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Loudoun County Public Schools, Special Committee on Retiree Health Benefits, Thursday, August 14, 2025

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[00:00:04] good morning everybody i'm so excited that y'all are here i called to order this august what is it 14th 2025 select committee on retiree health benefits and first i want to um thank you all again for being here and i will keep it as brief as possible as i could possibly because i'm not really ever brief because i want to get straight to the agenda i want y'all to know that i appreciate all of you giving your time to work along with us and i'm looking forward to getting to know you

[00:00:39] and learning alongside with you the board created this committee because we value your hard work and all of the years y'all have dedicated to lcps and while it may not always feel like it we do listen and respect the voice of our teachers staff and employees and retirees when this topic came up during the budget i think we all i i'm just and uh ms chernoff and ms chandler can correct me but I feel like we all felt it came a little too quickly and I felt and I guess I'll speak for

[00:01:17] myself when I say that at the time I didn't feel like there was I felt like there was too much information it was coming at us too fast and I didn't feel like I could understand everything at the time and so that I could make a real educated decision on and this is a really important topic so I encourage everyone to ask questions to share insights in their perspectives which will help us build a foundation to move forward.

[00:01:43] So to get us started, the therapist and me, let's go around and briefly introduce ourselves. Y'all are lucky I didn't bring instruments or angel cards or something to start off our meetings. State your name,

your position, and what you hope to gain from these exploratory meetings.

[00:02:02] My name's Melinda, and I am the representative for the Dulles District, chair of the board, and also chair of the select committee. And I'm here to listen to all your information and all perspectives. I think I also want to mention that next time, I think we're going to have like a more of an equal looking area.

[00:02:23] And I think we could, because I think they did it because everybody would have backs too. But if we have two videos, I think we'll be fine. So that's me. I'm here to listen to all information and all perspectives. And we will start with. Welcome.

[00:02:41] I'm Eric Stewart, principal at Harmony Middle School. It's my 12th year there. It's my 37th or 38th in Loudoun County Public Schools. I started in 88 with Ken Culbert at Loudoun County High School and prior to Dr. Hatchick's term as superintendent. Good morning everyone. I'm Lauren Chernoff. I am the Leesburg representative and I'm very proud to be a part of this.

[00:03:05] I echo what the chair said and when over 100 people showed up at my town hall on this topic I knew. I mean I kind of already knew but I really it solidified that this is really an important thing to take on. so i'm so grateful that you're here to either listen or participate you're retired so you should be off having trips and doing fun things but instead you're here fighting for this so i just so appreciate it and we're glad you're here thank you good morning i'm denise powers i've lived in laden county for 50 years and i retired in 2015 from laden county schools i've been active with

[00:03:44] laden county school since 1981 i've had three children graduate from the high school here um i'm here primarily to protect and promote what is due to the retirees and i think there's misinformation and i want to see going forward that the school board listens and understands thank you good morning i'm david polandzi i retired after 30 plus years as a business teacher nearly 20 of those years in loudon county public schools i serve as the president of loudon county sorry loudon retired educators association which was founded by loudon county public school

[00:04:24] retirees in 1951 to serve our community through volunteer work i want to thank you for including retirees on this committee it's important to hear directly from the retired lcps employees about the impact of proposals from administration and i believe this committee is setting a positive precedent for future school board committees as you may know it can be challenging for retirees to stay informed about changes presented to the school board during the many community meetings and budget presentations held throughout the school year going forward it would be beneficial to establish direct communication with retirees when initiatives that affect them are on your agenda this could be accomplished through the retiree benefits office if

[00:05:01] directed by the school board I look forward to our discussions during these special committee meetings thank you hi good morning everyone I'm April Chandler and I serve as the Algonquian representative on the school board I'm I'm very pleased to be included in this committee, and I'm happy to be here to listen to your perspectives and to learn.

[00:05:22] And I am just completely delighted to see how many people are here this morning. So I'm excited to kick off this work with you. Hi, I'm Mike Wagner. I'm a project coordinator for planning and GIS services in support services.

[00:05:38] I'm just interested in learning more about the retiree health benefits and being part of discussions about this. And I'm Chris Bennett. I'm the Executive Director in Human Resources and Talent Development, and we are here to provide historical information this morning.

[00:05:58] Good morning, everyone. My name is Kimberly Brown, and I'm the HRTD Director over Employee Benefits, Leave, and Disability. And I'm here just to provide the historical context and to hear and learn and understand from the retiree's perspective. Good morning. Sharon Willoughby, Chief Financial Officer. I'll mirror what my colleagues have just stated.

[00:06:20] here to just share information as well as hear the different perspectives okay so thank thank y'all for sharing who you are your who and your why and as my therapy background requires me to start with a statement to provide some clarity about parameters I'm gonna read this statement before every meeting to ensure we're all on the same page the special committee will receive information

[00:06:59] regarding LCPS retiree health benefits including key historical background the evolution of related policies and an overview of current practices committee members are completely encouraged to ask questions and engage in discussion focused on past and present aspects of the program we do have a caveat that discussions related to the future of retiree health benefits such as proposed plan changes premium structures or other potential modifications are outside the scope of this committee because as such the discussions related to the future

[00:07:36] benefits will need to be addressed through the collective bargaining process and if such discussion arises I will do my best to redirect the conversation and to remain within the intended focus on historical and current information do you guys have any questions about that or no yes sir the only question I have is when we do Q&A we're going to wait till the end of the presentation or as we go along we have some a space at the end of the presentation so I mean I do want to be formal but a little informal at the same time you know I want to strike that balance so if it's really pressing but

[00:08:16] I think just for organizational sake it's better at the end okay public comment we have no public comment okay so we will continue with our information item which is 3.01 Department of Human Resources and Talent Development retiree health benefit present presented by mr. Chris Bennett HRT director and Kimberly Brown HRT director so good morning everyone so I'll defer to you miss Mansfield our first couple slides kind of we have already covered we've

[00:08:53] covered our introductions we also have our calendar structure for the special

[00:08:59] committee so I don't know if you would like to speak to that or just kind of

[00:10:13] okay so we will move on to the overview of retiree health benefits all right Thank you, Ms. Mansfield. And I'm going to actually turn things over to Kim Brown, who's our HRTD Director for Employee Benefits.

