendation to our office as to what should be the case.

Don Green: We'll come back at the end of this round and give you an answer. We'll give you the truth. My only side comment - what drives us crazy - is how much we offer that some don't use.

Kathy Tomajko: The aggregate doesn't tell us about specific cases who are suffering from not getting what they need.

Karen Elliott: We have that catastrophic HRA. I'm not sure that all who are eligible are taking advantage of that. I had a retiree reach out to me in February who had already reached the amount that would have been the limit before the catastrophic could be used.

Dennis Marks: How many retirees are utilizing the catastrophic funding?

Karin Elliott: It has increased every year, but not to the extent of what we expected based on what we saw in pharmacy usage. But it's up to the retiree to let us know.

Don Green: We know not all HR offices give the same amount of information to retirees. I'm comfortable having conversations with them about not forgetting retirees. And I'm going to listen.

## 9. Committee Reports and Updates

a. **TRSC Wellness Subcommittee.** Missy Cody reported that this subcommittee deals with health and financial issues. It helps people know how to use their money to reduce their stress. The TRSC wants each campus to encourage individual well-being and have healthy employees as one way to reduce healthcare costs. So it's to our advantage to reduce healthcare costs over time.

Grants of \$10,000 per campus are given to help improve the health of employees on campus. The application process requires an institution to explain what it wants to do and how the program proposed will be evaluated. Missy reported that the subcommittee has had some really good proposals, but the evaluative piece has been a weakness. The subcommittee is also interested in finding out why something proposed did not work. If a campus had a goal of involving 100 individuals, why did only 10 participate? These ten may have met their goals, but why didn't others join in the program. The subcommittee is particularly interested in the evaluative component.

As retirees we can participate in webinars.

Many of our campuses have nice walking paths that are open to everyone. There are three at GSU. Each of the Perimeter campuses has one. Missy encouraged retirees to look at those paths and to check with the Well-Being Liaison on the campus with which they are affiliated to see if they can participate in most of the programs provided. The strength of proposals is that many show how they coordinate programs for students with those for active employees.

When Missy asked about Silver Sneakers, on her first call she was transferred 8 times. The program works a lot like Expedia. You pay Silver Sneakers for advertising on a particular site.

Karin Elliott: We often get the question, can retirees participate in well-being activities? Do you see that in the programs you review?

Missy Cody: Some proposals refer to "all campus community partners" as among the groups they intend to involve. In some cases, when activities take place in a Student Center that is paid for with student money, non-students can't utilize the facilities without paying a fee. If a liaison complains about the evaluation piece, retirees might be able to offer them help with this.

You can Google USG Well-Being to check on the name of your liaison.

Dorothy Zinsmeister: When these new wellness programs became available, our retiree organization developed a relationship with the person in charge. We asked - do you see retiree participation as a problem? We were told we are welcome everywhere but the fitness center, because students paid for that.

Missy Cody: We also now ask for a "marketing plan" that is associated with a given proposal - so more are notified of the program's availability.

**(b) TRSC Communications Subcommittee.**

Dennis Marks reported that this subcommittee had a "burst of activity" last year. The desire was for this sub-committee to review communications before they went out to employees and retirees. One big lesson learned was that communications have to very clearly specify whether they are aimed at active, pre-65 employees and post 65 employees. We have to flag each of the publications in such a way that when households receive them, they know who is affected by them. Some post-65 retirees are married to someone who is pre-65 or to an active employee.

This sub-committee is gearing up again with a number of communication efforts. A follow-up report will be made to you as they occur.

Karin Elliott: I want to thank both Missy and Dennis so much. Their contributions have been especially helpful. Retirees under age 65 had to certify about their tobacco use, or had to do so if they had a spouse under age 65. The percentage of those who certified tobacco use went from 4% to 9%. For active employees, the percentage went from 2.4% to 4%.

Don Green: In the general population, the figure tends to be about 15-16%.

The figure for retirees is about 9% now.

Dennis Marks: How many certified they were smokers, or defaulted to being a smoker because they failed to certify one way or the other?

Response: [Editorial note: No information available on this? - I missed the response to this question.]

Attendee: Is this going to be done again next year?

Karin Elliott: It's not likely.

Attendee: Are you taking Vaping into account?

Response: Yes.

