

Health, Wellness, and Insurance Committee

Meeting Summary – 8/14/2009

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2010 Health Plan Options

The main topics of the meeting were the two health insurance plans and the upcoming open enrollment (Oct-Nov). 1) The employee premium for a new plan will remain at the same level as the current year, but the new plan will have higher deductibles. This new plan also has more wellness features that are available at no cost to the insured. 2) Higher premiums will be charged to individuals who want to keep the health care plan as it is currently defined. The new premiums are summarized in the table below:

	2010 Monthly Premium New Plan at current level	2010 Monthly Premium to keep Existing Plan	Increase in premium for existing plan over 2009
Employee only	47	63	16
Employee plus spouse	143	181	38
Employee plus Child(ren)	79	99	20
Employee plus family	163	205	42

BGSU adopted a funding philosophy 3 years ago which called for an increase in the percentage of the employee contribution to 20% over a five year period. This is one reason for the increase in health insurance. The other reason is that costs and claims have increased greatly. BGSU is self-insured, which means that we collect the money from ourselves to pay our claims. When the cost of claims increases, our premiums increase accordingly.

Employees are encouraged to review all of their claims for themselves and family members from 2009 (available from MMO website) to determine which plan is best for them. Include in the totals, office visits to in network as well as out of network physicians as well as primary doctors and specialists as some of the co-pays will change in the new plan. Donna Wittwer is available to come and talk to small (offices) and large groups (CSC) about the two plans. Just call HR to set an appointment.

Dependent Audits

The Benefits office is currently conducting dependent audits and they are finding that a lot of dependents who are still on the BGSU plan have become ineligible because of a change in status -- married, graduated from college, etc. Employees are neglecting to report the change in their dependent's status to HR/Benefits.

Vision Plan

The new vision plan is still under negotiation for rates.

Collaborative

BGSU has entered into a collaborative agreement with Owens and UT for coverage with MMO. This may help us negotiate better rates for the cost of administration of the health care plan.

Open Enrollment

This year will be a positive open enrollment year which means everyone must submit forms for coverage. A spousal form is required if an employee wished to cover a spouse under the BGSU plan. There will be targeted emails sent out to individuals during open enrollment. Postcards will be mailed to all employees again this year.