[00:10:30] Take it away. Thank you, Mr. Bennett. As I introduced myself earlier, my name is Kimberly Brown. I am relatively new to Loudoun County Public Schools, but I am already proud to be part of a team that puts so much heart into making LCPS an employer of choice. The benefits crew I've joined is fantastic.

[00:10:47] They're smart, they're hardworking, and genuinely committed to taking care of our people. And so it's great to be here and work alongside them. One of the key strategies outlined in LCPS's strategic

plan to strengthen its position as an employer of choice is the commitment to offering competitive salaries and benefits.

[00:11:07] So today's discussion will focus on the benefits available to eligible retirees, including medical prescription, dental, and vision insurance. These retiree offerings represent just one part of the broader work led by HRTD, the Human Resources Talent Development Department, as we strive to deliver high-quality, balanced benefits that support all employees throughout their careers and into retirement.

[00:11:31] While many of you may bring valuable experience and insight to the topic, we're going to begin with a brief activity to ensure we all share a common understanding and vocabulary. Because this is a public meeting, we want to be mindful of those listening in and avoid assuming prior knowledge.

[00:11:47] So this way, we all start on the same page. So to kick things off, we'll engage in a short activity designed to, one, familiarize the group with key terms and concepts related to retiree benefits, two, explore what retirement benefits are being offered by LCPS's K-12 counterparts, and three, understand how LCPS compares to those peer offerings.

[00:12:11] And so I know that the committee has the slides before them, so if you'll take a few moments, the answers are on the next slide, so don't look ahead. You can try to match the employers that are there on the left side of the screen with the corresponding columns of benefits offered.

[00:12:29] So at the top of each of those columns will be an employer, and the vertical column will represent the benefits that are offered. Next time, can we have it on each paper?

[00:12:58] Because I can't read it. And can you guys read it as well? You got the large print ones? Y'all are smarter.

[00:13:20] to an age where just okay thank you very very much well as everybody reads through the benefit offerings i'm going to just take a moment to define a few terms that you'll see the first is vrs which stands for virginia retirement system see the term subsidized which means a portion of the cost to participate in the insurance plan is paid by the employer premium this is the amount paid to participate in the insurance plan and we often talk about premiums on a monthly basis

[00:14:00] You'll see RHRA, which is the Retirement Health Reimbursement Account. This is a tax-free, employer-funded account that reimburses retirees for eligible health care expenses and insurance premiums in retirement. Shall we move on?

[00:14:21] I just want to move on. Yeah, I think everybody's. Yes, moment the answers. You can see here some of our K-12 counterparts and the benefits that they offer. So we can pause here. Does anyone have any questions about what a category or box is describing?

[00:14:40] And then we wanted to take a moment just to prompt, does anything stand out to you as we take a look at this chart? I have a question. You have Fairfax County.

[00:14:57] You said they're non-subsidized. They do give \$100 towards the medical for the ERFC.

[00:15:13] And then for the others, it's a percentage by the number of years you've worked there. So I do question that. And down at the bottom, you have non-administrative staff are not enrolled in VRS.

[00:15:33] The FCERS, that's food services and transportation, PT teachers, operational staff, that's part of that retiree. So I just wondered, you know, where that information came from, that, you know, you said

that they weren't subsidized.

[00:15:56] I can take this back and do some research. I know that we gather these pieces of data from our counterparts, so I can make sure that we verify we are displaying the information accurately. Yeah, yeah, yeah, right.

[00:16:11] Yeah, because at the top, you have non-subsidized, but then at the bottom, you do. So I guess that, you know, because I do know that they are subsidized. Okay? Thank you. Thank you. You can move forward.

[00:16:36] So as we move forward, it's important to establish the authority that empowers us to manage retirement benefits for our employees. So Virginia Code 22.1-85, this statute allows for any school board to establish a fund for the payment of hospital, medical, surgical, and other related services for its officers, employees, and their dependents.

[00:16:57] These payments can be made from funds appropriated to the school board or through payroll deductions in accordance with state and federal law. LCPS Policy 7628. This policy further reinforces our authority by stating that the school board will provide retiree health insurance and other benefits to eligible retirees and their dependents contingent upon budgeted and appropriated funds.

[00:17:23] And finally, we have LCPS Regulation 4175. This regulation outlines the management of the self-insurance fund, specifying that the fund balance must maintain no less than two months of annual claim expenditures. So these benefits are supported through our self-insurance fund, which is financed by county appropriations as part of our annual budget and employee premium contributions.

[00:17:49] The business and finance team will be providing a financial overview, including information on the budget and premiums during the next special committee meeting. So while we're here, I do want to take a moment to clarify what self-insurance means in this context.

[00:18:05] When we say we're self-insured, it means that we directly cover the cost of medical care for employees or retirees enrolled in our plan. Here's how it works. For a routine doctor's visit, a covered individual visits a doctor, and the total cost of the appointment is \$100.

