

Name of Committee: ELDER CARE WORK GROUP

Members: Maureen Tate, Martha Heidkamp (H&W Fund Administrator), Sharon Joslyn, Mary DiVito, Pamela Cobey

Chair: Maureen Tate

Meetings: Every two months for two hours on Zoom

Recent activities and priorities.

1. Annual Review:

In November, 2019, we completed our September Annual Review in which we contact all current H&W recipients as well as those included in the actuarial but not yet receiving supplements. We ask for personal annual budget projections so that adjustments to monthly supplements can take place in January of the coming year. The total monthly supplements approved by the ECWG for 6 individuals for 2021 is \$6,922. This total is \$140 less per month than the 2020 supplements. The amounts approved for each individual were sent to Kelly Lipp for 2021 disbursements that are made through direct deposit.

2. Personal Information Forms:

Previously during the September Review, we asked individuals for additional personal information such as POA's, family contacts, etc. In 2020, we further systematized this effort. We developed a comprehensive Personal Information Form. We created a spreadsheet to input data we currently had. We shared this spreadsheet with Elizabeth Baubach in the National Office who was able to merge the data to produce a Personal Information Form for each person with the data already entered so it would be easy to review, correct, and fill in missing information. This was a big work but well worth the effort. We will now begin follow up with those who do not have sufficient plans in place regarding POAs, housing alternatives, and funeral plans. We also believe that this form could be a useful end-of-life planning tool for all of our members and will make it available in the future once assess how it is working.

We sent the Personal Information Form to 39 Grail elders that we are in relationship with on a variety of matters. These members were identified in our 2019 extensive review, when we determined eligibility of all those who may have some claim on H&W funds and might need to be accommodated in the Actuarial as we test the adequacy of the H&W Fund to meet potential future need. Although we do not have financial responsibility for all 39, we often interact with these members and their support system regarding other end-of-life planning issues.

3. 2021 H&W Actuarial

Continuing on a three-year cycle, the next Actuarial is projected for December, 2021. In the coming months, we will confirm those who need to be included in the actuarial and develop appropriate assumptions. We will work with individuals to project costs for future plans that may have a bearing on actuarial assumptions. As in the previous actuarial, it is our assumption that Martha Heidkamp will initiate the actuarial and be the primary contact.

4. Ongoing support to Grail Elders

In addition to the work noted above, we continue routine check-ins with primary caretakers for a few individuals. ECWG team members continue to visit or check in on particular elders,

especially those in residential care settings. We assist members in identifying housing options and strategies for financial planning. We communicate, where necessary, with family members. In late 2019, Maureen Tate visited Pilgrim Place and met with all Grail residents there.

As noted above, we are primarily following the situation of 39 Grail members who are eligible for H&W support. However, because we are an aging movement, we now have a majority of members who are elderly. The ECWG was not originally conceived as a committee to serve all elderly Grail members. However, sometimes we receive inquiries for information and assistance for other Grail members. We recognize that we do not have the capacity to provide a full array of services to an elderly population. To the extent possible, we try to assist by thinking through situations and redirecting members to appropriate resources.

5. Revision of the ECWG Committee Description:

Attached to this report is a revision to the ECWG committee description for Council approval. Revisions are noted in blue text. The revision was undertaken to better reflect how the ECWG is currently functioning. Although the changes are not major, there are a few areas that Council should take note of:

- We currently have one Council approved H&W administrator instead of two. The ECWG made a decision when Fran Martin stepped back from the ECWG, that, the ECWG in its entirety would serve as the equivalent of the second administrator. This was done on a trial basis and has been working well.
- We do not currently have a Council liaison to the ECWG. Due to the confidential nature of our work, we do not consider this to be a problem but are very willing to update Council as needed. We want to make sure that this is acceptable and seek Council guidance and expectation.

ACTION NEEDED: Approve revision of the ECWG Committee description. [addendum at the end of this report

6. Portion of ECWG's annual report to Council in February 2021:

Martha Heidkamp, independent of her ECWG role as H&W administrator, was appointed by Council in mid-2020, along with Carol Skyrn, co-Treasurer, to a Committee to review issues around Grail CGAs assets and liabilities, and recommend next steps to Council. From the beginning both Deborah Sullivan, NLT, and Kelly Lipp, Finance Manager, operated on the working assumption that the H&W Fund could meet the net CGA liability with administrative responsibility taken by the ECWG.

