

HEALTH, WELLNESS AND INSURANCE MINUTES February 7, 2005

Present: Deb Bennett, Julie Barnes, Gardner Umbarger, Mary Alice Newman, Barbara Garay, Cindy Puffer, Karen Wasson, Steve Jex, Becca Ferguson, Gaylyn Finn, Pat Kelly

Absent: John Stewart, Richard Peper, Terri Schaller, Emily Monago

Julie called the meeting to order at 3:10 p.m. Because of the initial group size, the adoption of the minutes was tabled until later in the meeting.

Becca started with the next point of the agenda regarding the request of a BGSU employee of the Student Health Service Pharmacy. The employee wanted to have the ability to use the Student Health Service Pharmacy in the same means with the same cost as the current Caremark mail order prescription process. Becca responded by saying that because of recent problems with Caremark and the mail order process, that Human Resources is discussing their options with current group that it has contracted with, EHPCO (Employers Health Purchasing Corporation of Ohio). Becca cited an example that before January 1, 2005, it took Caremark 12-15 days to refill a prescription; recently, it has been taking as long as 25-45 days.

Barb brought up a question about shopping around town for the cost of a drug. It is the same cost to the employee, but it can make a difference as to how much a pharmacy charges the BGSU plan. Cindy and Gaylyn discussed this process.

Further, Becca said that, with the change over, Caremark provided BGSU with 124 prescription cards with incorrect names, addresses, etc. Also, employees are calling various pharmacies only to be told that their account was dropped December 31, 2004. Friday, February 4 Human Resources had a conference call with Caremark and EPHCO to begin to fix the problems. Caremark will be repaying employees who have to pay two co-pays for one prescription. All mail order employees will be receiving an apology letter from Caremark. In 60-90 days, Caremark will survey various BGSU staff in order to ascertain levels of confidence and satisfaction among BGSU employees. Becca closed with a brief description of Caremark's new document imaging process and how potential scripts were lost by the company.

Next up was Paul Schauer and Neocles Leontis with a presentation of how to save the Healthcare plan money. Essentially, the plan involves raising rates, giving the money back to employees as an incentive to go on other plans. Also, they discussed the plan having another breakout of one adult and at least two children that would cost employees more than the current employee plus one but not as expensive as the family choice plan.

Becca and Gaylyn contend that because of the richness of the BGSU's healthcare plan, most employees will not find it in their best interest to change plans, even with a monetary incentive. Gaylyn feels that we might lose those that are low cost to the healthcare plan while retaining those that would cost the insurance more.

After the speakers left, Becca told everyone that because the Health, Wellness, and Insurance Committee researched the recommended extending the spousal rule to all employees, that she offered to have the speakers discuss their plan to the group.

The committee is going ahead with the spousal rule for all employees January 1, 2006 unless the consultant, Findlay Davies has another proposal as a result of their comprehensive review of BGSU's healthcare plan.

Karen mentioned that BGSU's plan is so rich that graduate students have wanted to be able to access the insurance for years.

Pat will email out the definition of domestic partner that ASC has developed. This definition will be discussed along with the last agenda item that Becca asked to be tabled until the next meeting (domestic partner debate continued).

The minutes from last meeting was approved by the committee. Julie asked for adjournment to the meeting and it was seconded. The meeting ended at 4:45 PM. The next meeting will be:

Monday, March 7, 2005 at 3:00 PM in CPOB, Room #1

Respectfully submitted,

Patrick D. Kelly

Patrick D. Kelly, Acting Secretary