[00:18:21] The covered individual may pay a co-pay to the provider. The remaining \$80 is billed to us, LCPS, through our insurance carrier, and we, LCPS, pay that balance. So as we observed in our earlier activity, Loudoun County Public Schools provide substantial retiree benefits funded through the Self-Insurance Fund.

[00:18:45] These benefits include medical, prescription drug, dental, and vision coverage. And in addition to the health-related benefits, LCPS offers financial supplements at retirement. So we have the salary supplement, which is a one-time payment equal to half of a percent of the final annual salary multiplied by the number of years of service to LCPS.

[00:19:08] And the maximum payout here is \$2,500. Then there is the sick leave payout. Retirees receive 25% of their daily wage for each day of unused sick leave. This payout is capped at 25% of the previous year's average teacher salary.

[00:19:26] And through participation in the Virginia Retirement System, Loudoun County Public School retirees may also receive a monthly reimbursement credit to offset a portion of their health insurance

premium. Beyond retiree benefits, the Health Insurance Fund also covers several key operational and administrative expenses.

[00:19:49] So it includes personnel and administrative costs of 6.5 FTE, so administrative staff who supports both active employees and retirees, both pre- and post-65 retirees with customer service and plan guidance. We have administrative services, which includes access to medical provider networks, billing and claims management, and other services tied to plan participation.

[00:20:13] This also includes benefit consulting fees for plan design and strategy support. The fund also pays premiums for fully insured medical coverage for post-65 retirees and their enrolled dependents.

[00:20:29] These individuals are covered under our Medicare Advantage Plan, which is separate from our self-insured offerings. The majority of the expenses, however, of the self-insurance fund used to support retiree health insurance comes from claims related to prescription drug, dental care, vision services, and medical coverage.

[00:20:51] These costs reflect the comprehensive nature of the county's self-insurance health benefits. Importantly, we wanted to point out that pre-65 retirees receive the same health care plan and some of the things that are covered under that health care plan are listed on the screen. They receive the same health care plan and covered services as active employees ensuring continuity of care, equitable access, and a seamless transition into retirement.

[00:21:15] To qualify for retiree benefits through LCPS, employees must meet specific criteria tied to their Virginia Retirement System status and LCPS service history. So general retirement eligibility, one must be eligible to retire under the Virginia Retirement System and must begin drawing their VRS benefits immediately upon separation from LCPS.

[00:21:42] And they must meet these eligibility requirements based on their most recent hire date. So for health insurance eligibility, employees must be hired prior to July 1, 2013, and the following conditions apply. 15 years of full-time service with LCPS, and they must be enrolled in a medical and prescription drug plan for at least three consecutive years prior to retirement, and this enrollment requirement also applies to any covered dependents.

[00:22:12] And for the financial supplement eligibility, for salary supplement and sick leave payout, One must have at least 10 years of cumulative full-time service with LCPS, and for the health insurance credit, which is through Virginia Retirement System, one must have at least 15 years of total creditable service as recognized by the Virginia Retirement System.

[00:22:33] So we keep retirees up to date on policy changes, eligibility requirements, benefit offerings, and any changes to coverage or premiums through multiple channels. So we have the employee handbook updated regularly to reflect current policies.

[00:22:51] We have, if you flip to the next slide, a semi-annual newsletter, which highlights important updates, reminders, and seasonal health tips. Then we also have our dedicated benefits website, which is a centralized hub for all plan details, forms, and contact information.

[00:23:08] So our benefits team delivers exceptional customer service and personalized support assisting retirees with any coverage questions, claims and billing concerns, plan navigation, and enrollment support. So whether it's a quick question or a complex issue, this team is here to help.

[00:23:26] So the school board has managed eligibility for retiree health care over time to address changing conditions and to ensure the sustainability of all LCPS employee benefits, including the retiree benefits.

[00:23:43] So the policy was originally established on June 13th of 1972 and has been actively maintained and revised over time. So the next few slides are going to review updates that have been made to the policy, but we're going to limit our scope to the past 15 years.

[00:24:01] And so the first change that we'll review, December 8, 2009, this set a new retiree eligibility at 10 consecutive years of full-time service with employees hired before July 1st of 2009 grandfathered under the previous five-year rule for medical coverage.

[00:24:22] Are we good? I'm not sure. Shall I continue?

[00:24:51] So does anybody have any questions so far? We might as well. Yeah, this comes from slide number seven or nine, actually. It's covered on both. But, 9, you talked about the health insurance credit, and that's the health insurance credit that we receive through VRS.

[00:25:11] Is that something that's mandated by the state, or is that something that LCPS opts into? That is something that LCPS opts into. So there's a cost to LCPS for that item? Okay. Do we happen to know what that cost is per person, or does it?

[00:25:29] I don't have that number, but I can defer to the business minds, and I'm sure we can get that. Okay. That's curious. I guess the question is, though, the monies for the VRS credit comes from LCPS, that subsidy.

[00:25:47] Is Loudoun Schools paying that? It changes from year to year. Yes, we participate in the plan that allows our retirees to have access to that health insurance premium. Yes. But we do not actively then manage what the premiums are year over year.

[00:26:06] But we contribute so that our retirees can participate in that plan. Do you contribute the total amount? For instance, it's \$4.50 a year per year. If you work for 20 years, it's \$4.50 times that that you're getting.

[00:26:23] And it does go up with inflation, et cetera, and changes. So, my question is, is Loudoun Schools paying the \$4.50 per year to VRS, or does the Virginia Retirement System give us that credit?