After the initial steps approved by Council were taken, Martha reported to the ECWG in late 2020 that there is just one annuitant, a Grail member, who would like to continue to receive payments per her original CGA agreement. In the Grail's assuming financial and administrative responsibility in-house for this annuitant, it is our understanding that the remaining CGA assets will likely cover the first five to six years of payments to the annuitant. Thus, the additional H&W funds dispersed are unlikely to exceed \$30,000 over the life of this individual (to age 100). It is also a consideration that this annuitant is eligible for an H&W retirement supplement.

We discussed the impact of the working assumption that the ECWG assume management of this annuity, as part of our overall H&W responsibility. We agreed that this is something we can handle procedurally and such procedures have already been drafted. The remaining

CGA assets (\$9,472.71) have already been transferred from Fifth Third Bank to the H&W Fund. However, we are clear that this situation is an exception to the H&W Fund policy. Therefore, we need something in writing that spells out that this is how the Grail will manage this responsibility going forward, that Council is handing this CGA over to ECWG within the H&W Fund.

The ECWG agreed to assume responsibility for this particular annuity within H&W, on an exception basis, pending written documentation of this responsibility from Council to the ECWG.

ACTION NEEDED:

A resolution approved by Council that confirms management of this CGA by the ECWG in its administration of the H&W Fund. Proposed language for Council resolution follows.

RESOLVED:

As a follow-up to the Council's decision at its Dec 14, 2020 meeting to move the management of any remaining Charitable Gift Annuities (CGAs) in-house, and in recognition that giving this responsibility to the Elder Care Work Group (ECWG) via the Health and Welfare (H&W) Fund is an exception to the H&W Fund Policy:

1. We authorize the transfer of the remaining CGA funds as of 12/31/2020, in the amount of \$9,472.71, to the H&W Fund, to be administered by the ECWG in support of the single remaining annuitant according to her original CGA contract with The Grail.
2. In the event that these funds are not sufficient for the annuitant's lifetime or any earlier voluntary termination of the CGA agreement by the annuitant, we authorize that assets of the H&W Fund be disbursed for this purpose.
3. We authorize this exception to the H&W Fund Policy only for this annuitant, until her death or until the CGA is terminated voluntarily by the annuitant prior to her death. At that time, if any funds remain from the original CGA transfer amount, they are considered to be a gift to the H&W Fund.

Goals for 2021

1. Completion of all Personal Information Forms and identify information gaps for follow up.
2. Initiate conversations with some members regarding future planning and related costs
3. Prepare for Actuarial 2021
4. Implement the Annual September Review

Obstacles that need to be addressed:

It would be useful to know who we can communicate with about the H&W Fund in light of Kelly Lipp's departure.

In the past year, we experienced the death of so many Grail elders and it has been especially difficult that members have not been able to gather for funeral services due to the pandemic. The formal notices coming from the National Office and the Gumbo remembrances are very helpful. Each death is unique and often there is a flurry of communications to deal with obituaries and contact with family members. We will continue to work with the National Office to

facilitate communication and information upon notice of a death. We are trying to gather biographical information that can assist with obituaries. So much of our information sources are informal. In updating our members' personal information, we are trying to also confirm funeral wishes.

Do you have the resources you need to complete your work?

Yes. We were very fortunate to have Kelly Lipp's expertise and careful management of the H&W accounts. We will need guidance about how to communicate with her replacement when identified. We also very much appreciate the sensitivity of the National office staff in alerting us to any concerns they have about individuals and for directing questions and issues that arise. Having Elizabeth's assistance in developing the Personal Information Form database was wonderful. It should also be noted that many elders are utilizing and enjoying Zoom. This has alleviated some of the isolation of those who are no longer able to attend Grail meetings and programs.

Do you anticipate changes in the membership of your group next year? Not at this time. We are pleased that Pam Cobey joined the ECWG in 2020.

Are all committee members able to fully participate?

All participate fully. While Martha has responsibility for financial tasks as H&W Manager for our team, we all fully participate in review and discussion and assume follow up tasks at each of our meetings.

