

City of Detroit Coalition of Unions 2014 Non-Safety Employee Trust

Scheduled Board Meeting

Thursday, February 6, 2025

MINUTES

Meeting called to order at 9:05am

Attendance: Ed McNeil, Floyd Allen, and Keith Flynn

CORRESPONDENCE

- Letter to George Johnson
 - George Johnson represented that the changes made to engagement letter were made across the board to its clients
 - Changes do not appear controversial
 - McNeil will execute the engagement letter
- DENCAP letter advertising benefit at DENCAP's expense
- McNeil is scheduling participant meeting for April

INVOICES

Den Cap #354246	Dated: 01/23/2025	\$ 634.60
BeneSys #129777	Dated: 01/31/2025	\$ 7,975.90
Humana #663792147	Dated: 01/14/2025	\$ 10,595.00
Miller Cohen PLC 17-171-38	Dated: 11/24/2024	\$ 812.50
George Johnson and Assoc. 19125	Dated: 02/03/2025	\$ 11,300.00
Transfer #51-51 003-9665027 to #07916180180	Dated: 02/06/2025	\$250,000.00

Motion made to approve and seconded

- From the December 10, 2024 Expense Authorization Form
 - Miller Cohen PLC 17-171-38 Dated: 10/31/2024 \$ 500.00
 - Inland Press #4431011 Dated: 12/06/2024 \$ 536.48
 - Inland Press #4431012 Dated: 12/12/2024 \$ 1,759.60
 - Humana #663792175 Dated: 12/14/2024 \$ 10,587.00
- From the January 9, 2025 Expense Authorization Form
 - BeneSys #128989 Dated: 12/31/2024 \$ 7,972.89

Fifth/Third Equity #8056552	Dated: 10/02/2024	\$ 6,744.16
Fifth/Third #8056551	Dated: 10/02/2024	\$ 15,875.10
Heritage Vision LP #0016	Dated: 01/01/2025	\$ 61.20
Heritage Vision NP #0017	Dated: 01/01/2025	\$ 83.40

NEW BUSINESS

- Each quarter having Fifth Third Bank participate to provide a report on investments
- Keeping an eye on negotiations between the City and Unions over the rate of contributions to the VEBA
 - 2% is being made in the meanwhile
 - McNeil: question re retroactive increase based on negotiations
 - Allen: likely would be applied retroactively
 - Flynn: will remind Board to follow up for an update re negotiations

Motion to adjourn made and second

Meeting adjourned at 9:14am

City of Detroit Coalition of Unions 2014 Non-Safety Employee Trust

Scheduled Board Meeting

Thursday, February 20, 2025

MINUTES

Attendance: Ed McNeil, Floyd Allen, and Keith Flynn

Meeting called to order at 9:06am

Approval of Last Meeting Minutes

- So moved

CORRESPONDENCE

BeneSys

2,222 members currently

INVOICES

Den Cap #356158	Dated: 02/01/2025	\$ 658.25
Heritage LP #0015	Dated: 01/31/2025	\$ 74.80
Heritage NP #0016	Dated: 01/31/2025	\$ 83.40

FINANCIAL REPORT

- Motion made to adopt
- Ed McNeil: concern over how the federal government will affect us

LEGAL

- Audit—engagement letter went out
 - First payment made
 - Auditors are corresponding with the City
 - Ed McNeil: will contact Gloria to receive a timeline for the audit

Motion made to adjourn

Meeting adjourned at 9:15am

City of Detroit Coalition of Unions 2014 Non-Safety Employee Trust

Scheduled Board Meeting

Thursday, March 6, 2025

MINUTES

Attendance: Ed McNeil, Floyd Allen, and Keith Flynn

Meeting called to order at 9:14am

Meeting minutes approved from last meeting

CORRESPONDENCE

- Received notice from George Johnson for second payment in April

FINANCIAL REPORT

INVOICES

George Johnson & Assoc.	Dated: 03/03/2025	\$ 11,300.00
Heritage LP #0015	Dated: 02/28/2025	\$ 61.20
Heritage NP #0016	Dated: 02/28/2025	\$ 83.40
BeneSys Inc. #1306699	Dated: 03/28/2025	\$ 7,880.55
Humana #663792168	Dated: 02/14/2025	\$ 11,899.00