[00:26:43] Where's the money coming from? That's the question. I think it's a little more complex. Like, I think you're asking for a simple question, like that we cut a check for \$4.50, and then that VRS turns around and pays it back out, and it's not. I think it's built into the overall retirement structure that we pay for benefits for employees.

[00:27:01] So it's embedded is what I'm adding, but we can look a little deeper just to confirm. I'm still, sorry, still confused. So VRS is a separate entity, correct?

[00:27:18] And so we are, we opt in. Do we pay to opt in to that? Yes, I'm seeing. Yes. so we pay to opt-in but then is there like an another premium of some sort that information and when we do the financial overview next week we'll have more specifics to help show the paper trail cool thanks any other questions okay we

[00:27:55] can go back to the we're back okay you're back so the first change that we will discuss here this morning is from December of 2009 and this as I stated before, set a new retiree eligibility at 10 consecutive years of service. And there is a portion of employees that were grandfathered into the previous rule of five years for medical coverage. So what drove this change? We needed to control current operational costs and future

[00:28:28] OPEB liabilities in response to GASB 45. In March of 2015, there was a change that established a new framework for benefit eligibility. So it includes must be eligible for retirement with Virginia retirement system, hired prior to July 1st of 2013, and have at least 15 years of consecutive full-time service immediately preceding the date of retirement. And again, this is to maintain long-term fiscal viability of benefits. And so I'll pause here just to state that OPEB stands for Other Post-Employment Benefits, which are benefits like health insurance that retirees

[00:29:05] receive in addition to their pension. So these future costs can add up over time, and so we're required to plan for them under the Gatsby rule. And so it helps us to ensure we're responsibly managing long-term obligations and then protecting the financial health of the benefits program. So you understand what those acronyms mean there. And again, the business and finance team will be doing a deep dive into the financial pieces at the next committee meeting. Yes, we're ready.

[00:29:36] So in May of 2015, there was another change to the health insurance, which amended the policy to remove the requirement that the 15 years of full-time service must be consecutive. Instead, requiring that it just be cumulative and what drove the change was to align LCPS's policy with neighboring school divisions. In June of 2016 the salary supplemental benefit was changed and the change here was to reduce the salary supplement minimum and maximums by half to a new max of \$2,500 and a new

[00:30:08] minimum of \$500 and this again was driven by the need to plan for the need for plan changes because of increasing future liabilities next april 2024 again we re-established the requirement that 15 years of service in a full-time position must be consecutive we required medicare eligible covered employees to enroll in the medicare program and we introduced the critical shortage provision for retiree health care eligibility and this was to align with virginia

[00:30:43] State Code and VRS benefit eligibility requirements. And then also at the same time in 2024, the salary supplement and sick leave payout section was amended to create clear payout options to support beneficiaries after the loss of an eligible employee. So while discussing the loss of an employee is a difficult moment, it underscores an important truth that the decisions aren't driven by cost alone. They're also driven by compassion and responsiveness. And so this situation brought forward a circumstance that we hadn't previously anticipated, reminding us that the policies need

[00:31:19] to evolve to meet real human needs. And so, in closing, the intent of today's presentation was to provide a clear understanding of the structure, scope, and value of LCPS's retirement benefits. And we hope that it's evident that LCPS has thoughtfully and carefully refined its retiree health care offerings to maintain the careful balance between long-term fiscal responsibility and meaningful support for current employees and those moving into retirement. And so then And we have a moment here to pause for any points of clarification that I could make in just this section of changes or throughout the entire presentation.

[00:31:56] Yes, ma'am. Okay. I do have a question. I was very active for seven years trying to get the word consecutive change to cumulative. I'm one of the people that worked for the county, had to leave to get a

better job and I came back.

[00:32:15] So my years were not going to be counted. So I was very happy when Eric Hornberger worked to have that changed. I do not understand why it was changed back in April 2024.

[00:32:32] And if you look at the policy, what it states today, it still says it's contradictory. Policy 7628 says employees hired into a full-time position prior to July 1, 2013 are eligible for retiree medical dental vision prescription insurance so long as they have 15 cumulative years of full-time service with LCPS. The next sentence says, for employees who are rehired after a break in service, the employee's hire date will be the most recent date. So it's saying two different

[00:33:09] things. Yes, I may clarify. Practically speaking, as we apply this, if someone has a break in service and both of their hire dates are before the eligibility date we count all of the years of service if the first hire date was before 2013 and the second rehire date is post 2013 then the 15 years have that they are not eligible then for the retiree health insurance well but their most recent hire date does not make them eligible for the retiree health insurance.

[00:33:50] And so, yes, ma'am. When you mentioned that in, I believe, 2015, when it became cumulative, you said that that was because other school divisions were doing it.

[00:34:09] Do we know the reasoning from them? I mean, there has to be a bigger reason than we just want to be like our friends. No, I have. I can't speak to the rationale of other school divisions, but I can just share that there there is a constant competitiveness to gaining teachers and we want them to work in our division and so without very specific and tailored language

[00:34:48] it is really easy to just move here move there move here and then to gain these benefits in a way so we I think that it really is just language to mirror our competitors if you will so that we can retain the folks that are here so they don't jump over.

[00:35:06] That's kind of what I was getting at, is I'm wondering if it was an effort to gain retention and to be more appealing to employees. No, no, you're fine. And then to go back to consecutive, that's cost-driven?

