

HEALTH, WELLNESS AND INSURANCE COMMITTEE MINUTES

March 16, 2009

Present: Ellen Naderer, Pat Kelly, Janice Twork, Maria Rizzo, Faith Olson, Judy Amend, Donna Wittwer, Chris Haar, Kathy Dieterich and DeeDee Wentland

Absent: Bryan Benner, Deb Wells, Terri Schaller, Judy Jackson May, and Christine Cucciarre

The meeting began at 2:32 PM. Ellen called for everyone to review the minutes from the February 9, 2009 meeting. After a few changes, the minutes were approved.

Ellen turned the meeting over to Donna for updates on various benefits projects. The first update was Well Aware and the screenings. HR collaborated with the Student Health Service to offer additional screenings (for \$20) to those BGSU employees who had elevated numbers when tested during the Know Your Numbers campaign. The two tests that would be blood draws and are fasting blood draws are for blood glucose and the other is lipid profile

Representatives from the Student Health Service are traveling to the Firelands campus this week for 8 people who have asked to have the fasting blood draw.

Overall, the health screenings and health risk assessment were a success, with almost the same number of participants as in the last program in October 2007. Almost 700 employees came through the screening. A final number of those who filled out the HRA should be coming to HR either today or tomorrow.

HWI members said that the HRA component gave a feedback score but really did not let the incumbent know that they had finished. Additional feedback from departments suggested that advanced knowledge of some of the questions as well as additional staffing in the computer HRA area would help decrease the amount of time it took for employees to complete the assessment.

HR is working with various groups in regards to plan year 2010 and beyond.

- Prescription drugs- HR is working to get all documents signed for the financial review being conducted by Buck between BGSU's current vendor Caremark/EPHCO and the RX. Once the analysis is done, the results will be reviewed. If the review shows substantial cost avoidance with the RX, then more work may need to be done. If a vendor change is warranted, it takes 5 to 6 months to implement. Open enrollment is only 6 months away. The medical RFP is moving forward as well. Donna assisted in scoring some of the open ended questions. The RFP went to ten organizations and only one, Cigna, did not respond. Again, if medical carriers change, BGSU implementation will take 6 months .
- VSP will be the vendor for vision. Waiting to hear from VSP to begin that implementation.
- In the next month, HR benefits will be involved in the first of two upgrades for benefits and People Soft. The first is benefits administration which automates the enrollment into the plans versus benefit representatives manually entering data. This project is starting and will take 6 months to configure, test and move to production. This will take resource time from HR . The second install will be the E-benefits which ultimately will allow employees to sign up for their own benefits via self service

- The leave bank is moving forward in the next six to eight months. If everything gets approved, the team is looking at a potential August 2009 as the date for the first donation. This is aggressive time frame. Again, this involves the benefit staff for loading at the same other projects are using resource time. The implementation team is looking at opportunities for automation....

Tax deferred annuity update- Fidelity is the only outstanding company. The next step is the cleaning of the plan document and then transitioning the program to a third party administrator in July 2010. A question came up regarding dental and the upcoming vision program. Both of these benefits would be outside of any medical plan that BGSU would offer.

In discussing the medical RFP, Donna explained the difference between a medical provider, like MMO and a TPA. The TPA might not have a network in place, but might have better service or claim systems. HR and the institution are looking at what is best for BGSU and its employees.

Questions

Faith asked about the healthcare plan and those that could potentially be laid off. If a person is laid off or given a non-renewal and they are covered under the health care plan, they will be offered COBRA. The Economic Stimulus Package signed February 17, 2009, included changes to COBRA effective March 1, 2009. It stated that employees who are involuntarily separated starting September 1, 2008 through December 31, 2009, will be eligible for 65% of COBRA premium subsidized by the government for 9 months. At this time, the 65% would be paid by BGSU and then reimbursed through payroll taxes filed quarterly. Details of this are still outstanding and the Department of Labor are on task to get more documentation and some forms out by March 18 and 19.

The group moved to talk about consortiums and BGSU's effort to follow state desires of universities that collaborate together or with other organizations. BGSU is in a consortium with prescription drugs with EPHCO and the RX is the Ohio State and the Retirement systems collaborative. Medical coverage is more difficult to enter into a consortium since that is more locally driven and claims are unique. However, where opportunities arrive for collaborative efforts are on the administrative fees and the stop loss coverage.

Judy asked about the vision plan and if the set up is similar to BGSU's last plan. Donna said that this plan will be set up differently with set time parameters on eye exams, frames, and lenses. In the last plan that was offered, people opted in and got all the things they needed and then opted out. Thus the cost was constantly increasing to the point that it was no longer cost effective. With the plan that we are offering in 2010, the rates are locked in for 2010, 2011, 2012 and 2013.

Faith brought up a healthcare plan for Allen County in regards to covered lives. BGSU's plan covers almost 2400 (2392 in February) BGSU employees, but covers almost 4900 lives. When examining the healthcare plan, HR must take into consideration employees, spouses, dependents, region, age, benefit plan, overall usage, etc.

The discussion moved to those who separate from BGSU and whose spouse may be under 55. OPERS new rule that goes into effect in 2011, will require OPERS retirees who cover their spouses

and if the spouse is under 55 years of age, they must pay the total cost of the health care for that spouse. Donna expressed that if someone was considering retiring and had that concern that they may also wish to look at the COBRA cost for the spouse to see if it was less than what it would cost with OPERS. Again, COBRA would only last 18 months but may get the spouse up to the 55 age. Also, there are other plans that could be examined. Information about other opportunities are on the benefit web site. We placed that on the web site for employees whose children were not longer eligible for coverage under the BGSU plan. Depending on the medical status of the spouse it is something that may be explored until they are age 55 if the employee wished to retire with the spouse under 55.

The main question was how OPERS might affect individual employee decisions. Donna said that, at this time, we do not have all of the answers. However, because of the specific nature of the situation of each individual, the individual is encouraged to discuss their options with Human Resources.

Ellen called for a motion to adjourn the meeting. Janice motioned and Judy seconded. The meeting ended at 4:03 PM.

THE NEXT MEETING WILL OCCUR ON APRIL 20, 2009 FROM 2:30-4 PM