- Moved to accept

LEGAL

- Ed McNeil will be following up with George Johnson to identify next steps and deadlines for the audit

OLD BUSINESS

- Ed McNeil meeting with some participants who have never accessed VEBA funds at TMR
- Mailer will be going out after DENCAP reviews the letter from TMR
- Participant meeting will remain at Triumph as it has been in the past
 - Centrally located space that participants are familiar with
- Fifth Third will be at the next Board meeting

NEW BUSINESS

Motion made to adjourn the meeting at 9:22am

- Moved and seconded

City of Detroit Coalition of Unions 2014 Non-Safety Employee Trust

Scheduled Board Meeting

Thursday, March 20, 2025

MINUTES

Attendance: Ed McNeil, Floyd Allen, Keith Flynn, Violet Gjorgjevski, Jennifer Crosby, Alan Kort, Michael Pavlick, Brian Lee

Meeting called to order at 9:02am

Suspended regular order of business

Presentation from Fifth Third

- Introduction of Alan Kort who will be handling VEBA's investments once Brian Lee retires
- New administration has created concerns
 - Legitimate concern over government debt, but Trump acts like a bull in a China shop
 - Tariffs are being used as a bargaining tool and is beginning to work re Mexico and China
 - Feels optimistic with discussions becoming more reasonable and less volatile
- S&P is looking better despite volatility in the markets
- Fixed Income Market – more value coming out of the fixed income portfolio
 - Interest rates are more normalized
- Investments are within the guidelines
 - 31.6% in equity
 - Fixed income 68.4%
 - Market appears to be coming back
 - Good economic conditions and corporate profits are rising
 - Keith Flynn: what about tariffs—how will they affect VEBA?
 - Short term increase in inflation
 - Economy not price driven
 - Will negatively impact portfolio temporarily
 - Large part of American economy is service based
- Total Holdings at almost \$47million
- Brian Lee: after 40 years doing this, best step to take is stay the course as long as the structure of portfolio sound, which it is
 - Moderately conservative
 - Nothing in the numbers reflect a recession at this time

Regular business

BENESYS REPORT

- Statement of Financial Position
 - Total Assets \$53,452,283
 - For as many participants who have been added versus no longer participating resulted in no net increase/decrease

INVOICES

Den Cap#130699	Dated: 03/20/2025	\$ 617.85
Inland Press #5325011	Dated: 03/19/2025	\$ 2,201.93

- Floyd Allen: suggested e-signature from Board members for approval to pay invoices
 - BeneSys: already uses e-signature
- Moved and supported to pay

LEGAL

- Audit Documents from George Johnson
- Moving along very well per Gloria and BeneSys

OLD BUSINESS

- Annual meeting moved to April 24, 2025, same time and location (Triumph Church)
- Post cards have been sent to the printer for the participants

Motion to adjourn made and seconded

Meeting adjourned at 9:59am

City of Detroit Coalition of Unions 2014 Non-Safety Employee Trust

Board Meeting

Thursday, April 17, 2025

MINUTES

Attendance: Ed McNeil, Floyd Allen

INVOICES

Fifth/Third Equity #8197743	Dated: 01/08/2025	\$ 7,454.98
Fifth/Third Equity #8306363	Dated: 04/07/2025	\$ 6,882.36
Fifth/Third Fixed #8163744	Dated: 01/03/2025	\$ 16,043.89
Fifth/Third Fixed #8306364	Dated: 04/07/2025	\$ 18,362.12
Heritage Vision LP 0018	Dated: 03/31/2025	\$ 68.00
Heritage Vision NP 0019	Dated: 03/31/2025	\$ 90.35
Miller Cohen #17-17138	Dated: 02/28/2025	\$ 187.50
DENCAP #358890	Dated: 04/08/2025	\$ 739.96
BeneSys Inc. #131397	Dated: 03/31/2025	\$ 8,295.79
Humana #663792131	Dated: 03/14/2025	\$ 11,625.60
Miller Cohen #17-17138	Dated: 03/31/2025	\$ 500.00

- Moved and supported to pay

Meeting Adjourned to April 22, 2025

Extension of previous meeting to discuss pending audit from BeneSys

LEGAL – CLOSED SESSION HELD ON APRIL 22, 2025

City of Detroit Coalition of Unions 2014 Non-Safety Employee Trust

Scheduled Board Meeting

Thursday, June 5, 2025

Attendance: Ed McNeil, Floyd Allen, Keith Flynn, Jennifer Crosby, Violet Gjorgjevski