[00:35:23] That decision was made out of cost analysis? Why go back if that was such a positive move? I mean, I taught for 17 years, and I left at different points to be home with my kids and different things. So I'll never get it, which is just the way the cookie crumbles. But also, it is a selling point, I think, and just curious why then that decision was made to go back.

[00:35:44] If it was cost-driven, it's cost-driven. Yes. I was not around when all those decisions were made. But I will say that the pool of people that this impacts is reducing just as we move forward and the 15-year requirement and as we get further from 2013 and eligibility, the number of people that this languished change diminishes.

[00:36:12] And it is to ensure that these retiree benefits are going to – I don't know how I was going to finish that sentence.

[00:36:27] So I will pause here, but just to say it is a cost-saving measure and to keep us competitive with folks and to have people want to be here and stay here for their careers. I just want to add, though, we're talking, when we say rehires, we have a lot of young women who decide to stay home with their children.

[00:36:49] We have people who have to transfer with their husband, partner, whatever. And so they come back and say they worked 10 years for Aladdin County. They didn't have a choice. I mean, they had a choice to stay home with their children. But why should they be punished?

[00:37:06] It's like saying, oh, you work for us 10 years, you're a great employee, but forget it. You know, that doesn't count. You're starting over. So I disagree with the fact that the rehire. And honestly, I think that policy 7628 needs to be clarified a little better than what it is.

[00:37:28] I think at this point that's up to collective bargaining and future and for them to negotiate that out, I think. I'm not quite sure how that whole thing is going on right now because I'm not supposed to, but I think that that would be something to discern because, you know, my aide, Kelly over there, did a great deep dive into looking at, like, Hornberger, what Hornberger had said, and unfortunately they did not record meetings at that time.

[00:38:02] And so, but there was some mention of those things in the notes that you're talking about, cumulative versus consecutive so I think I think that's a valid as a woman myself I totally understand that and get it because I don't think women should be penalized for that and at the same time we're talking now a smaller you know it it stopped at a period of time so something to be explored at the other level well and I would add if you think about people leaving to go to

[00:38:42] Fairfax or Prince William or whatever and they want to come back that's a recruitment tool you've got you worked in Loudoun for 10 years you left you want to come back you're gonna have that money or that time honored I mean okay any other questions but it was a good point to bring up yes this is a bit of a pivot if that's okay is that okay I was just thinking about slide 13 and 14 I know for me personally and I see the activity that's next so I'm kind of jumping ahead a

[00:39:20] little bit on what that is but I'm gonna just lay the framework here one of the things that is really important to me as a board member to understand from all that went down in this process which was really a learning process for us I mean we're we're not beyond saying we're we were a new board this was a new change and you know honestly I can only speak for myself but when the change was presented on a slide deck in the budget presentation and then blew by I was like okay you know like there's a lot that's just we you know I what I want to know is is there a clear process that is in place for communicating because on slide 13 you

[00:39:56] talk about how people are updated and the employee handbook and things like that and I'm kind of likening that for myself as a parent to like the student rights and responsibilities right like it's my responsibility as a parent to review that with my student each year you know analyze any changes and things like that and it comes every year so I'm hoping that that's maybe a process that we have and then you mentioned the newsletter and the different things the thing that I would like to see come out of this and again I don't know if this is crossing into a collective bargaining line, I don't think it is, is a clear set of protocols and procedures for updating our retirees when changes are coming. Because based off of our

[00:40:32] conversations from the budget process, it's my understanding that the previous way of doing that was through the budget process and through the budget presentations. And I'm just wondering if we can do better on our end as a school board and as a division to front load anything that's a massive shift i mean even small shifts make a difference but this was a pretty it's it became bigger than i knew and so i'm not trying to knock the way it was done in the past at all but i just know that for myself like the

transparency and the communication and you know i i never want anyone to feel blindsided and that was a common theme that came out of this afterwards and so whatever

[00:41:10] we can do to to minimize those things along the way is a big goal of mine coming out of this because the nitty-gritty of the finances and the retiree, you know, I tried to do my best to learn, but I'm not an expert in that area. But I am in charge of making sure the public knows what we're doing and why we're doing it and making sure they know when we're doing it.

[00:41:29] And I feel like, as a board member, I didn't do that for whatever reason. And so I want to do better with that going forward. I want to piggyback on that, too, and acknowledge with my own parents that technology is not the easiest in the world.

[00:41:46] And especially now that we're using all sorts of apps for everything and nobody gives you, nobody's talking to you. So, and sometimes paper is better. And my understanding is that this one is mailed, Retirement Works, I'm sorry, twice a year.

[00:42:09] Okay, good point. But the other thing is something, we have a dedicated website as well, and I know technology is not the best, But if there was a fax page on that, and that would be somewhere that could trigger something, because I am with you, and I don't know if the children can get access to these kinds of things also who are taking care of their parents, but that's something I agree we need to do better with the communication now that I'm understanding it more with my own parents.

[00:42:49] I have to say on that note in 2015 I feel like I did watch the videos I watched the school board and when they were trying to make the change from consecutive to cumulative and I felt as if admin at that time was pushing it through and the school board did not have an understanding of what was going on and And it's only because Eric Kornberger said, I want details.

[00:43:25] So the school board meetings were, but the committees were not. I don't understand. What are you saying? So the school board meetings were recorded, yes, but the committee meetings were not at that time. And there was a lot of conversation in there.

[00:43:41] Right, right, right. But my point is I felt like he pushed them, admin, to say, I want specifics. How many employees does this, you know, will this affect? I mean, we should have been grandfathered, you know.