**(c) TRSC Retirement Plan Advisory Subcommittee.**

As a member of this subcommittee, Dorothy Zinsmeister provided a report on the USG Retirement Plans Enhancement Update. She mentioned that she formerly sat as a representative of the USGRC on the TRSC. After other organizations (i.e., USG Faculty Council, USG Staff Council) found out that retirees had representation on this committee, they also wanted to have representatives there. The TRSC finally made a decision that none of these groups should be allowed on the committee, at which point Dorothy was "kicked off" the committee.

Despite this, Dorothy said the USGRC has stayed in touch with the work of the TRSC while having representation on the subcommittees of that committee. She added that she has a lot of regard for the process that goes on in the TRSC. The group is very diligent at what they do and their process is a data-driven one to the extent that they can get relevant data.

Dorothy reported that this subcommittee works on the "modernization" of plans. On September 11, 2018, the Board of Regents approved changes in the USG ORP and the 403(b) and 457(b) supplemental savings plans. These include:

- \* New streamlined investment options;
- \* Consistent Service Providers - Fidelity, TIAA-CREF, and VALIC
- \* Individual 403(b) and 457(b) voluntary plans administered by each institution will be merged into one 403(b) and one 457(b) plan for all institutions governed by the BOR. Those employees and retirees who currently have other plans can continue to put money into them, but the BOR will no longer do so.

Prior to these changes, there used to be 14 different plans. These have now been consolidated into the above-mentioned consistent plans. New plans were forged across all campuses. Employees/retirees can choose one of the three vendors they want to enroll in. What is different is what each vendor charges to be in its plan.

Enhancements to the plan include

- \* Reducing the number of providers.
- \* New one-on-one sessions with a financial advisor
- \* New website: <http://uwg.edu/hr/benefits/retirement>
- \* New free structure and transparency. Fees are decreasing and will be made known to those enrolled in them on a quarterly basis. For those in mutual funds, the amount of the fee to be paid is a percentage based on the amount of assets a person has in the fund. The changes being made have reduced that percentage for the majority of employees/retirees.

Dorothy emphasized that **the above-mentioned website is a VERY IMPORTANT one.** Everything you want to know to assist you in making decisions about investments is on that site,

including a FAQ section. She also mentioned that retirees as a group would be more than willing to come to one of the meetings held about such matters to talk with employees about them.

Don Green: So many young faculty know nothing about 403(b) accounts or the advantages of compounding interest.

Dorothy Zinsmeister: The timeline for changes to be made with regard to the above-mentioned plans is as follows:

January 21, 2019 - postcard mailed to retirees.

March 18, 2019 - Transition Guide with new investment menu sent to retirees.

March 2019-April 2019 - Retirees select new vendor/fund options.

May 1, 2019 - Retirement plans go-live date.

July 1, 2019 - System go-live date.

Although it is anticipated there will be glitches along the way, the hope is that they will be minimal.

Dennis Marks: On February 8, 2019 an email went out to affected retirees from the listserv USG Retirement to notify them of these changes. So the USG does have the capacity to generate email lists to communicate with certain groups of retirees. Having learned this, we will explore further how this can be done to better communicate with particular retirement organizations. This represents new communication capabilities.

Curtis Bailey: We're supposed to check to see that all our retirees transferred into the new system correctly.

Karin Elliott: It's always good to check when any transfer of data is done.

Nancy McDuff: The transition is happening between April 19 and mid May.

Someone mentioned that Mark Chandler is the contact person hired by Aon to work with USG retirees only in making this transition.

#### **d. Report from USG Faculty and Staff Councils.**

No representative was present to make a report from the Staff Council. Steve Wallace, on the faculty in the Math Department at Middle Georgia State University, and the USGFC representative for MGSU at the USG Faculty Council, provided a report.

Steve welcomed the group to MGSU and said that the substance of his remarks would parallel a report he gave to the Faculty Senate at MGSU of the major takeaways he got from the Fall meeting of the USGFC which took place in Augusta. He also announced that the next meeting of the USGFC will take place in Newnan, GA April 11-12, 2019.

\* Then interim-Vice Chancellor for Human Resources at the USG, now Associate Vice Chancellor for Total Rewards, Karin Elliott, talked to the group about the information Dorothy Zinsmeister just provided (see 9c above), including the dates faculty were to look out for.

\* There was a lot of apprehension about implementation of the Comprehensive Administrative Review (CAR), in particular about faculty compensation afterwards. Faculty were worried what institutions would do as a result of the findings of this review. One person at the USG level said there would be a comprehensive assessment/analysis of faculty compensation conducted across the state. Steve mentioned that those working at MGSU believe they are one of the lower paid groups in the system.