Meeting called to order at 9:04am

Approval of the Agenda-moved and supported

Approval of Minutes-moved and supported

CORRESPONDENCE

Financial Report-BeneSys

- No updated financials at this meeting
- Will have them for the next meeting

INVOICES

Miller Cohen PLC 17-17138 Dated: 04/30/2025 \$ 3,500.00

Humana #663792173 Dated: 05/14/2025 \$ 11,699.20

Moved and supported to pay

Motion made and supported to go into Executive Closed Session

Closed Session

Motion made to leave Closed Session

Old Business

Motion made to not pay the BeneSys invoice presented earlier because they are not honoring the contract by providing the information that the Board is entitled to

Moved and supported

New Business

Motion made to adjourn at 9:50am

Moved and supported

City of Detroit Coalition of Unions 2014 Non-Safety Employee Trust

Scheduled Board Meeting

Thursday, June 19, 2025

Attendance: Ed McNeil, Floyd Allen, Keith Flynn, Jennifer Crosby, Violet Gjorgjevski

Meeting called to order at 9:06am

Agenda properly moved and supported

Previous minutes approved

FINANCIAL REPORT -- BeneSys

- Over \$56 million in total assets
- Participant contributions, Total investment income, and total fund expenses
- Net fund increase of over \$259k
- Net Fund Average for 12 months is over \$901k
- Average number of participants 2,011

INVOICES

DenCap #361024	Dated: 05/31/2025	\$ 739.96
Heritage Vision LP #0015	Dated: 05/31/2025	\$ 68.00
Heritage Vision SP #0016	Dated: 05/31/2025	\$ 104.25

Moved to accept Financial Report

Moved to accept all expenses, but BeneSys and there will be a closed executive session to discuss

LEGAL

Motion to enter closed executive session

Exited closed session 9:19am

Motion to adjourn 9:19am

City of Detroit Coalition of Unions 2014 Non-Safety Employee Trust

Scheduled Board Meeting

Thursday, July 3, 2025

Attendance: Ed McNeil, Floyd Allen, Keith Flynn, Jennifer Crosby, Violet Gjorgjevski

Meeting called to order at 9:03am

Moved to accept agenda

CORRESPONDENCE

None to date

Floyd Allen following up re eligibility with the City of Detroit
He will need an additional week to review

FINANCIAL

Invoices

Humana #663792179 Dated: 06/14/2025 \$ 11,210.20

Recent BeneSys Invoices

BeneSys #132636 Dated: 04/30 2025 \$ 8,045.58

LEGAL

None

OLD BUSINESS

None

NEW BUSINESS

None

GOOD AND WELFARE

Rita Ford from Golden Dental passed away

Ed McNeil: very sad passing and he wished his condolences

Motion made and supported to adjourn meeting at 9:12am

City of Detroit Coalition of Unions 2014 Non-Safety Employee Trust

Scheduled Board Meeting

Thursday, July 17, 2025

Attendance: Ed McNeil, Floyd Allen, Keith Flynn, Violet Gjorgjevski, Jennifer Crosby

Meeting called to order at 9:05 am

Agenda moved and accepted

Meeting Minutes moved and accepted

CORRESPONDENCE

None

FINANCIAL REPORT— Violet Gjorgjevski, BeneSys

Total assets over \$52 million

YTD Income increase of more than \$7 million

Total Fund Increase of more than \$6 million after expenses

Average participant count of 2,010

INVOICES -

Heritage Vision LP #0016	Dated: 06/30/2025	\$ 97.30
Heritage Vision NP #0015	Dated: 06/30/2025	\$ 68.00
DenCap #361409	Dated: 07/01/2025	\$ 739.96

Approved

LEGAL

Moved to closed executive session

Approved at 9:22am

Closed executive session

Motion made to come out of closed session

Approved at 10am

OLD BUSINESS

NEW BUSINESS

Motion approved to adjourn at 10am

City of Detroit Coalition of Unions 2014 Non-Safety Employee Trust

Scheduled Board Meeting

Thursday, August 7, 2025

ATTENDANCE: Ed McNeil, Floyd Allen, Keith Flynn, Violet Gjorgjevski, Jennifer Crosby