[00:43:59] And that was his point. And Edmund did not seem happy to give him those figures. It took months until he got those. So my point, again, is I depend on the school board to make sure going forward that there's an understanding before there's any vote on this.

[00:44:19] Anything that happens with benefits, retirees, even current employees, you know, there needs to be an understanding before something's voted on. Well, and you know that that's all subject to collective bargaining now. So I think that that's going to be, it's going to be different.

[00:44:38] I will also say that in 2023, in a recording of the meeting, the staff mentioned, there was a discussion again about cumulative versus consecutive. and um in the recording of the meeting the staff mentioned a study and analysis and mr morris wasn't willing to make a change until he saw those figures miss mrs ogadabay agreed he felt that with those figures he couldn't tell if there was an equitable adjustment his words in the minutes from that meeting it was said that mr morris would like to see the data specific to retirees

[00:45:12] and um then there there was uh then the next meeting as well and then we switched to another school board and it kind of got lost in there so and it wasn't until this came up during the budget that we really that miss Kelly did a deep dive which I appreciated but again at this point moving forward it's going to be different well and I would say and watching the budget presentation and as changes were discussed by from the school board and you pulled stuff out of the budget there was an acknowledgement from administration that says this was

[00:45:52] not the normal way that things would have been done and if you look at all the prior changes that were made, they were made in either the finance committee or the HRTD committee. So it went through the proper process. Even when it goes through those committees, though, it's difficult for retirees to keep up with all that.

[00:46:07] We've retired. We're on the beach in Key West. We're traveling the world. We're doing our lifetime tours. So my point, even in my opening statement, and you acknowledge the level of communication in this day and age, it costs nothing to send an email.

[00:46:24] I mean relatively nothing it does there's some human capital to keep you know lists up to date and and and that but you know I think that's well worthwhile when you're taking a large class of former employees and you're making these changes we should be at the table like we are today for that and again that's it's going to be different however I do I'm just wondering what is going to what would be your suggestion because now we're going to have we have collective bargaining right

[00:46:58] What would be your suggestion between LEA and us to communicate better with the retirees? Because there is an association.

[00:47:13] It's not just with our association. It's with the collective. We've got people all over the country that are retirees of LCPS. We have about 100 members of our local retirement organization. So for them to be informed, again, you know, and hopefully LEA is listening as well, that they'll take in account that, you know, when these things are coming to committee, that there's a mechanism in place on the admin side that it's their responsibility to communicate with people who are retired.

[00:47:47] You've got our, obviously, if you can mail us a catalog twice a year, you've got our addresses. I'm not saying that we need a postcard. things are going to go through committees anymore so it's just going to show up they're not going to go through committee this these kinds of benefits are probably not going to be going through committee okay well it's going to show up in the school board in some way shape or form I unclear okay again I know we price like a broken record with the collective bargaining and why Mrs.

[00:48:21] Mansfield at the beginning tried to like you know kind of set the scope about past the present past the present and I think maybe one thing I can tie in from past to present by kind of delicately discussing is that the same challenges in the past that drove the decisions in the past are the same challenges going forward. So I don't, like, there has not really been anything materially different that comes to my mind in terms of trying to balance providing the best benefit to our active employees and retired employees and ensuring that future

[00:48:55] benefit for retired employees with the financial management responsibility that that staff and the school board has as well that that existed before and that will that will be continuing going forward I do want to also really kind of help set the expectation with a lot of the requests and supporting and what Mrs. Mansfield is saying with the communication and wanting to have a seat at the table with collective

bargaining that has completely changed and it's all new like we're starting our budget process and it's all brand new too of what that looks like so on one hand I would

[00:49:32] ask for some you know grace and patience as we figure out what this is going to look like for this first year and we can get an established cadence with you know with the union and what it looks like going forward but I would almost think it's safe to say that in terms of communication it's going to be geared for after the fact because of collective bargaining they represent the employees and the retirees they all of it and so that is your your voice of having that seat at the table right so i feel like i'm well informed i'm a past lea president for transparency purposes

[00:50:10] i uh am part of the lea retired group um i don't even know these things and so here's here's i'm learning at this meeting right now that all of this stuff is happening through collective bargaining so that means my voice needs to not be channeled necessary through school board members but through LEA and LEA leadership our retirees don't know that and how are they how are they supposed to find this information out so that is a responsibility I would say on the admin side because LEA to the best of my knowledge doesn't have contact

[00:50:49] information for every retired person from loudon county public schools so are you suggesting a communication go out at least explain the scope of collective bargaining and how it impacts retirees and how they channel their questions since the school board apparently is going to be hogtied by i wouldn't say hogtied i would say that it's just a different way of right right the process has changed and again retirees we love change um yes i'm wondering again this just kind

[00:51:28] of goes back to and now i'm realizing collective bargaining definitely impacts these things um so i answered my own question there but i'm wondering to me it's just it always feels like there's a shift point with things that happen in our division and then we get to a point where it's communicated and it says oh that shifted because of that and it's like okay but i needed to know when it shifted and I think that that's sort of if I'm doing like a root cause analysis of where the communication breakdown is just here in this room right now in my limited 18 month experience I or not so limited I do think that that's where we're struggling because I agree

[00:52:05] with you you know we we passed that resolution and a shift happened and yes there was media and things about the resolution has passed and we're moving forward and you know I see a lot of times mirrors here you know they they reported those things in the media but in terms of the people that are impacted that are our responsibility our employees this division we I feel that there is room for growth in addressing when the shift happens not reflecting back and saying oh well that was the shift with collective bargaining you should have known that you know and I don't think that that's the intention of the division I think there's so much going on all the time I know that

[00:52:44] now seeing behind the curtain and knowing all the things you guys are managing so much and i am appreciative of that and i know you have limited resources time too but if we could just get to that piece as that a shift triggers a communication maybe we could be in a better place and when do these uh semi-annually things go out do we know okay we're coming up on fall okay we have one coming out in two weeks i don't think that there it would be bad thing and maybe i'm wrong and i

[00:53:19] I don't know that I have attorney counsel to tell me, but perhaps there might be a blurb in there that collective bargaining is happening, and no? Okay, well, okay.

