

# Employee Benefits Advisory Committee

## Minutes from the August 22, 2018 Meeting AO Room 406

### Members in Attendance:

Mark Lacey (Chairperson)  
Jametoria Burton (APC)  
Denise Giarrusso (APC)  
Christina Goodell (Faculty)  
Steve Milczanowski (Faculty)  
Amanda Miller (Career)  
Brenda Mills (Career)  
Jill Bradberry (Career Alternate)

### Resources in Attendance:

Randi Brokvist  
Diana Crigger  
Anita Kovacs  
Al Little  
Debbie Monnserratt  
Glenda Parrish  
Judy Robbins  
Dawn Swed

### Members Absent:

George Coleman (Faculty Alternate)  
Tameiko Grant (APC Alternate)

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The meeting commenced at 2:32 p.m. A quorum was confirmed to be present.

### Introductions & Approval of the Minutes (Lacey)

Chair Lacey opened the meeting welcoming everyone. He advised that the discussion today would be regarding dental and health insurance rates primarily.

### Dental Insurance Change to Consortium (Lacey/Robbins/Little)

Chair Lacey stated there has been a development on the dental insurance since last meeting. The College has been offered a great opportunity to participate in the Consortium's Dental program. The program would offer a rate savings as follows:

### **Dental Pricing:**

	<b>Current 2018</b>	<b>Proposed 2019</b>
Employee Only	\$37.37	\$35.55
Spouse	\$41.83	\$29.05
Children	\$47.94	\$36.38
Family	\$64.83	\$72.33

The program is a fully insured product removing the College's liability with current plan. Rate sheets were distributed to those in attendance.

Judy Robbins defined the differences in the College's current plan and the Consortium's plan, as follows:

- Deductible increase on the family plan - \$100 currently would increase to \$150
- Orthodontic care currently has \$1,500 coverage and would decrease to \$1,000 coverage

Chair Lacey stated there is only a small number of employees (approximately 34 people) currently taking advantage of Orthodontic benefits under the current plan. The provider network will not change.

Mr. Milczanowski posed the question if premiere dental fees and coverages would remain the same under the Consortium's plan. Ms. Robbins stated that there would be no change with in-network providers by moving to Consortium's plan.

Mr. Little stated that by going with Consortium's plan, the College will see a great savings. He informed the committee that currently the College claim history shows that FSCJ has a greater overall claim amount than the other colleges currently participating in the Consortium dental plans. Our participation will drive up the cost of the program but it will be averaged out between the colleges participating; unlike health insurance where it is based on the specific college.

However, after about two years we may see a bit of an increase in rates because our experience will factor into the overall rates by that time. It is unlikely that the other schools savings will offset our costs enough to keep the rates the same. FSCJ has a higher rate of usage.

Chair Lacey stated that Orthodontic care does increase our rates some but added that the benefit is a lifetime benefit, not annual. He further stated by going with the Consortium the dental insurance will become more affordable for people that may not have previously been able to participate.

#### **Health Insurance Update** (Lacey) (Robbins)

Ms. Robbins distributed the 2019 Benefit Comparison condensed version and the current plan was displayed visually for the committee. Robbins restated the three plan changes for plan year 2019, mentioned in the last EBAC meeting:

- Physician Services during hospitalization will increase on PPO Base Plan from \$100 to Deductible + 20%
- Prescription (Generic) program for HMO plan will increase from \$10 to \$15
- Prescription (Mail Order) program HMO plan will increase from \$20 to \$30

Mr. Milczanowski asked about full plan comparison so all things could be compared. He was advised that the full document will be available online during Open Enrollment. He asked what the value in the change would be overall. Chair Lacey said all charges including premiums and claims history would need to be factored, in order to calculate.

Ms. Burton asked the reason for the changes. Chair Lacey explained by making the change, the benefits are richer causing premiums to increase. Also, prescriptions have changed in part due to Florida Blue no longer partnering with CVS/Target due to CVS/Target no longer offering a discounted rate making them an out of network provider. By moving to another vendor, costs are driven down.