Meeting called to order at 9:06am

Meeting Minutes approved

CORRESPONDENCE

DENCAP sent information regarding a new program

FINANCIAL REPORT (Violet Gjorgjevski)

FINANCIAL

Invoices

Miller Cohen #00427 Dated: 06/27/2025 \$ 3,687.50

Adrienne Bush #CDAVR0725 Dated: 07/28/2025 \$2,400.00

Gjorgjevski understands that the BeneSys invoices are being withheld, but it was still listed on her report

Fifth Third will present at the next meeting

LEGAL

Motion made to enter closed executive session

Approved about 9:15am

(Closed Session)

Motion made and supported to exit closed session about 10:07am

OLD BUSINESS

DENCAP renewal for 2026

Ed McNeil was able to negotiate lower rates

Moved to approve the renewal was seconded

NEW BUSINESS

None

Motion to adjourn made and seconded

Meeting adjourned at 10:08am

City of Detroit Coalition of Unions 2014 Non-Safety Employee Trust

Scheduled Board Meeting

Thursday, August 21, 2025

ROLL CALL: Ed McNeil, Floyd Allen, Keith Flynn, Michael Pavlick, Alan Kort, Jennifer Crosby,
Violet Gjorgjevski

Meeting Called to Order at 9:02am

Approval of Agenda

Moved and seconded

FINANCIALS –

Presentation from Fifth Third—Alan Kort

- Quarterly Review of the Market
 - “Liberation Day” Selloff—wild ride, but stock market has rallied; up by 4.5% from the beginning of the year
 - Labor market remains strong, but slightly weaker
 - Feds increasing rates that will likely impact labor market
 - U.S. Dollar is down and International markets have continued to outperform the U.S. due to tariffs
 - Very volatile, but earnings per share continues to rise
 - GDP is rising
 - China is selling U.S. Treasury bonds (\$400 billion), but comparatively less significant because U.S. Treasury bonds are more than \$30 trillion
- Portfolio Analysis
 - Well Positioned because investment plan reflects a full cycle
 - Allocation between fixed assets and equities remains 70/30
 - Strong diversification in the portfolio
 - Credit quality of investments is primarily AAA, AA, and A (roughly 81% of investments)
 - Fixed income slightly behind in performance; up 5.4 versus 6.2%
 - Total holdings over \$54 million—total earnings \$2.8 million YTD

Presentation from BeneSys—Violet Gjorgjevski

- YTD over \$7 million net fund increase (about 15% increase)
- Floyd Allen: that is a significant increase; typically, 5% increase

- Ed McNeil: decrease in participant by 270
 - Violet: frozen accounts—that number fluctuates
 - Jennifer: 253 accounts are frozen and the remaining difference would be from participants who have passed away

- Invoices

DENCAP #363032	Dated: 08/01/2025	\$ 739.96
Fifth/Third Equity #8416255	Dated: 07/07/2025	\$ 7,803.34
Fifth/Third Fixed #8381509	Dated: 07/02/2025	\$ 18,346.36
Heritage Vision LP #0015	Dated: 07/31/2025	\$ 68.00
Heritage Vison NP #0016	Dated: 07/31/2025	\$ 97.30

 - Moved to pay seconded
 - Floyd Allen had an emergency and had to leave the meeting at 9:56am
 - Will be available to continue meeting at 11am
 - Violet inquired as to whether the negotiated contribution is going to change and if provider will be changed
 - Ed: negotiations are behind and no update and VEBA looking at other options for provider, but nothing firm yet