[00:53:36] Ms. Chandler. Actually, I'm not sure, and I think it would be very important for us to confirm that I do not believe the retirees are part of the bargaining unit. But from a legal perspective, what is the impact going to be to the retirees?

[00:53:56] Is there a real, it's an important question. Yeah, if I can clarify, I can see how I described it as I mentioned retirees. It's really the umbrella of benefits. So you're correct. It's not necessarily directly retirees, but in terms of they fall under the umbrella of benefits, and that is what is being negotiated between the division and the union.

[00:54:21] I think the issue, the basic thing is, when it was decided that things were going to change with our benefits, not everyone has a computer.

[00:54:38] And not everyone, as you get older, we know less and less what's going on, unfortunately. So nothing was mailed. I mean, benefits sent an email, and they might put a blurb in the newsletter.

[00:54:54] When it affects your life and your health, they need to get a personal letter in the mail. Everyone should have been sent that. And we don't even have access. LEA, I believe, has a hard time getting access to employee information.

[00:55:18] So I don't know how we're going. I mean, and not everybody has belonged to LEA. I mean, if you ask some LCPS employees, they may not even know what it is. So that would not be normal in my mind for someone to say, I'm going to go to LEA and ask them to represent me, blah, blah, blah.

[00:55:37] But for sure, benefits has to notify former employees what is going on with any benefit that affects them. And so they need to get something in writing.

[00:55:54] You just don't put it out there and expect people to have an email or read the newsletter. So I think going forward, there has to be better communication. I don't even think, it doesn't have anything to do with the collective bargaining.

[00:56:09] So, well, okay, but I think that in order, I think that we can talk to our communication person and go back and come up with some potential options between our communications person and our council.

[00:56:28] council and okay and discuss what cuz we can't solve that right now but I we do write what you're saying and that is something right be put in I mean and that's a serious thing I mean you can't rely on rumors and that's exactly how we found out social media you know just hey did you hear and you know the things said were incorrect no one had an understanding that we're talking about about two different issues. I mean, not only the fact of changing those who aren't 65 yet and just

[00:57:07] giving them a dollar amount, but then also we were losing Cigna. And, you know, I thought, oh, well, that 400 whatever doesn't affect me because I'm on Medicare Advantage. And then I find out, oh, well, there's two different things here. People did not understand that. And so that is totally lack of communication right and I think we owned that so and again Cigna was that what came from Cigna that did not come from us to be gone so miss Chandler

[00:57:46] did you have something to say yes thank you I will say one of the things that I find so helpful about this process is that we're able to share ideas that aren't natural necessarily right I mean it's one of those things where you don't necessarily like I can't say that I can come to the table and understand what it's like to be a retiree because I haven't been in that position yet so I am grateful that we have this

opportunity to have a conversation you've certainly said several things today that I haven't had the opportunity to

[00:58:19] reflect on appreciate that and I think it's a good reminder in terms of why there needs to be more opportunities for us to be together just to be clear I'm I'm going to be talking with, or we will be talking to communication and counsel about potential personal letter beforehand, social media, something.

[00:58:44] I had a request from the audience. Can we speak up a little into our microphones? Yes. I'm usually not the one that they say that to. So just to be clear, what I'm writing down for this is to talk to our communications department about potential personal letters in addition to the newsletter.

[00:59:07] potential social media, potential those kinds of, and e-mails, and try and hit it from multiple angles because I don't know, I think that's hard, and what can and cannot be said.

[00:59:24] And I think that, you know, the change from Cigna that has already happened, those kinds of things can be said. Yes, Kimberly, did you want to say something? Yes, I was just going to just add that there is personalized communication that does go out to retirees after, so like if premiums were to change, retirees are notified of their individual premiums and the changes that go out.

[00:59:49] So there is that mechanism. And so the question then becomes if there's a proposed change, when is the appropriate time to communicate that proposed changes? Because we want to be really sensitive as to not stir up anything if it's not something that would even be viable, you know.

[01:00:06] Just like the change of Cigna, we had no control over that. Correct, correct. Yes, Ms. Chandler. In response to your very valid point, I think one of the things that I've learned from this experience is that communication earlier is more effective than trying to have to reassess after the rumors have gone wild.

[01:00:28] Because we truly have no control over that. So when we are clearly communicating at the start, we would have better outcomes at the end. Yes, sir. I want to agree with the communication piece.

[01:00:44] Is it Dr. Stewart or Mr. Stewart? It is not Dr. Stewart. Okay, Dr. Stewart. Eric Stewart. it i thought i'd try to give a personal example so i'm of retirement age and i first heard about this last fall or maybe during the winter that this december potentially there would be a change to retirement benefits and things like that so i worried about that thought about well then should i retire by december or wait for later that window seemed to be very quick because all of a sudden

[01:01:19] there was a vote then that vote was delayed i went to a meeting then that vote was delayed and then I got postponed until this fall. So I feel like we're in another short window, and it's closing very quickly again. So I'm asking and agreeing with people asking for more communication samples.

