

**HEALTH, WELLNESS AND INSURANCE COMMITTEE MINUTES
MAY 17, 2006**

Present: Gardner Umbarger, Chris Haar, Debbie Bennett, Steven Butts, Gaylyn Finn, Monica Dietrick, Linda Hamilton, Diane Regan, John Stewart, Julie Barnes, Donna Wittwer and Terri Schaller

Absent: Karen Wasson, Kathy Dean, Steve Jex, Cindy Puffer and Pat Kelly

The meeting was called to order at 3:35 p.m. by Donna. She started out with asking the question "What fun plans do you have for the summer?" She stated that at the beginning of all future meeting we would be asking some type of healthy living question, how the members are complying, did you take the health risk assessment test, read MMO material that is sent out etc...

Julie brought up the minutes from the April meeting and after a few minor corrections are made Gardner made a motion to accept, Diane Regan seconded the motion and the minutes passed unanimously. Donna stated they would be up on the website tomorrow.

Donna stated that we are just now starting to get creditable data for claims incurred in 2005 prior to the spousal rule. Therefore, we would not be able to see how much the spousal rule has helped the plan for 2006 until 2nd quarter 2007. Then you take a creditable full year of claims incurred and paid prior to the spousal rule implementation and compare it to a credible full year of incurred and paid claims after the implementation of the spousal rule. Why does it take so long? Many reasons with the first reason, health care providers have up to one year from date of service to file claims.

Steve questioned does the University keep weekly/monthly cost and if so what happens if the claims go down. Gaylyn stated, his office keeps track on a weekly basis of prescription drugs and medical charges and although claims at BGSU go up and down we need to keep some money in the reserves to pay out claims that are incurred but not yet paid. Gaylyn also stated that during the summer months in outside industry claims, claims costs typically go down but at BGSU they either stay the same or go up. Steve asked if Gaylyn could give an approximate average cost per week. Gaylyn stated our weekly MMO costs are averaging around \$196,000 and the Caremark charges are \$60,000.

Donna then stated that her office had met with Caremark and gone over the prescription drug costs for 2005 and some recommendation that Caremark has made to help control costs. She stated that in the aggregate the costs were \$4,975,726.00. The gross cost minus discounts was 3,697,426.00. The members paid \$826,233.00. The rebates were \$161,967.00 and the total cost that BGSU paid out was \$2,709,226.00. Diane asked how much of the cost was due to inflation and Donna indicated that was a big part of the cost and that the cost and usage of of bio-tech medications went up significantly. One trend

that is up since 2002 at BGSU is the prescriptions filled with generics. This is a reflection of many drugs coming off patent and being offered as generics and that the plan design is such that generic use is a significant reduction in out of pocket expense to the employee.

Donna talked about the Life Insurance and that she, Gaylyn and Findley Davies had meet with Dr. Dalton and Dr. Dobb to discuss the program and to possibly do a RFP. Dr. Dalton and Dr. Dobb gave the approval to put together the RFP information and Findley Davies will be doing that for us. The goal is to get it out and get the results back by July or August. Currently the rate that is charged BGSU for term life is \$.24 per \$1,000.00 of coverage and we are hoping to reduce that cost to \$.11 or \$.13 per \$1,000 worth of coverage. In addition, BGSU is looking for opportunities to offer voluntary life insurance programs to faculty and staff.

Donna talked about the Health Living material that Medical Mutual sent out about 2 weeks ago and again it will be sent out to our employees in September to capture our new faculty and staff.

Terri talked about a mailing that the Benefits Office would like to have Caremark do called iBenefits. She presented all members with a sample of the information that would go out to all employees and their dependents that utilized more than \$100 in prescriptions during the 2005 calendar year. The information would show all the medication that the employee and their family had taken, how much the employee paid and how much BGSU paid and would give tips as to how to save yourself and the plan money. Also in the packet would be a new updated primary drug listing. The cost to the plan to do this mailing would be \$1.50 per packet. The committee unanimously voted to proceed with this project.

Donna stated that she should be receiving an employee paid only Vision proposal anytime. Once she does receive it she will discuss further with the committee.

Steve stated that CSC appreciated the link to the handbook and the FMLA information.

The Benefits Office will be working on renewals with Medical Mutual in July/August, finalizing rates August /September and hopefully starting open-enrollment in October. There will be no packets sent out or brochures printed this year, a post card will possibly be sent to all employees referring them to the web for information. Spouses on our plan will be sent a form to be completed.

Julie moved to adjourn the meeting and it was seconded by Diane. The meeting ended at 4:40 p.m.

**NO MEETING IN JUNE
THE NEXT MEETING WILL BE JULY 19TH AT 3:30 P.M. IN COLLEGE PARK
ROOM 1**