Meeting in recess at 9:58am to be continued at 11am

Continuation of VEBA Meeting 8.21.25

ROLL CALL: Ed McNeil, Floyd Allen, Keith Flynn

Meeting resumed at 11:08am

Motion made to enter closed session

Seconded

Closed Session began at 11:09am

Closed Session concluded at 11:38am

OLD BUSINESS

N/A

NEW BUSINESS

Will continue executive session on Tuesday August 26 at 9am

Motion made and seconded to adjourn the meeting

Meeting adjourned at 11:40am

City of Detroit Coalition of Unions 2014 Non-Safety Employee Trust

Scheduled Board Meeting

Thursday, September 4, 2025

ATTENDANCE: Ed McNeil, Floyd Allen, Keith Flynn, Violet Gjorgjevski

Meeting called to order at 9:06am

Motion made to receive previous minutes

Moved and seconded

CORRESPONDENCE

Invoice

Miller Cohen #00557 Dated: 08/17/2025 \$ 1,237.50

Moved and seconded

FINANCIAL – Violet Gjorgjevski

Invoices

BeneSys invoice

Humana #663792171 Dated: 08/14/2025 \$ 11,278.60

Motion made and seconded to pay Humana

Increase in contributions in 2025 from DWSD

- Verified that it was correct

Moved to Enter Closed Executive Session at 9:13am

Moved and seconded

Entered Closed Executive Session at 9:13am

Exited Closed Executive Session at 9:28am

NEW BUSINESS

N/A

OLD BUSINESS

N/A

Motion made to adjourn

Seconded

Meeting adjourned at 9:29am

City of Detroit Coalition of Unions 2014 Non-Safety Employee Trust

Scheduled Board Meeting

Thursday, September 18, 2025

ATTENDANCE: Ed McNeil, Floyd Allen, Keith Flynn, Violet Gjorgjevski, Jennifer Crosby

Meeting called to order at 9 am

Agenda approved and seconded

Meeting minutes approved and seconded

FINANCIAL—Violet Gjorgjevski

Invoice

DENCAP 364107	Dated: 09/08/2025	\$ 641.50
Miller Cohen PLC	Dated: 08/22/2025	\$1,306.25
Heritage Vision LP #0015	Dated 08/31/2025	\$ 74.80
Heritage Vision NP #0016	Dated 08/31/2025	\$ 97.30

Moved to pay and seconded

The following invoices have been paid:

Adrienne Bush	Dated: 07/28/2025	\$ 2,400.00
Humana #663792171	Dated: 08/14/2025	\$ 11,278.60
Miller Cohen #00557	Dated: 08/17/2025	\$ 1,237.50

Appeal received 2677117013

- Requesting that claims be paid outside of 18 month deadline
- States that they were unaware
- Floyd Allen: cannot go back beyond 18 months per IRS guidelines
 - Asked for definition of participant identifiers
 - Jennifer Crosby: Service/vested retiree = eligible for full pension due to service (30 yrs) and retired after Jan 1, 2014; considered vested for the new pension plan
- Ed McNeil: participant was aware from previously using the benefit
- Motion made to deny approved and seconded
- General Counsel will draft correspondence explaining the denial

Floyd Allen: requested information relating to the approximately 260 individuals with frozen accounts due to early retirement

- Asked for response to information requests via email
- Violet Gjorgjevski indicated that she sent an email answering Floyd Allen's questions on Tuesday
- Includes a spreadsheet dealing with Retirement Status
 - "Early Retirement Gen. City"
 - Violet Gjorgjevski: this is how the information is received from the City
 - includes "Claims Paid All Time"
 - Now, the amount of claims paid for those impacted is roughly \$160k
 - Claims that the spreadsheet includes all of the 260 individuals with frozen accounts

Jennifer Crosby: service retiree prior to 2014 with two separate retirement types

- Floyd Allen asked BeneSys to provide more details via email

Jennifer Crosby: raised issue re an individual on an early retirement who has been receiving premiums for Humana

- Reviewed with BeneSys attorney who will be providing more information to General Counsel

LEGAL

Motion made to enter closed session seconded

Entered Closed Session at 9:44am

Left Closed Session at 10am

NEW BUSINESS

OLD BUSINESS

Motion made to adjourn the meeting at 10:02am

Seconded

City of Detroit Coalition of Unions 2014 Non-Safety Employee Trust

Scheduled Board Meeting

Thursday, October 2, 2025

ATTENDANCE: Ed McNeil, Floyd Allen, Keith Flynn, Violet Gjorgjevski, Jennifer Crosby

Meeting called to order at 9:10 am

Agenda approved

Meeting minutes approved

CORRESPONDENCE

None at this point

FINANCIALS—BeneSys

None at this point

Moved to pay with the exception of BeneSys

Humana enrollees who were early retirees roughly 9 individuals

- Motion made that Humana coverage for early retirees be stopped and that they receive notice, if they have not already done so
- Ed McNeil asked for more information including date of enrollment
 - BeneSys will send Ed McNeil an email on when individuals were enrolled
- Motion tabled until executive session

