

## **HEALTH, WELLNESS AND INSURANCE COMMITTEE**

### **MINUTES OF October 24, 2005**

**Present:** Julie Barnes, Donna Wittwer, Gaylyn Finn, Rebecca Ferguson, Linda Hamilton, John Stewart, Pat Kelly, Cindy Puffer, Steve Butts, Gardner Umbarger, Steve Jex, and Deb Bennett

**Absent:** Monica Dietrick, Chris Harr, Diane Regan, Karen Wasson, and Terri Schaller

---

Julie called the meeting to order at 11:05 a.m. Julie brought up the minutes from the August meeting. The minutes were approved. With more new faces, Julie asked that everyone introduce themselves. Becca started off with several agenda points.

- First was open enrollment, she highlighted the open enrollment form (which must be returned to Human Resources by **November 18, 2005!**). If the open enrollment form is not filled out and returned by 5:00 PM on that date, the individual will default into single coverage, regardless of what coverage they carried with the university the previous year.
- Also, the spousal form must be returned if you plan to cover your spouse on BGSU's healthcare in 2006.
- Donna discussed a new feature with Medical Mutual of Ohio (MMO) for the new plan year. It is a nurse call line that all BGSU employees can utilize. It is a 24-7 feature. The open enrollment packets were sent out October 24<sup>th</sup>. All components can be found at the HR website, <http://www.bgsu.edu/offices/ohr/benefits/index.html>.
- Also, Donna highlighted the new BGSU benefits fair. All providers, MMO, Delta Dental, Caremark, OPERS, STRS, all Tax deferred annuity companies, and the BGSU pharmacy will be represented on Wednesday, November 2 from 9-3 in the multipurpose room of the Bowen-Thompson Student Union.
- One other change that Donna mentioned is the spousal rule, which is extended to all BGSU employees where a spouse's employer must cover less than 70% (with at least one plan) of the their expenses in order to be eligible to have primary coverage under BGSU's healthcare plan. A more detailed Question and Answer section is available at the website listed above.
- The healthcare plan was broken into four categories for 2006- Employee, Employee plus Spouse, Employee plus child(ren), and Family. Donna touched briefly on contributions which have gone up a bit. She said that healthcare cost continue to rise and remain a top priority nationally.
- Lastly, Donna brought up the new Medicare D prescription drug plan. Individuals can be penalized if they do not sign up for the program when first eligible. BGSU's plan is credible at 144%, meaning that it is better than the new federal program. She goes on to state that everyone who does not have OPERS will need to enroll into the plan. Those who do not have OPERS will take the letter when applying for medicare following separation/retirement. More information is coming out from HR the week of October 31<sup>st</sup>. In the future, all of this information will be included in the open enrollment materials.

Becca highlighted the follow up meeting that she and Gaylyn had with the BGSU Board of Trustees. She said the board was concerned about what medical provider was chosen and why. Becca went through the power point presentation to answer the question. She mentioned:

- MMOs strength of networks,
- how HR-Findley Davies weighted the request for proposal,
- the results of the disruption analysis,
- cost contain measures, and
- creation of a new category [employee plus child(ren)].

The board seemed pleased with what Becca and Gaylyn said. Becca thanked everyone, including Donna, Gaylyn, Findley-Davies, and others for doing what we are doing. Becca's last comment dealt with a new method for charging for healthcare – namely charging a percentage by the fiscal salary amount.

Donna followed up with another new program from MMO, and Dr. Sherman called the

- Continuum of Health. It takes into account the entire continuum of health, where programs are targeted at populations with various numbers of risk factors (0-2, 3-5, 7+, etc.).
- Ultimately, these new programs from MMO can help the BGSU population use medical services more efficiently.
- In order to find where BGSU employees are as far as risk factor, MMO is asking for data that HR is gathering, including claims, workers compensation cases, drug utilization, etc. In addition, employees will need to take a health risk appraisal.
- How does BGSU incent people to take the health risk appraisal? Becca said that taking off contributions would not help much, especially on single at current rates. Cindy mentioned tying incentives to participation. Donna said that something could be done behind the scenes through payments. Other ideas thrown out were extra days off (which seem to work for classified and administrative staff), but what about faculty incentives? MMO will help develop incentives.

Lastly, meeting times were brought up. It looks as though the group would be able to meet either the first or third Wednesday after 3:30 PM, with the third Wednesday being more popular.

Julie moved to adjourn the meeting. A group of individuals seconded. The meeting ended at 12:00 PM.

**NEXT MEETING WILL BE ANNOUNCED**

Respectfully submitted,

**Patrick D. Kelly**

Patrick D. Kelly, Acting Secretary