

**HEALTH, WELLNESS AND INSURANCE COMMITTEE MINUTES**  
**June 8, 2009**

**Present:** Ellen Naderer, Pat Kelly, Janice Twork, Maria Rizzo, Judy Amend, Donna Wittwer, Chris Haar, Kathy Dieterich, Bryan Benner, Deb Wells, and DeeDee Wentland

**Absent:** Terri Schaller, Faith Olson, Judy Jackson May, and Christine Cucciarre

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The meeting began at 2:32 PM. Ellen called the meeting to order. The committee reviewed the minutes from both April and May meetings. With a few corrections, they were accepted.

The first topic of discussion was dental coverage. BGSU's contract with Delta Dental expires at the end of this year. Human Resources has been working with Purchasing to negotiate another multi-year contract and has been able to secure no increase. The plan would remain fully insured. The only difference that HR is analyzing is whether or not to pull the dental away from the medical plan so that employees could just pick up dental coverage. Currently, the IUC schools are going out to bid on dental, so BGSU will wait to see the results of this.

The optional vision insurance carrier has offered to lock in rates for four years with BGSU and others. This option will become available to employees beginning January 1, 2010.

MMO request for proposal (RFP) came back with very attractive administrative costs. Donna is hopeful that she will be able to share more news on the medical side in the July meeting.

Donna briefly discussed other large organizations in the Toledo area that have multiple providers. In this area, ProMedica and the Mercy systems are the largest and most organizations are tied to one or the other.

Prescription drugs- Buck consulting has had conversations with Human Resources in regards to its analysis of Caremark and the Rx. The hope is that BGSU remains with Caremark until January 2011. Bryan asked that if BGSU went to the Rx, do pharmacies in this area accept this insurance. At this time, BGSU does not know.

Donna went back to healthcare to discuss a new issue. Because of the institution's budget concerns, HR has been asked to look at other healthcare options that might mean less healthcare coverage or higher employee contributions or both. In the last year, BGSU has absorbed healthcare costs that it cannot continue to do. Donna asked the committee members not to say anything until BGSU moves forward.

The healthcare scene, both nationally and regionally, is unclear. No direction has been set for federal healthcare. However, the government passed the subsidy for COBRA and the mental parity act as first steps.

The committee understands the financial pressures placed upon the University and the need for healthcare analysis to occur earlier than discussed in the past.

Donna asked for questions. Several members asked about the percentage of contribution that employees may expect to see if current coverage levels remain the same. Donna was not sure, but thought that the 15% for single could move to 20% or 25%.

Financially, BGSU has been hit by the perfect storm of lower state support, economic downturn, students finding it more difficult to obtain loans, etc.

Ellen called for a motion to adjourn the meeting. Jan motioned and Maria seconded. The meeting ended at 3:32 PM.

**THE JULY MEETING DATE WILL BE July 20, 2009 FROM 2:30-4 PM**