

HEALTH, WELLNESS AND INSURANCE COMMITTEE MINUTES
December 8, 2008

Present: Ellen Naderer, Judy Amend, Donna Wittwer, Pat Kelly, Chris Haar, Faith Olson, Bryan Benner, Deb Wells, and DeeDee Wentland

Absent: Judy Jackson May, Janice Twork, Maria Rizzo, Christine Cucciarre, John Stewart

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.

The second topic was a recap of the 2008 Open Enrollment period. A handout was shown regarding the communication activities for open enrollment. It was multiple pages and covered two months worth of meetings, education sessions, and discussion surrounding BGSU's healthcare for the 2009 plan year.

Open Enrollment Update Notes-

- Only three missing forms for the primary coverage spousal forms. Donna had called and was following up on them.
- Enrollment into BGSU's spending accounts increase by 127 employees for a total of 737 accounts. 301 classified employees signed up for spending accounts for 2009 as opposed to 169 for the 2008 plan year.
- 436 monthly employees signed for spending account for the 2009, which was down 5 as opposed to 2008.
- 170 dependents are coming off of BGSU's healthcare plan for 2009. This does not include children who are trying to verify full time student status to BGSU.

The next agenda item was to highlight benefits projects in 2009 that could be implemented for the 2010 benefits plan year.

- The Office of Human Resource met with Findley Davies in November to begin the process of time lining out the projects for 2009
- BGSU is collaborating with other institutions in Ohio to review the current prescription vendor, Caremark and the ROx (Buck consulting). BGSU is meeting with the groups in January to review the analysis process.
- HR is working with special counsel to get a plan document and provider agreements in place by January 1, 2009 to comply with federal law requirement.
- A handout was provided that highlights the 2009 benefits projects. A possible vision program has been placed as not a high priority. If that plan would be offered as an option, the time line could be later in 2009 or early 2010.
- Donna will continue to be meeting with groups across campus to discuss general healthcare topics, such as how to cover your family if both spouses are employed at BGSU. Do you cover utilizing one employee electing family coverage versus one employee selecting single coverage and the other employee plus children.

The committee brought up thoughts about bringing experts on campus to discuss various healthcare aspects such as spending accounts, how to be a better healthcare consumer, etc.

The concept of a health savings plan came up again and some potential differences versus a health reimbursement account plan, where money does not rollover from year to year. Depending how a health savings plan is designed; an employee would be responsible for covering a high deductible normally associate with this type of plan.

It was asked how much healthcare claims are costing BGSU. At the current time, medical claims only are running about one million dollars a month. Some of this is due to catastrophic claims.

BGSU is following its five year plan on restructuring healthcare costs to eventually increase employee contributions to 15% and all other coverage levels (employee plus spouse, employee plus children, and family) would contribute 20% of the healthcare costs. BGSU is in year 2 of the plan.

One consistent theme from the committee was a desire for education to be a greater healthcare consumer. Faith thought that through a Health Savings Account (HAS) that if money were left over in a year, that the employee could use it towards additional preventative care.

It was brought up that an employee can go to a trainer now for a free consultation. Faith asked if future visit could be covered under and HAS. The answer is that it would depend on the plan and vendor.

Lastly, the group discussed increased healthcare expenditures at BGSU over the years. Donna reported that in 2008, total cost of healthcare is expected to be \$21/\$22 million (up from \$7 million in 1995). Of this total, dental claims accounted for about a million and prescription drugs counted for another \$2/\$2.5 million. The rest of the cost can be attributed to healthcare. Of the healthcare expenditures, outpatient procedures tend to drive up costs as opposed to inpatient hospital stays.

The meeting ended at 3:40 PM with Ellen wishing everyone a happy holiday season. All members are emailing days/times for the development of a 2009 spring semester schedule.

THE NEXT MEETING WILL OCCUR IN JANUARY 2009