

HEALTH, WELLNESS AND INSURANCE COMMITTEE MINUTES
October 1, 2007

Present: Maria Dandar, DeeDee Wentland, Christine Cucciarre, Donna Wittwer, Terri Schaller, Pat Kelly, John Stewart, Maria Rizzo, Faith Olson, Cindy Puffer and Glenn Egelman

Guest: Cathy Swick

Absent: Judy Jackson May, Chris Haar, Gaylyn Finn, and Linda Hamilton

The meeting started at 2:08 PM. Donna started the meeting with introductions because of all of the new faces. She said that she would run the meeting because of the lack of a full group and the need to elect a new chair.

The first topic was WellAware. Many emails have been going to BGSU employees regarding the health screening and the health risk assessments that can be filled out online.

Donna introduced Cathy Swick, who is a co-chair of a subcommittee for HWI, called WellAware. Cathy said that she and Chris Haar attended a Northwest Ohio wellness meeting and found that BGSU is on the right path. At this point, over 500 people have signed up for the health screening. The information will flow back to a third party and be reported back to BGSU in an aggregate form. This way, no person specific data can be highlighted. The hope is that a report of this aggregate data will be available in mid to late November. Cathy said that many programs related to wellness are occurring every week and cited Nordic walking as an example. Faith brought up the weekly nutrition emails and programming in the Women's Center as other examples of wellness initiatives.

The next discussion was about the \$150 amount in the healthcare plan for wellness. It was asked if a BGSU employee could use some of this towards the cost of BGSU wellness programming. The \$150 amount is set through MMO and billing of services, so it would not be able to be used for BGSU events.

Wellness, do you know your numbers campaign as well as the health risk assessment was the next topic of conversation for the group. The health risk assessment (HRA) can be done online through the MMO website from October 8, 2007 through November 2, 2007. If a BGSU employee participates who carries BGSU health insurance, they will receive a \$39 benefit (next year's single monthly rate) for a month in 2008. Once the aggregate results come back from the HRAs, the data will be shared with the WellAware committee, Health, Wellness, and Insurance, Classified Staff Council, Administrative Staff Council, Faculty Senate and other groups as needed. The data will be used by WellAware committee in order to develop wellness programs targeted at the health of BGSU faculty and staff.

Donna covered the vendor renewals for the group. The key is that no major change is set for 2008. Any vendor changes can cause disruptions in services, which BGSU would like to avoid. Below is the list.

Vendor	Contracted Through	Notes
CareMark	2009	No disruptions
Medical Mutual of Ohio	2010	
FlexSave (currently MHM)	2008	Moving back to FlexSave in 2008 due to FlexSave's good customer service
Delta Dental	2009	
Sun Life (life insurance and accidental death and dismemberment)	2009	Quick discussion of products that can be purchased through Sun Life at an additional cost. More info will come through open enrollment.

One question came up from Faith regarding FlexSave is that she receives checks for claims, but does not know what specific claims that it covers. Terri said that she can go online to myflexonline.com to check this. Donna said that official change back to FlexSave will occur on 1-1-08. However, some individual may still receive checks from MHM for the first week of January 2008.

Next was a brief discussion surrounding the Spousal form and the changes that went into the document for open enrollment this year. This is the form that must be completed every year by employees who cover their spouse as primary on the BGSU healthcare plan. In order to help remind BGSU employees if they need to return this form, Donna will be sending out targeted emails to all of these individuals reminding them that this form needs to be filled out and returned by the deadline date of November 16, 2007. The title has been changed to Primary Coverage Spouse Form. Donna did urge completion of the form even if impending changes might occur (divorce, etc.). It covers the employee if the timeline does not proceed as planned. A minor suggestion was made by John to make Section A on the form larger.

Wellness enhancements were the next topic brought to the group. All of these changes go into effect January 1, 2008.

Category	Enhancement
Well child care, age 0-1	Increase maximum from \$500 to \$1,000
Well child care, age 1-9	Increase maximum from \$150 to \$500 per year
Routine coverage for 9 and older	Increase maximum from \$150 to \$250 per year
Routine colonoscopy	Now covered 1 per 10 years for ages age 50 and older (subject to deductible and coinsurance) in-network benefit only

Other routine procedures, such as PAP and mammograms are not changing. The additional to the wellness benefits was modeled for cost by Findley Davies. .

Human Resources is working with the BGSU Health Service to provide additional benefits. This fall, the BGSU healthcare plan will cover influenza and pneumonia shots. Stay tuned for more information.

Faith asked about the wellness benefit (\$150) and if someone could get diabetic training. Human Resources said that at this time, the answer would be no, but that it is something that is being looked into as a possible change down the road. The wellness benefit, at this point, only covers so many things. Terri said that the employee could get some free supplies for diabetes by signing up with MMO programs related to diabetes.

MMO and the Student Health Service have a dietitian that is available to employees for assistance. Graduate students are available through BGSU's masters program; however, they tend to lead large groups but are available for one on one counseling as well. Personal discussion might be better focused through MMO or the Student Health Service.

Rates have been approved for the next benefit year, 2008, and will be placed in the open enrollment information. All HWI members received a copy of the new rates.

Donna explained the current situation and the philosophy. Single employee rates went up most significantly as the percentage of total cost is lower than that of the other three tier groups. It stands at about 9% and needs to be go up to 12% to match the other three tiers. Long term, the rates for employee plus spouse and employee plus family will probably rise faster as the claims show that a spouse is costing the healthcare plan more significantly than children.

The BGSU Board of Trustees would like to see an increase of BGSU employee contributions to 15% for single coverage and 20% for all other groups. In addition, upper management would like the committee to investigate employee contributions based on pay bands . That means that employees making less money pay less than those making a higher income..

For the next HWI meeting, more discussion will take place regarding the healthcare plan and cost avoidance.

One last point was brought up regarding Caremark. Because of technology, Caremark was not able to coordinate benefits with other providers for drugs. Starting in 2008, they will be able to do this for those employees who have spouses/children covered by another plan primarily and then by BGSU secondarily. This will be researched and looked at for 2008

Miscellaneous

Faith asked about Redi-Care and if it has benefits. Donna and Glenn stated that it really is not an urgent care center thus it does not have the benefit of the copay for urgent care. The BGSU healthcare plan treats it like an emergency room with a \$50 charge and the doctors can only do limited procedures. If it gets beyond their scope, the patient is referred to the emergency room at Wood County Hospital anyway. Maumee Urgent Care is the only closest urgent care location.

Faith heard somewhere that BGSU has saved \$1 million in healthcare with the current vacant positions from 7-1-06 to 1-1-07. Donna did not hear about this or provide any information towards this finding.

Faith had another question regarding FMLA (Family Medical Leave Act). Donna explained FMLA to the group and how it runs concurrently with sick leave. FMLA also protects your job

as a BGSU employee. FMLA is set up as a federal law to protect workers, many of which do not have the sick time like at BGSU. Similarly, HIPPA (Health Insurance Portability and Accountability Act) is used by BGSU to protect sensitive healthcare information of those employees on FLMA.

Faith asked about bereavement. Donna said that bereavement is different and is covered time, even if it is leave without pay. For immediate family members, bereavement time is ten days. If the person has sick leave accrual, that is used during that time.

The meeting was adjourned at 3:25 PM with Donna thanking everyone who attended.

THE NEXT MEETING WILL OCCUR IN NOVEMBER 2007