[01:01:39] Samples for someone who's 60, could retire, doesn't want to. But when I found out the benefits, I had to be 65 anyway. It didn't make a difference. However, then I was fearful that, gee, this change happened to folks who have already been retired and didn't have that information.

[01:01:59] So it was kind of a cycle which then I wasn't sure about what was communicated I wasn't sure exactly what was going to happen. So any effort to increase communication provide samples for folks over 65 below 65 the different scenarios I think would be wonderful to all of us because we would know exactly what's in store that would be good.

[01:02:25] Thank you. OK we have a closing activity. Sorry we do we have a closing activity so if our questions good we will shift into that so so this sheet that mr. Bennett is passing out really just allows you to memorialize just some of the the questions or your

[01:03:04] responses to what we have there on the slide I'm so two facts or concepts from the presentation the conversation this morning that resonated with you we have two things that you learned and two things that you would like to learn more about and we do plan to take these back up and if there are things there that we can then address or bring clarity to in the future we will have that information

[01:03:32] to do so four minutes okay if you would like credit you can certainly put your

[01:05:10] name on it that was not our expectation no retakes you have one you have one shot and it says two don't add a three or four totally your choice it doesn't

[01:05:24] need to we're trying to get a sense of the committee not who said it's years of

[01:08:34] being a business teacher and and and working with future business leaders and teaching kids how to do project management and then to communicate to the future kids are going to come in and be leaders from past kids so I can't help but put together a nice bullet point handout and I also want to make sure that you all know that LREA is not part of LEA we're not part of the EA so I want to make sure that was clear, because it gets conflated because of my past activity with LEA, and VEA, and NEA.

[01:09:11] Loudoun Retired Education Association is an organization of retirees that started in 1951, and we primarily, we support the school system, teachers, students, whatever is needed, and we are a huge organization that volunteers in Loudoun County.

[01:09:33] I mean we are involved in every practically every organization in this county so that is the premise we give scholarships once a year and sad to say past couple years we are not seeing future teachers because we are only when we ask for kids to apply we're getting maybe five apply for a scholarship that's pretty sad.

[01:10:01] I think we're going to be working on making those teachers soon. So I appreciate this. I think it's time. So what are we going to move on to next Mr. Bennett. Well I'm going to have people sort of pair up now but I'm going to pair you so we make sure we get committee members.

[01:10:21] So you two you three and I'm going to have Mike come around with you Miss Mansfield if that's OK or come on down here and then literally just take a couple of minutes kind to share what your lists look like and then we want you to identify two things that you want to

[01:10:37] share out as a pair with the rest of the group and kind of sketch them out on the bottom. Okay

[01:20:22] are y'all good? Are we ready? I think are y'all ready? All right let's let's do it. Who wants to start? Let's start with Ms. Chernoff over there and Dr. Stewart. I tried to get Mr. Stewart to do the talking but he's making me do it um we i mean this isn't a surprise we talked a lot about the communications aspect and that was something that resonated with both of us and and just obviously needs some tightening up so we've belabored that i think and then the other piece is just you know

[01:21:00] realizing that this has human impact on people's personal lives and their timelines and their decision making and their families and their livelihood um i think sometimes it can be easy to get caught up in the you know this is on the agenda this is the policy this is the thing and And I struggle with that, too.

So this is, you know, to step out of that and say we're in the human business and, you know, leading with that.

[01:21:21] And I know, Kimberly, you did address that at the beginning, that that compassion and care is part of it. So just continuing to lean on that side of things as we consider our people. Did I capture it correctly? Would you like to add anything? All right. Okay. So Mr. Plancy, Ms. Powers, and Ms. Chandler.

[01:21:39] I'll be brief. I'm just going to echo exactly what she said. Really improve proactive communication is what we were really after. um but that's mr wagner um we again a lot of the same points but the the key to the communication um and i think there's a there's a group that is probably the most potentially blindsided by

[01:22:11] changes is a group between retirement and 65 um it's it's an education is you you can retire much earlier than 65 if you leave college with a degree and you start teaching 30 years comes well before 65 and when you're not keeping up especially if you're not in this area you're not keeping up with the budgetary cycle you can very easily be blindsided in that and imagine

[01:22:45] being a retiree and you're not 65 yet and then all of a sudden two years later you learn that your whole Medicare Advantage has changed yes you get communication from that but that communication part of it that's that's key so if there's a way we can improve on that for especially that group and to do it at the earliest possible moment I know we've talked about this today but that at the earliest possible moment maybe go to quarterly updates definitely something

[01:23:23] prior to the budget um so that those are kind of things we're talking about but that's again it's just harping back on the communication board i think we're also talking about the um the board gets quarterly updates for things like health care and things like that like when we have to do the like we just did it this last tuesday we talked about that we had to put more money into the operating thing yeah the fine yeah so maybe that would be a time to say okay we're I don't know that might be a you know sometimes you just have to put

[01:24:01] things in your calendar to do that might be a good time to do it I don't know again communications all right mr. Bennett you want to continue thank y'all so I will collect those at the end but we just wanted to kind of go over our our agenda for the next meeting as was mentioned at the beginning we'll be going over the financial uh overview so we'll turn things over to business and finance next time so it'll be a similar structure to what we had um today that's all we have okay and i guess i am so

[01:24:40] grateful for all of y'all to show up and um for the great conversation um i'm looking forward to more conversations and more learning so um and with that i will adjourn the thursday august 14 in 2025 special committee on retiree health benefits.