LEGAL

Motion made to go into closed executive session at 9:21am

Exited closed executive session at 9:47am

OLD BUSINESS

NEW BUSINESS

Motion made to adjourn at 9:49am

City of Detroit Coalition of Unions 2014 Non-Safety Employee Trust

Scheduled Board Meeting

Thursday, October 16, 2025

ATTENDANCE: Ed McNeil, Floyd Allen, Keith Flynn, Jennifer Crosby, Mark Mueller, Darris Garoufalis

Meeting called to order at 9:03 am

Motion made to accept previous minutes

Approved

Report from TMR – Mark Mueller

- Most competitive results with Humana and HAP
- HAP:
 - \$18 per month savings matching Humana (\$150 per month)
 - One year rate guarantee not to exceed 13.5%
 - \$0 premium plan for members aging into the plan
 - Match Humana plan
 - Below stipend amount
- Humana:
 - \$150 per month
 - \$2100 max deductible
- Priority Health:
 - \$160 w/ no rate increase
- Recommending HAP
- Must have a decision within 7 days

Ed McNeil: will discuss internally and get back to them

Financial Report—Jennifer Crosby

- Over \$59 million in assets
- \$9.2 million income for the year
- 1876 participants

Invoices

DENCAP 365097	Dated: 10/03/2025	\$ 641.50
Miller Cohen PLC #01317	Dated: 10/02/2025	\$1,581.25
Heritage Vision LP #0015	Dated 09/30/2025	\$ 74.80
Heritage Vision NP #0016	Dated 09/30/2025	\$ 97.30

Motion made by Floyd Allen to pay
Approved

Ed McNeil: 9 individuals on Humana plan who are early retirees

- Confirmed by Jennifer

LEGAL

Motion made to enter executive closed session
Approved

Entered closed executive session at 9:27am

Exited closed executive session at 10:14am

OLD BUSINESS

- HAP vs Humana plan
 - \$150 plan and stop gap of 13.5% and same exact plan that we have
 - Not the \$0 plan
 - Motion made and approved to accept the HAP plan
 - McNeil: General Counsel will convey acceptance to Mark Mueller

NEW BUSINESS

- Moved to accept report from Fifth Third
- Will be scheduled for the subsequent meeting

Motion made and supported to adjourn at 10:20am

City of Detroit Coalition of Unions 2014 Non-Safety Employee Trust

Scheduled Board Meeting

Friday, November 7, 2025

ATTENDANCE: Ed McNeil, Floyd Allen, Jennifer Crosby

Meeting called to order at 9:05 am

Meeting minutes accepted

Agenda approved for the meeting

FINANCIAL

Invoices

Invoices

Miller Cohen PLC #01127	Dated: 9/05/2025	\$ 825.00
Fifth/Third Equity #8527095	Dated: 10/06/2025	\$ 8,426.59
Fifth/Third Fixed #8492072	Dated 10/02/2025	\$ 18,172.92
Humana #663792075	Dated 10/14/2025	\$ 11,499.40
Transfer Trust Account 51-51-003-966507 to benefits Account #07916180180		\$250,000.00

- Moved to pay
- BeneSys May-Oct outstanding

BeneSys Report

- Received information from the new HAP plan
- Notice will be sent out to participants in the next couple of days
- HAP will also be sending out notices as well
- 9 individuals who are early retirees who were enrolled in Humana
 - Remain on coverage until change made to HAP
 - Notice will go out to the nine individuals
- Motion made to send the letter to the nine individuals
- Rate for HRA still not determined at the bargaining table

Move to adjourn and approved

Meeting adjourned at about 9:15 am

City of Detroit Coalition of Unions 2014 Non-Safety Employee Trust

Scheduled Board Meeting

Thursday, November 20, 2025

ATTENDANCE: Ed McNeil, Floyd Allen, Keith Flynn, Violet Gjorgjevski, Jennifer Crosby

