

Health, Wellness, and Insurance Committee
Meeting Summary
Monday, August 11, 2008

Meeting minutes of June 9, 2008 were approved with minor corrections.

Human Resources/Benefits modeled several ideas for plan changes for the 2009 benefit year, at the request of Sherideen Stoll, CFO, and presented them to the President's Cabinet. Factors that led to the need for a plan change are as follows: decreased enrollment at BGSU; budget deficit; an increase in large health care claims; and, the wage and salary increase for faculty and staff. The new employee/employer contribution amounts are being finalized and will be available soon on the HR/Benefits website at <http://www.bgsu.edu/offices/ohr/benefits/index.html>.

Donna Wittwer, Associate Director, HR, will present the new plan design to CSC and its constituents at the September CSC meeting along with information on Flexible Spending Accounts (FSA's). In February, she'll return to provide tips on how to save money as health care consumers. Donna will also be speaking to the staff in Facilities Services and Dining Services. Donna is available to come and answer questions for small group meetings and departmental meetings.

There are approximately 2,500 employees eligible to participate in the flexible spending account program. Only about 600 are participating. There will be an effort this year to educate employees on this wonderful benefit.

Open Enrollment dates for health care the 2009 plan year have been determined as Monday, October 27th through **Friday, November 21, 2008 at 5:00 pm.**

Committee members had questions regarding the differences between Flexible Spending Accounts, Health Savings Accounts (HSA) and Health Reimbursement Accounts (HRA). Donna gave a brief explanation of each. Look for more discussion of HSA's at BGSU in the near future. They provide the benefit of rollover from year to year.

One of the major plan changes for 2009 is dependent eligibility - Unmarried children older than 19 will be eligible for coverage **only if they are full-time students** through the end of the calendar year they turn 24. The HR/Benefits Office has information on plans for those dependents who will no longer qualify for coverage through BGSU.

A list of projects that HR/Benefits and the HWI Committee will be working on for 2009 was distributed. They include the medical plan, prescription plan, dental plan, possible vision plan, life insurance, the flex plan, and the stop loss insurance.

New committee members were welcomed. Brian Benner, Facilities Services, joined the committee in place of Linda Hamilton (retired). Other committee members continue for next year.

The next meeting date was set for Monday, Sept. 8th at 2:30 on main campus.