Anecdotally, several institutions stripped away some administrative titles from faculty who were using such titles as a way to increase their compensation. An example might be the title of "Coordinator." This title would enable a person to secure a course release. But the findings of the CAR indicated that persons shouldn't have such a title if there were no persons working under their supervision. The responsibilities associated with being a Coordinator weren't taken away from them, however, so in essence this represented a pay cut for some faculty.

Chancellor Wrigley outlined three major goals for the USG in his remarks: (1) Graduate more students, (2) Be more affordable, (3) Be more efficient. Demographic changes in Georgia and the US may have dramatic effects on enrollment in the next 10-15 years. These include a lower birthrate in the US, the fact that most 15-24-year-old people in Georgia live in the Atlanta area, and racial demographic changes (83% white in 1990s to 51% now). Institutions located from Macon to North Georgia are not in trouble. Those south of Macon will have more difficulty attracting students. A recent PEW poll found a very negative public attitude toward higher education: 61% think that higher education is on the "wrong track," 84% think that tuition is "too high," and 54% think that students don't learn anything in college. Chancellor Wrigley urged each member of the USGFC to "get to know [their] legislators," and to approach them with concerns as "citizens and voters in their district" rather than as disgruntled employees of colleges or universities. A lot of questions focused on current, future, and possible consolidations. The Chancellor didn't say there would be no more ever, but did say that none were on the horizon.

Vice Chancellor Tristan Denley gave a presentation on "College 2025." This is a strategic planning initiative. My general takeaways from his presentation, Wallace said, were that we need to create "multiple entry points" so that students can enroll in college classes from wherever they are located and library services should be accessible from wherever as well. Technology should be used strategically, the university system should be more adaptive to meet changing needs for degree programs, and students should be enabled develop a comprehensive record demonstrating their history of life-long learning. The Vice Chancellor explained that metrics such as the Fall-to-Fall retention rates are "useless" for better understanding retention and progression because the people institutions want to retain are already gone by that point. He and Chancellor Wrigley insisted that performance-based funding is not being used, and will not be used in the near future, but they also suggested that some new metrics are being developed.

A new degree program, known as a "NEXUS" program has now been implemented. It is like an internship/minor program. It involves 18 credit hours with 42 credit hours of general education, 6 hours of experiential learning, and 12 hours at the 300+ level. The curriculum is designed in collaboration with a major industry partner and a specialized career field in mind for graduates. It is best utilized for students who have a lot of hours but no degree and want to get a job. It is internship-based to enable students to get a job right after graduation. Some examples: the BS in CyberSecurity with a Nexus degree in Farsi; BS in Math with a Nexus degree in Computer Science Education; BA in Art with a Nexus degree in Film Production. The latter can give

students technical savvy that could be applicable in finding a job because so many movies are now being made in Georgia. The Nexus degree is meant to be paired with a bachelor's degree and may be helpful for students with 80+ credit hours who can then earn a bachelor's in Interdisciplinary Studies by specializing via a Nexus degree pairing.

Vice Chancellor Denley also indicated that the correlation between a full schedule in the first two years and the six-year graduation success is high and clear. An "Advising Academy" was designed to train advising professionals to better advise students; to better understand the Momentum Year; and to improve retention, progression, and graduation (RPG). In general it is hoped that this will increase the speed with which students move toward graduation with fewer extra units. The aim is to move away from the "new student orientation" paradigm to one that focuses on the transition from "not in college" to "being in college."

Dennis Marks: We have appointments for involvement on the USG Faculty Council and the USG Staff Council. Who is going to the next meeting of the USG Faculty Council?

Dorothy Zinsmeister: [directed to Steve Wallace] If someone from the USGRC is not there, perhaps you could share that you would like the USGFC to talk to their institutions about retirees and the things that the USGFC can do regarding parking, library, and getting retirees on some of the existing wellness/exercise plans - and do all this before they become retirees.

#### **10. Election of Officers (7-1-19 to 6-30-20)**

Missy Cody presented a partial slate to the group for a vote. It included

Chair - Georgia Stanton

Chair-Elect - Harry Dangel

Secretary - unfilled at the present time

She explained that the latter position would be dealt with later, and, by the Fall meeting, the group will have a secretary.

Hearing no objections to this slate, the slate was elected by acclamation.