Meeting called to order about 9:10am

Motion made and seconded to approve the agenda

Motion made and seconded to approve the minutes from the last meeting

FINANCIAL REPORT — Violet Gjorgjevski

- Over \$59 million in assets
 - Benefit payout less than \$1million

Invoices

DenCap #365312	Dated 11/03/2025	\$641.50
Heritage Vision LP #0013	Dated: 10/31/2025	\$ 74.80
Heritage Vision NP #0014	Dated: 10/31/2025	\$ 97.30

- Motion made and seconded to pay the invoices, except for BeneSys
- Ed McNeil: still no agreement between AFSCME and the City
 - Ed McNeil will follow up with AFSCME re the City's rate of contribution to the VEBA
- Tax return for 2024
 - Needed to be filed earlier this week per George Johnson
 - Ed McNeil signed authorization and the tax return was filed on time
 - Motion made and seconded to approve the filing
- Transition Letter re Change to HAP
 - Keith Flynn will review the form that participants will be filling out to begin HAP coverage

LEGAL REPORT — Keith Flynn

- Motion made to move into executive session at 9:30am
- Regular order of business resumed at about 9:55am

Meeting adjourned at 9:57am

City of Detroit Coalition of Unions 2014 Non-Safety Employee Trust

Scheduled Board Meeting

Thursday, December 4, 2025

ATTENDANCE: Ed McNeil, Floyd Allen, Keith Flynn, Violet Gjorgjevski, Jennifer Crosby

Meeting called to order about 9:03am

Agenda approved

Motion made and supported to accept the meeting minutes from last meeting

FINANCIALS

Invoices

Humana #663792141	Dated 11/14/2025	\$11,499.40
GJC CPA'S & Advisors #106629	Dated: 06/20/2025	\$ 2,500.00
Inland Press #8277011	Dated: 11/24/2025	\$ 1,974.81
Miller Cohen, PLC #01863	Dated: 11/08/2025	\$ 1,443.75

Motion made and seconded to pay the invoices, except for BeneSys

- Negotiations completed at City of Detroit—2% as before

LEGAL

Motion made to enter executive session at 9:07am

Left executive session at 9:14am

Motion made to adjourn and seconded

Meeting adjourned at 9:15am

City of Detroit Coalition of Unions 2014 Non-Safety Employee Trust

Scheduled Board Meeting

Thursday, December 18, 2025

Roll Call: Ed McNeil, Floyd Allen, Keith Flynn, Violet Gjorgjevski, Jennifer Crosby, Scott Sobczyk (TMR), Darryl Hibbett (HAP), Darla Johnson (HAP)

Meeting called to order about 9:02am

Approval of minutes from the last meeting

- Moved and supported

Motion made and seconded to suspend ordinary business

Presentation from Scott Sobczyk (TMR)

- HAP benefits identical to what participants had under Humana
- Worked with HAP to get letters and cards out to participants who were on Humana and they will automatically be moved over
- Letters went out to all participants offering coverage

Presentation from Darryl Hibbett and Darla Johnson (HAP)

- Introduced themselves and explained that Darla Johnson will be the direct contact with the VEBA
- So far, 60 participants have signed up for coverage with HAP
- Scott Sobczyk: Discussing a quarterly mailer to all participants
 - No phone numbers
 - Floyd Allen: we need to discuss providing phone numbers due to privacy concerns
- Scott: hearing from participants that they were unaware of the HRA and so they are informing them as they reach out
 - Violet Gjorgjevski: 1900 eligible and no phone numbers b/c none were provided by the City
 - Jennifer Crosby: not all are 65 or older
- Ed McNeil: will be setting up a participant meeting and will keep HAP informed
- Darryl Hibbett: will set up a marketing budget to get the word out to participants

Moved back into the agenda at 9:16am

FINANCIALS (Violet Gjorgjevski)

Invoices

DEN CAP #367165	Dated 12/04/2025	\$641.50
Heritage Vision LP #0015	Dated: 11/30/2025	\$ 74.80
Heritage Vision NP #0016	Dated: 11/30/2025	\$ 97.30

Motion made and seconded to pay the invoices, except for BeneSys

Rolling income for last 12 months
Over \$60 million in assets versus \$47 million last year
Total fund investment income over \$1million
Total benefits paid out \$102k

Moved to accept financial report and seconded

LEGAL

Moved to enter executive closed session at 9:22am

Moved to leave ordinary business at 9:24am

Motion made to adjourn seconded

Meeting adjourned at 9:25am