

Health, Wellness and Insurance Committee
January 22, 2004

Present: Julie Barnes, Barb Garay, Emily Monago, Mary Alice Newman, Scott Lizzi, Linda Hamilton, John Stewart, Steve Horowitz, Rebecca Ferguson, Karen Wasson, Cindy Puffer, Gaylyn Finn, Diana Shamp

Absent: Anne Leser', Saleh Rahman, Donna Wittwer

Becca opened the meeting by explaining that she will be filling in on the Committee for Donna who will be out of the office for about a year, effective February 24th, on the new mainframe computer project.

Minutes of the November 20th and December 18th meetings were approved with some minor changes. When corrected minutes are prepared, they will be posted to the Human Resources website.

The Committee then held a discussion about the CSC proposal regarding different employee premiums for health care based on pay. The committee unanimously agreed to proceed with the gathering of information for further review.

Questions were raised and Becca said she would contact the three IUC institutions to see who uses the tier payment plan, and how it works. How is the criteria established? Are they happy with the tiered payment structure? How long have they had it in effect? Are they contemplating any changes? Is it based on compensation? What is meant by compensation? What does it include? Does it include the spouse's salary? If premiums are not tiered based on compensation, does anyone tier deductibles or co-pays on compensation? Is the plan self funded or fully insured?

Other question raised was whether Medical Mutual can administer such a plan. Gaylyn felt BGSU could administer such a plan, but with a lot more administrative work on the Benefit's Office staff. He also stated that when benefits and payroll deductions were made the same for the constituent groups, the University made progress in equalizing the various constituent group benefit packages. Do we want to create different categories again?

The members agreed that additional data was needed to make a wise decision. They requested information regarding claim costs per individual. How does BGSU know families cost more? Where are the figures? Gaylyn noted that BGSU is just now able to obtain data that is more tailored to individual, employee plus spouse, employee plus child and family claim costs.

Barb expressed concern about the process of making such a decision without input from constituent groups (presentations, discussions, etc.) She was assured by Becca and Gaylyn that adequate discussion will be done before decisions are made.

John asked how implementing the spousal rule for all employees might impact the tiered plan. Should it be looked at first before the tiered plan? Could the spousal plan offset the tiered plan? How many spouses are covered by BGSU's plan? How many have access to other coverage? Will implementation of the spousal rule impact coverage levels (i.e. family to employee and one, or employee plus one to single)? What about attribution of employees due to retirement? Can we get date of hire to determine employee population?

Becca noted that the spouses who may opt out of our plan due to the spousal rule may not be the individuals who utilize the coverage and incur claim costs. Gaylyn stated BGSU's experience has been slightly lower than the national norm.

Becca stated that with the new computer system, HR hopes to do open enrollment in 2005 on line. A question regarding spousal insurance will be a required field.

Gaylyn stated there had been a Blue Ribbon Task Force in 1990 that reviewed the health care plan and made recommendations. Would it be beneficial to review that data? Diana was asked to contact Ann Jenks in Archival Collections to see if a copy of their report could be obtained for review.

The discussion then turned to employee life insurance. Gaylyn explained the current tiered premium plan for Administration and Faculty has been in effect for many years. It's time to review it, as well as rates, levels of coverage, optional versus voluntary, flat amount of coverage versus current structure, and funding. He suggested that Findlay Davies, Health Care Consulting firm, do a presentation at the March meeting.

Steve stated that he and Donna had given a presentation on Consumer Driven Healthcare to the Faculty Senate. He questioned the future of the project in Donna's absence as presentations still needed to be done for CSC and ASC. Could a video be done for Firelands? Becca said she and Steve would work together to assure the continued progress of the projects.

Linda requested that the minutes include the following statement from the committee:

"In acknowledgement of Josh Kaplan's recent death, the committee would like to note its appreciation for all the significant contributions Josh made to this group over the past years." The committee concurred with her recommendation.

**Next meeting scheduled for February 19, 2004
3:30 p.m. in Classroom #1, College Park Building**

Respectfully submitted,

Diana Shamp

Diana Shamp, Secretary