

## **Health, Wellness, and Insurance Committee**

### **Meeting Summary – 6/8/2009**

Prepared by DeeDee Wentland

#### Dental Coverage for 2010

Dental Coverage for 2010 will continue to be provided by Delta Dental with no increase in premiums for BGSU. There has been discussion of the possibility of separating the dental plan from the health care plan to allow those in with no dental plan (spouses) to opt in.

#### Vision Plan

VSP will be the vendor for the new vision plan which will be offered for the 2010 benefit year. Premiums for the plan are locked for 4 years.

#### Medical Plan Update for 2010

The RFP (Request for Proposal) for the medical plan is still out. We are looking at combining with Owens and UT to save money. The claims administration fees with Medical Mutual of Ohio are very attractive. Owens is currently with Aetna. UT has multiple vendors because of the complexity of the medical school.

#### Prescription Drug Plan Update

A second financial analysis has been conducted to compare the RxOC and Caremark. This analysis favored the RxOC but omitted some data. Donna is finding out why some of the data wasn't used in the analysis. The RxOC is a consortium with OSU, OPERS, STRS, and other state employees.

#### Health Care Costs to Increase

The University is self-insured, meaning we pay all our own claims from the money we collect from employee premiums and the BGSU contribution. Because health care costs continue to rise in the double-digit percentages, the University is anticipating an additional \$1 million in expense in the upcoming plan year. Because of the budget situation, the administration says that the University is unable to bear the burden of the increase alone and employees will need to contribute more toward health care. Employees should expect to pay more in premiums, deductibles, and co-pays next year for the same type of coverage they have now.

#### Mental Health Parity Act

This is a bill before Congress. If this act passes, we can expect additional increases in health care costs.

Explanation of the bill:

“The MHPA may prevent your large group health plan from placing annual or lifetime dollar limits on mental health benefits that are lower - less favorable - than annual or lifetime dollar limits for medical and surgical benefits offered under the plan” from

[http://www.cms.hhs.gov/healthinsreformforconsume/04\\_thementalhealthparityact.asp](http://www.cms.hhs.gov/healthinsreformforconsume/04_thementalhealthparityact.asp).