

**HEALTH, WELLNESS AND INSURANCE COMMITTEE MINUTES**  
**December 14, 2006**

**Present:** Chris Haar, Debbie Bennett, Steven Butts, Linda Hamilton, Diane Regan, Donna Wittwer, Pat Kelly, Maria Dandar, Maria Rizzo, and Judy Jackson May

**Absent:** Gardner Umbarger, Gaylyn Finn, Monica Dietrick, John Stewart, Julie Barnes, Terri Schaller, and Cindy Puffer

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Diane started off the meeting at 3:36 p.m. Judy Jackson May's mother, a former BGSU faculty member, was present as a guest. Because the committee did not have a quorum, the approval of the minutes was postponed until the next meeting.

Moving the agenda, the first item was a follow up for open enrollment. Donna started and said that she was unable to give rates because she and the benefits staff were running with the looming life insurance deadline.

Donna did go over the process for open enrollment including the post cards.

- Benefits/HR tried to highlight some benefits through targeted emails. One example is the spending accounts. The targeted emails went to specific individuals based on the new abilities of PeopleSoft. In the past, benefits sent blanket emails that went to the constituent groups and then out to the entire campus.
- Emails went out to those responsible for returning a spousal form (those who cover their spouse as primary on BGSU's healthcare plan).

As of the beginning of December 14<sup>th</sup>, 121 spousal forms have not been returned belonging to the second coverage option, or employee and spouse. The percentage not returned are as follows: 42% for administrative staff, 28% for classified staff, and 49% for faculty. For those who have family coverage, 192 spousal forms have not been returned. The percentage not returned are as follows: 35% for administrative staff, 36% for classified staff, and 49% for faculty, and 33 for Post Docs.

Benefits sent out another set of targeted emails and phone calls to the individuals in an effort to get those missing forms into HR by 5 PM Friday. Most of the responses have been positive and thankful for the information. Some were not aware that they needed to fill out the form again this year.

The plan for open enrollment 2007 is to start reminders regarding the spousal forms in September.

What is next for those who do not turn their spousal form in on time? Donna will work to provide numbers to Becca Ferguson and Dr. Dobb. They will make any deadline changes/extensions. It was mentioned that this was a confusing open enrollment because of the new life insurance.

The committee discussed the deadline and whether it should be extended. Several members felt that the deadline should be a hard deadline. Others felt that a hard deadline extension before the end of the year would be fair. Donna said that either she/Pat would be emailing out the extensions, if needed.

Benefits has a master spreadsheet that has tracked everyone's returning information and would be indispensable for the 2007 enrollment year. The spreadsheet was generated out of PeopleSoft. This information could not have been gathered from the old system.

The next topic was life insurance. Currently, classified staff are covered to the amount of their salary up to \$50,000. This remains the same under the new life insurance, Sun Life.

Administrative staff and Faculty pay a portion of their life insurance and are covered up to 2.5 times their salary up to \$150,000. Sun Life increased long term disability. HR emailed out a form to continue this current set up. If the signed form is not sent back to HR by 5 PM December 15<sup>th</sup>, then they would opt out and would receive similar coverage to the classified staff. The Office of General Counsel felt that employee signatures were needed to keep the current practice.

Sun Life sent out other products tailored to individual BGSU staff members. These products are portable (able to follow you if you leave BGSU). All of this information served to confuse BGSU employees.

The goal for Benefits is to send a letter out in January 2007 to those who did not send a letter back to HR by the deadline. This letter would notify them that their life insurance would go to \$50,000.

In addition, the benefits spending account is moving to a new vendor, so HR would like to work with all new vendors and create new working relationships.

HR has staff changes due to retirements and extended leaves.

Diane was concerned about the labor intensive nature of what was described concerning the open enrollment process. E-benefits will remedy this problem as will future time saving processes.

Open enrollment in the private sector was discussed briefly where large multinational corporations give all employees two weeks for changes. BGSU gives a month.

Benefits received feed back that faculty members were too busy during the fall semester to fill out open enrollment materials. The spousal form is admittedly time consuming, but that is why notification for this form will start in September.

Diane did not agree with the feedback that faculty are too busy.

Chris Haar asked about addresses and if they are still a problem. Since BGSU uses them for Christmas cards, open enrollment information, W2 information, etc., it is important for the data to be correct. It was said that the updating of addresses is still a problem.

The address can be updated through the BGSU portal from any location. The information runs through the student system then to PeopleSoft. The mailing address is key as it is used for benefits information and W2s.

Printing your current December pay advice is a good thing to do for tax purposes.

Donna mentioned that in order to configure the system for new rates, it took her and a consultant about 80 hours.

When a new full time staff member is hired, they have be loaded into four systems. Benefits cannot automate this because people do not keep up to date their names and addresses. This will change once the student system is up. The data behind the scenes is shared and the ability to use a self service module will help. Only an employee's legal name can be used with this system. Names can be an issue. BGSU sends regular reports to the Social Security office. These reports are returned because BGSU did not use legal names for some individuals.

Donna thanked Diane for her concern about the time and effort that benefits puts into open enrollment process.

Diane moved that HWI supports on extension of the deadline for either the spousal form or the life insurance information. Donna is putting a plan together and asked for HWI support, if needed.

Judy added that faculty members were asking her about the life insurance as she made copies of the Sun Life packet for herself. Some faculty said that they do not need it.

The next agenda item was the plan for benefits in 2007. Benefits wants to build relationships with new vendors. In addition, they want to review the final regulations (changes) to the 403 (B) plans. The changes may include a Roth component where additional monies might be able to be taken out post tax. Also, BGSU needs to work on policies and the service agreements that they have with all of their tax deferred annuity vendors. BGSU needs to make sure that all vendors have at least 20 participants in their plan. 2007 is the year for cleaning up the current plan and analyzing. 2008 will see more components potentially added (Roth). Current, 600 employees participate in the tax deferred annuity program.

The 457 plan have different regulations, but is a pre tax option as well. Donna did say to everyone that if there is something you do not understand, please ask.

The third focus for 2007 is Caremark and the fourth is a vision vendor to add to the benefit plan.

Donna said if anyone has benefits, please contact her.

Steve Butts asked Donna about how a 403(B) Roth plan would look like. Donna said that first, benefits needs to get the 403(B) program under control before moving ahead.

Donna thanked everyone for their support and serving on the committee.

Diane moved to adjourn the meeting and it was seconded by the group. The meeting ended at 4:33 p.m.

**THE NEXT MEETING HAS NOT YET BEEN SET, BUT WILL OCCUR IN  
JANUARY/FEBRUARY 2006**