

MEMORANDUM**TO:** Dr. Sidney Ribeau, PresidentDr. Mark Early, Chair
Committee on CommitteesDr. Patrick Pauken
Chair, Faculty Senate**FROM:** Gardner Umbarger, Chair
Health, Wellness, and Insurance Committee**DATE:** August 6, 2007**RE:** Annual Report 2006-2007**Committee Actions****September, 2007**

Open enrollment period – A post card was sent to all employees during the week preceding October 23rd (the start of open enrollment) to inform them that open enrollment is coming. Open enrollment ran from October 23, 2006 through November 17, 2006 at 5 p.m. A brochure was posted to the BGSU website instead of mailing it out to employees. A second post card mailing was sent as a reminder. All employees also received a life insurance packet from Sun Life showing employee paid optional products that they can purchase. Meetings were also held at various times and places for employees. Employees were encouraged to update their beneficiaries on your life insurance.

December 2007

Status of the open enrollment was reviewed. 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 14th, 121 spousal forms have not been returned belonging to the second coverage option, or employee and spouse. The percentages not returned were as follows:

- 42% for administrative staff
- 28% for classified staff
- 49% for faculty

For those who had family coverage, 192 spousal forms were not returned as of that date. The percentages not returned were as follows:

- 35% for administrative staff
- 36% for classified staff
- 49% for faculty
- 33% for Post Docs

There was some confusion because of a new life insurance vendor and the fact that all employees had to complete a new enrollment form. This was a one-time requirement and would only be required in the future if there were changes in beneficiaries or election of coverage.

The plan for open enrollment 2007 is to start reminders regarding the spousal forms in September. Discussions involved ways to increase compliance with spousal forms and how to receive them in a more timely fashion. Discussion was initiated for benefits in 2007.

February 2007

Issues on this month's agenda was a discussion about MMO and the flexible spending account that previously was with Mutual Health Services (MHS)/FlexSave. MHS did not have the technology to provide some services that the flexible savings accounts needed. Therefore, for this year FlexSave was outsourced to MHM, Resources, Inc.

Issues with Sandusky-Huron providers who dropped from the network were discussed. However, the physician group that left is back negotiating with MMO.

Some enhancements were added to our coverage of dental benefits effective March 1, 2007. Those were discussed and involved addition cleanings for people with high-risk medical conditions and the addition of dental implants.

The short-term disability optional life benefit that was offered during to employees during open enrollment was determined by Sunlife not to have adequate enrollment to offer it as a plan Only 34 employees elected coverage and this was insufficient to underwrite the risks.

Discussions were held EPHCO consortium that BGSU belongs to for prescription drug coverage. The consortium is currently in the Request for Proposal (RFP) for prescription drug vendors. If the results are not favorable to BGSU, the benefits group has the option to go out for an RFP for prescription drugs for 2008 coverage.

Carryover items

- Prescription vendor RFP
- Plan for open enrollment for 2008
- Flexible spending accounts- vendor
- Updating rates for 2008
- Assessment of impact of spousal rule

- Continued collaboration with Dr. Sherman on a new Wellness Program
- Continued education on the life insurance program
- A new subcommittee to review the spousal form and suggest changes
- Paperless open enrollment period

Recommendations for Future Committee Work

- Examine the status of health insurance, prescription care, and life insurance/desirability RFPs
- Expand Wellness initiatives to attempt to hold in check health plan expenditures
- Examine the cost avoidance due to spousal rule implementation and communication of those savings to the university community to expand support for this measure
- Examine expenditure patterns in an attempt to better manage costs

Minutes for 2006-2007 are located at <http://www.bgsu.edu/offices/ohr/resources/page12570.html>

Respectfully submitted,

Gardner T. Umbarger, III Ph.D.
Assistant Professor, Intervention Services