Ms. Miller inquired about the Value Choice PCP listed on the 2019 Plan Comparison provided. Chair Lacey speculated that it could a very small group of participating physicians but said we would find out and advise the committee.

Mr. Little addressed the insurance rate increase explaining if the College keeps CVS as an in-network provider the rates would increase 7.62%, but by moving them to an out-of-network

provider the increase is only 7.19%. Employees can still use CVS and Target but the rates will be charged as Out of Network (OON).

Ms. Brokvist said the overall increase for health rates is 7.19% with no change in vision rates. The life insurance rates changed as discussed in the meeting last week.

**Attachment of Agenda Item for Group Plan Rates** (Lacey/Robbins/Brokvist)

Chair Lacey explained that the rates for retirees have been reduced but are not as low as employee's rates, but are still lower than 2018 rates. There are no changes to DHMO.

Ms. Brokvist advised that we are still waiting to hear if we can split the DHMO plan out of Consortium. If not, we will possibly look to move ours to Consortium. Ms. Robbins confirmed that the College currently has 291 participants on DHMO: 243 active employees and 48 others.

Chair Lacey informed the life insurance changes for the Closed Class Retirees are captured in the attachment and as previously discussed in the August 15, 2018 meeting.

Chair Lacey referred to the last page of the attachment regarding the one time contribution from the College of \$1,000 to the HSA for 2019 was being requested.

Chair Lacey advised the committee of the rate proposal by the Consortium for the DHMO, pending college approval, will be as follows:

<b><u>Proposed DHMO rates</u></b>		<b><u>Current DHMO rates</u></b>	
Employee Only	\$11.71	Employee Only	\$13.71
Employee + Spouse	\$ 8.79	Employee + Family	\$15.86
Employee + Children	\$12.90		
Employee + Family	\$22.85		

Chair Lacey explained that the proposed plan would allow for more of a breakdown rather than just two classifications. Delta Dental has been asked for a comparison of the plan. It was stated that the college should know by the end of the week whether the Consortium will split rates.

**Questions from the Committee**

Mr. Milczanowski asked how the College came up with the rates for the HSA plan.

Chair Lacey responded the plan is a standard tier plan offered from Florida Blue. He explained there is no salary tier with this plan on premiums and all employees have same premiums. He explained employees need to look individually to see what their overall savings will be including the money received from College and Consortium on the contributions toward employees HSA.

Ms. Goodell asked if the college will offer communication to employees regarding the difference between an HSA versus a FSA. Employees will need to look at all the many options.

Chair Lacey explained that employees need to look at their history with their Florida Blue account and understand the FSA isn't going away but an additional medical plan is being offered with an HSA. He explained that employees can't have both the HSA and the FSA. Also, he reminded the committee of the HSA information sessions September 3 – 10, 2018 and hope employees will take

advantage of this time to ask questions.

Ms. Miller questioned if Health Equity will have a dedicated agent for employees to call for assistance.

Chair Lacey and Ms. Robbins explained that Health Equity has agents available 24/7 to help answer questions, but there is not someone dedicated just to FSCJ. They reminded the committee that the Benefits Team is available to answer questions.

Many college employees have had Health Equity and they speak positively about the company. Additional communication will be coming out Friday regarding the HSA information sessions and the committee was asked to encourage employees to come to these events or listen by WebEx.

**Motion:** To approve the proposed fees and plan changes for dental, health and life insurance. Motion passed unanimously 6-0. (Moved by Ms. Miller, seconded by Ms. Giarrusso.)

**Amended Motion:** Ask Delta Dental to provide communication regarding what changes that may happen if the split is approved. Motion passed unanimously 6-0. (Moved by Ms. Miller, seconded by Ms. Giarrusso.)

Discussion - Randi Brokvist stated that it should be a few days before the College hears back from Consortium regarding the split. DHMO comparisons will be provided if needed, but we are not planning to leave Delta Dental.

**Next Meeting** (Lacey)

The next meeting of the EBAC will be February, 2019.

The meeting adjourned at 3:29 p.m.