#### **11. Committee to Review USGRC Bylaws and processes.**

Ron Bohlander explained that next year the USGRC will be in its 5th year of existence. As a result, seems a good time to look at our bylaws to help ensure the USGRC can be sustained over time by electing good people willing to take on the work of the Council. There has also been an interest in working on streamlining minutes of the organization. Missy Cody will be chairing this committee and Dennis Marks, and Dorothy Zinsmeister are members of this committee. The committee welcomes others who might want to volunteer to help look over and review the bylaws - hopefully before our next meeting. We believe these meetings can work fine if they are handled over the telephone. The current bylaws specify that any changes that might be recommended have to be distributed to the USGRC 90 days before our upcoming October meeting.

Ron Bohlander then passed on to George Stanton an object [???] given to him when he became chair of the USGRC - to be used when he wanted to let off some steam and have something to squeeze. He also thanked George and Harry for taking on the leadership positions of the USGRC moving forward and mentioned that his term as chair ends on June 30, 2019. George

Stanton then expressed appreciation to Ron Bohlander for all he has done and will continue to do as chair of the USGRC during his tenure.

**12. New Business.**

Ron announced that the next meeting of the USGRC will be held Friday, October 4, 2019 at Middle Georgia State University in Macon, in the same location as today's meeting was held.

**13. Old Business.**

None was mentioned.

**Adjournment:** The meeting adjourned at 2:10 pm.

Respectfully submitted,

Anne C. Richards

## **APPENDIX A**

### **Hitchhikers' Guide to Library Access for Retirees**

**Motivation:** There are retired faculty and researchers in all University System of Georgia (USG) institutions that continue to do research and to present or publish. Most retirees work from their home offices. Some now live outside of the state. Effective library access must be from wherever they are and for the maximum resources possible. Electronic access is essential.

**The challenge:** The USG and its institutions spend millions of dollars on licenses to library resources through complex negotiations. Many publishers granting these licenses explicitly exclude retirees when that is their only identified relationship to the institution from which they retired. The USG Retiree Council is working to find mechanisms to overcome access challenges for retirees who have identified needs for library access in support of their ongoing research, speaking, and publishing. In the meantime, we wish to share some workarounds as noted below.

**In-library access:** All libraries in the USG allow anyone walk-in access to the resources from within the facility. While this is not as convenient as access from one's home computer, it is often a solution of last resort when one lives close enough to a USG facility. For security reasons, some institutions require visitors to provide identification before entering the library. Georgia Public Libraries have access to basic GALILEO resources. These currently include over 200 databases and 1 000s of full text journals, magazines, and other content but will not include all the content that campus libraries provide for their faculty, staff, and students. Check the website of accessible public libraries for the scope of their resources. Public library patrons can also request any materials (electronic or print, from the USG or anywhere in the world) through Interlibrary Loan. There may be some limits on the number of articles that a patron can request from the same journal.

**Retired but Working (RBW):** USG has provisions wherein departments of its institutions can request and get approval for retirees to return to work and not affect their retirement pay as long as the level of work is less than 49%. Note: there are no minimum amounts of work, but as long as a retiree is RBW, they are an employee and included in existing library licenses and access privileges. Contact a USG department to learn the availability of these opportunities and the procedures for gaining this status. Annual renewals are required. An active departmental email address may be needed for electronic access to library resources.

**Be a student again:** USG students are included in library licenses and access privileges. Retirees, who are at least 62 years old, may sign up for courses and not pay tuition. A student email address may be needed for electronic access to library resources.

**Emeritus or Emerita Faculty:** The USG provides for retiring faculty to be considered for Emeritus/Emerita status. See <https://www.usg.edu/policymanual/section2/C2680> and consult the policies at the retiree's USG institution. Each institution has latitude to determine the privileges of emeritus/a faculty, and many grant them library privileges. Contact the institution's library for details and for credentials for remote access.

**Memberships in professional societies** may offer access to its journals at better than non-member rates. Journals not affiliated with a professional society offer individual subscriptions but these can be expensive.

**Open Access:** Look for "open access" sources via search engines and directly from open access repositories like Google Scholar, PubMed Central, OSF Preprints, arXiv, bioRxiv, RePEc, SSRN, and any similar repositories hosted at the campus. Or contact a paper's author for a copy.

**Standby:** The USG Retiree Council is working to identify other feasible means to expand access in collaboration with the USG and its institutions.