Submitted by Maureen Tate
March 8, 2021

*** NOTE: See Addendum below regarding revision to the ECWG description of purpose and function.

GRAIL ELDER CARE WORK GROUP

NATURE:

The Elder Care Work Group is a Committee of Council that facilitates a national Grail system for anticipating and responding to the emerging needs of Grail elders. The Work Group will be comprised of Grail members with skills/knowledge in counseling, spiritual direction, medicine, finance, law, insurance and elder care. [At least one member of The Work Group is appointed by Council as the Council's appointed Grail administrator of the Health and Welfare Fund.](#) Members of this group represent the desire and intention of the Grail to compassionately and effectively support Grail members growing older in the Grail.

PURPOSE:

The Elder Care Work Group exists to provide support and assistance (emotional, psychological, financial, spiritual, housing) to individuals with increasing needs for care during the latter phases of life. The Work Group works to assist individual Grail members and those who are supporting Grail members with needs in these areas. The Work Group is focused primarily on the needs of those elders for whom the Grail provides financial assistance as limited to those currently eligible for (usually monthly) a retirement support supplement or other monthly support as indicated by the Grail Health and Welfare policy (found on the member area of website under "Policies"). Therefore, the Elder Care Work Group is limited in duration and scope.

FUNCTION:

The Elder Care Work Group serves to:

- Identify, and consult with, local "support persons/teams" [who are chosen by, or who volunteer to assist](#), individual Grail members in discerning plans and assistance needs as they age.
- Conduct annual check-ins with members over 70 regarding health, concerns, future plans, new developments, and updating of legal documents on file.
- Consult with care-givers and provide direct assistance in local situations as requested.
- Connect with family members of the person in need or other caregivers as necessary.
- Assist members as they move into new and more appropriate housing situations to accommodate needs.
- Facilitate planning and assistance regarding legal documents and Medicaid eligibility.
- Research facilities where our members can be cared for and negotiate reasonable cost.
- Review the status of the Health & Welfare Fund on a regular basis and the Health. and Welfare Actuarial Report, conducted every three years, in order to monitor available resources to address projected needs.
- Provide Council with information regarding any new developments or trends related to the needs of Grail elders that might impact Grail policy and planning.
- [To the extent possible](#), stimulate creative thinking among the membership re: education for aging; ways of sharing our lives and housing ourselves as we age; make known various retirement options/opportunities as they emerge; investigate ways to collaborate and share resources (housing, spiritual sustenance, education, etc.) with other groups of women with whom we share deep values as we age, etc.

- [To the extent possible](#), facilitate active planning regarding end-of-life issues and care among the general membership by providing resources and technical assistance on such matters as Living Wills, Writing a Will, Power of Attorney, Long Term Care, Financial Planning etc.
- Call on other Grail members as needed for help in particular situations or for additional expertise
- [Represent this aspect of the Grail community as needed to the International Grail.](#)

HOW THE WORK GROUP WILL FUNCTION

- Work Group members will be volunteers unless otherwise determined by Council.
- Work Group member names will be made known to Grail members.
- [At least one member of the group serves as Council appointed administrator for the Grail Health and Welfare Fund and oversees payments of retirement supplements to Grail members who meet the criteria for support, as determined in the Grail Health and Welfare Policy, in coordination with the Grail Finance Manager of the Grail National Office. When there is only one appointed administrator of the Health and Welfare Fund, the Elder Care Work Group, in its entirety, supports the appointed administrator and provides oversight for administration of the Health and Welfare Fund.](#)
- [A member of the Grail Council may be designated to serve as liaison and facilitate communication between the Council and the Working Group.](#)
- A Chair will be confirmed by Council who will: keep records of conversations, group meetings, activities and decisions; convene group members via conference call and virtual or face to face consultation; communicate about the work of the Work Group to the general membership; prepare reports to Council.
- [The Chair of the Work Group](#) will be identified to the general membership to receive inquiries and refer requests for assistance to those best able to respond. However, Grail members may also contact anyone on the team for consultation or to request assistance.
- The Elder Care Work Group maintains confidentiality regarding its work on behalf of any member.