

**HEALTH, WELLNESS AND INSURANCE COMMITTEE MINUTES**  
**October 13, 2008**

**Present:** Ellen Naderer, Donna Wittwer, Pat Kelly, Chris Haar, Faith Olson, Janice Twork, Maria Rizzo, Christine Cucciarre, Bryan Benner, Deb Wells, John Stewart, and DeeDee Wentland

**Absent:** Judy Amend, Terri Schaller, and Judy Jackson May

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The meeting started at 2:37 PM. Ellen started the first topic, which was the review of the minutes. After a few recommendations, the minutes were approved.

Ellen asked if any new individuals could introduce themselves. Deb Wells, who replaced Linda Hamilton on the committee for ASC did so.

The agenda item was choosing a new chair. Faith and Bryan nominated and seconded Ellen again for the 2008-2009 year.

The next topic was an open enrollment update. Donna has visited Classified Staff Council, Administrative Staff Council, Faculty Senate Executive Committee and the CFO direct reports. Scheduled are meetings with Firelands College, Facilities Services, Chemistry Department, Financial Aid, CMAI, the bookstore and Math and Sciences

Jan brought up the flexible spending account and that you can use this fund to pay back mileage from doctor appointments at \$ 0.27 per mile. Donna said that she uses the explanation of benefits (EOB) and a map and sends in to FlexSave. Also, she explained a bit more and said that over the counter needs, such as aspirin, allergy medications, and antacids can be paid for through the flexible spending account. It was suggested that if you need to call FlexSave, that you should take notes including date, who that spoke with, and all information asked and answered. Lastly, it was noted that acupuncture and weight watchers (\$39.95/month) can be paid for through the account as well with appropriate documentation of why from your physician.

Open Enrollment was the next topic. The Office of Human Resources is working to finish up the process.

- The post card going out to homes is finished and going out next week.
- Also, there will be an announcement email providing an overview of the process.
- The same week, the information will be posted to the BGSU website
- Targeted emails will go out the specific groups, including employees covering spouses primary on BGSU's healthcare plan, employees covering children, etc.
- By 5 PM, November 21<sup>st</sup>, all employees who cover spouses primary, must have returned the Spousal form. Also, all children aged 19-24 must have verification that they are enrolled full time in school.

The benefits in brief that is out on the BGSU website will be updated in late December 2008 to reflect the changes that will occur January 1, 2009.

DeeDee asked about children ages 19 and up. Will they come off of BGSU healthcare if they are not full time students in some type of program? Yes, they will come off of BGSU's plan. The Office of Human Resources will audit this list twice a year. The form that HR developed (Full time Status form) was given to BGSU's office of Registration and Records for input since they get these kind of forms to complete for other health care plans.. It was noted that full time status will be based on the student's institution/organization definition of full time and not BGSU's standard.

Members of the committee asked Donna what they could do to help. One suggestion was to send out a weekly reminder through CSC or ASC. Donna asked if the groups would not go into details since we had issues last year. If they could send out messages as a reminder to read benefits information that would be helpful. HR plans to send out a number of targeted and general email reminders.

Donna closed with asking for feedback in regards to the forms. Are they easy to fill out? If not, please let HR know. HR did review and change some forms this year, however are open to make the forms better by accepting your suggestions.

Faith mentioned that BGSU was now utilizing the department of labor form for FML. Faith felt that the new form requires more information and would have liked an update that Human Resources was changing forms. HR did not want to do a mass email because some employees would not be eligible for the program and it could have caused more confusion.

Donna asked if everyone would check and update your address, if necessary. This can be done through the self service on the portal. You will see this request again in December as BGSU gears up to print W2 forms for all employees.

What do employees need to return to HR by November 21, 2008 by 5 PM?

- Spousal Form *if* employee is covering a spouse primary on BGSU's healthcare
- *If* an employee is covering a child aged 19-24, the student form will be needed to verify that the child is a full time student
- Enrollment Form *if* the employee is dropping someone off of their coverage
- Entering into a spending account; you will need to return the form

Chris mentioned that spending account guide cannot be typed on because of the format. HR will take that into consideration.

Another information piece, this one from Caremark will show all employees what prescription drugs they have used in the last year and show how the employee paid, how the plan paid, and if any better fiscal options exist (e.g. mail order?). The point is education and to show that perhaps employees can save money. Also, prescription drugs can be paid for through a spending account.

A question was asked regarding pharmacies out there that advertise filling certain generics for \$4. Donna said that the employee would pay \$4, if the drug is on the list. Many generic drugs are not on the list and therefore, the payment would be \$6 for BGSU employees on January 1, 2009. Also, if a generic drug does not cost \$6, the employee would be charged the lower price, whatever the cost.

Life insurance packets again will be mailed to employees, using everyone's salary as of 9-1-08. If someone would like to change something with their life insurance, fill out the form and send it in.

BGSU is collaborating with Miami University for vision. This is slated to go into effect either April or July 2009. Miami is leading the charge on this.

Long term disability came up quickly. Currently, the benefit is part of a package that is included in administrative and faculty hires. Those employees must pay part of the cost. At this point, it is not offered to classified staff except as a optional benefit through SunLife.

The committee briefly discussed the long term care meetings and the potential options. It was suggested that everyone review the plans carefully, as some plans offer the ability to withdraw money or include inflationary rates as part of the plan. The plans are so diverse that if questions arise from any employees, the best advice is to contact the provider.

Faith asked about a bone density test. If the test was requested because of disease, it will be charged toward the healthcare. She also asked how someone would know if a specific doctor practiced under a specific hospital. It was suggested to call MMO before a procedure was scheduled to make certain that is covered as the employee intends.

#### Projects for 2009

- HR is beginning to work on these project highlighted at the last meeting. HR is working on the Tax deferred annuity plan document in consultation with external counsel. Because of law changes, all providers have to be in compliance by January 1, 2009.
- are looking into faculty pay plans where nine month faculty are paid for 12 months. The federal IRS laws state that work performed in a calendar year should be paid in that same year. Academic proponents are looking to exempt higher

For traveling outside of the country, it was suggested that you use a credit card solely for medical expenses and bring back everything incurred to be turned into MMO.

The motion to adjourn was started at 3:44 PM by DeeDee and seconded by Janice. Ellen thanked everyone who attended.

**THE NEXT MEETING WILL OCCUR ON DECEMBER 8<sup>TH</sup> FROM 2:30-4 PM IN CPOB,  
#1**