



Bowling Green State University

Senior Vice President
for Finance and Administration
230 McFall Center
Bowling Green, Ohio 43403-0080
(419) 372-8262
Fax (419) 372-8446

MEMORANDUM

TO: Neocles Leontis, Vice Chair
Faculty Senate

FROM: Linda L. Hamilton, Co-chair
Faith Olson, Co-chair
Health/Wellness/Insurance Committee

DATE: June 16, 2003

RE: ***ANNUAL REPORT 2002-03***

As requested in your memorandum of April 22, 2003, the following is the annual report outlining activities of the Health/Wellness/Insurance Committee during 2002-03.

Committee Actions:

Reviewed the change in prescription services from PCS to Caremark and attended a presentation by Caremark on September 24, 2002.

Reviewed plan design changes that were implemented January 1, 2003. There were changes in the number of visits permitted for physical therapy, occupational therapy, speech therapy and chiropractic visits; and, rates and contribution sharing for the plan year 2003.

Dental coverage and specifically UCR rates were discussed at each meeting. A request for proposals was developed by the Benefits Department, in consultation with our health care consultant, to see if better and affordable dental plans are available for us. Medical Mutual administers the current dental plan.

Considered the Classified Staff Council's proposal for a change in the collection of health care premiums from the current flat rate to a percentage of base pay or a graduated scale with a cap on the premium dollar amount paid by all employees. Further study was recommended.

Carryover Items for 2003-04:

Further study and review of the Classified Staff proposal concerning differential health care rates based on salary.

Review of proposals from vendors for dental insurance

Begin reviewing data from Caremark and continue on-going evaluation of our pharmaceutical coverages.

HIPAA (Health Insurance Portability Act) legislation and effect it will have on the Benefits Office and its future interactions with employees.

Suggestions and recommendations for future committee work:

Consider possible implementation of spousal rule for all employees and not just new employees.

Continue to evaluate and, if possible, develop an acceptable plan for wellness initiatives. Previous committees have reviewed this issue without much success. It is an issue that continues to be raised each year.

Continue to evaluate the consultant's report to determine if other aspects of the recommendations should be pursued. Two potential items are group life insurance and alternative "employee driven" plans.

Continue to evaluate the health care plan and find ways to save money while providing the best possible insurance coverage for employees. This is at the heart of the committee's work but it requires staying current on health and wellness issues and keeping abreast of new plans and options. Items that need to be reviewed further are generic co-pay levels, spousal rule (previously mentioned) and programs in self-help of disease management.

Copies of the minutes from your meetings this past year:

Attached for October 7, December 12, January 16, February 13, March 13, April 10, and May 13.

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Enclosures 7

Copy: President Sidney Ribeau

Elizabeth Wood, Chair of Committee on Committees