

Employee Benefits Advisory Committee

Minutes from the February 27, 2018 Meeting AO Room 403A

Members in Attendance:

Mark Lacey (Chairperson)
Jill Bradberry (Career Alternate)
Jametoria Burton (APC)
Denise Giarrusso (APC)
Christina Goodell (Faculty)

Members Absent:

George Coleman (Faculty Alternate)
Tameiko Grant (APC Alternate)
Steve Milczanowski (Faculty)
Amanda Miller (Career)
Belinda Potts (Career)

Resources in Attendance:

Randi Brokvist
Deborah Bundy
Diana Crigger
Anita Kovacs
Al Little
Debbie Monnseratt
Judy Robbins
Steve Stanford
Dawn Swed

Guests/Public in Attendance:

Colin Mailloux, General Counsel

The meeting commenced at 2:00 p.m. A quorum was confirmed to be present.

Introductions (Lacey)

Chair Lacey opened the meeting welcoming everyone and by confirming the items on the agenda.

Legal Update/Public Meetings (Mailloux)

General Counsel Mailloux spoke to the Committee regarding Florida Sunshine Law as it relates to public meeting guidelines and requirements. Public notice should be given before any meetings, EBAC minutes taken and posted, and discussions with two or more members of the Committee should be done within the committee meeting. Practical tips: (1) designate a person to be responsible for the minutes and sending out notices; (2) voting consensus of the Committee should be notated in the minutes.

A question was posed by Ms. Giarruso concerning how to disseminate information from the Committee to fellow staff members. General Counsel Mailloux responded if it was the final decision of the Committee, it is fine to discuss it with staff.

Mr. Little posed the question of making Committee meetings public. General Counselor Mailloux's response indicated if there is a public audience, there needs to be a pause in the meeting for public comments before any actions (or voting) take place and it is to be notated in the minutes.

Chair Lacey stated that the practice of both sending out the minutes to members to vote their approval/disapproval via email and posting the minutes on the website will continue.

Benefits Update/Unum/Long Term Care Insurance (Lacey) (Robbins)

Ms. Robbins provided an update on the timeline of events pertaining to the rate increases for Unum/long-term care insurance.

January 2017: Florida Insurance Commissioner approved the long-term care insurance rate increases for the next 10 years. Rate increases will be phased in incrementally over an initial 3 year period. The FSCJ rate increase is approximately 67%. During the next 7 year period, rates are guaranteed with no additional rate increase for affected policyholders. Policyholders will be given a range of benefit options to choose from to help mitigate the rate increase.

March/April 2018: Unum will send out information to policyholders before the rate increases take effect, along with information outlining benefit options. Unum will provide an online calculator illustrating policyholder's cost both before and after the change in pricing.

April 24-27, 2018: Robin Kessler (former broker) is assisting with the transition of rate increases and exploring options, and will work with our current policyholders to assist with their understanding of plan options and making changes. Ms. Kessler will conduct workshops and individual sessions for policyholders to discuss options of (1) keeping the current plan with an increase in premium; (2) decrease coverage to keep premiums close to current level; or (3) to cancel coverage. A workshop will also be offered to nonparticipating employees for an understanding of the benefits of a LTC policy.

Changes take effect: July 1, 2018 – incremental rate increase year 1
 July 1, 2019 – incremental rate increase year 2
 July 1, 2020 – incremental rate increase year 3
 4th through 10th year – no rate increase

Benefits Contracts – Flex Spending Account Provider (Lacey)

Chair Lacey reported to the Committee of the transition to PayFlex from Medcom for the Flex Spending Account, COBRA administration, and retiree billing. There were approximately 10 employees with concerns regarding their Dependent Care Accounts; these have been corrected with PayFlex. The switch to PayFlex includes file feeds from the College's three health providers directly to PayFlex for the adjudication of claims thereby minimizing, if not eliminating, the need for PayFlex to request EOI's from employees. Chair Lacey encouraged Committee members and their constituents to provide feedback to the Benefits team regarding PayFlex services. Mr. Little expressed concern with the PayFlex website and the challenge faced when attempting to submit paperwork on claims. Mr. Little also stated the claims form should be more accessible/visible for ease of use. Ms. Robbins stated that she would look into those concerns.

Wellness Plan Update (Lacey)

Chair Lacey reminded everyone about the Wellness Fair scheduled for March 2, 2018 from 9:30 a.m. to 2:30 p.m. in the ATC building. He encouraged Committee members to take advantage of this event.

Chair Lacey informed the Committee that Florida Blue has changed the structure of the Wellness Program and will no longer be offering the gift cards or the points system. The Consortium offers a program to the College by way of a \$5,000 wellness initiative. A Diabetes Prevention Program is also being offered and emails will be forthcoming about the biometrics of the program and special offers for those who qualify.

Benefits Enrollment Review (Robbins [handouts])

Ms. Robbins handed out and reviewed January 2018 enrollment numbers for each benefit category.

Medical Plan Update (Lacey)

Chair Lacey informed the Committee that the Consortium reviewed plans and will be implementing changes to the 2019 insurance plans. Changes include removing the PPO Plus Plan and adding a Health Savings Plan (HSA) which still leaves three plans to choose from (PPO base; HMO; and the HSA). The HSA plan is a high deductible plan that will offer a lower premium cost to the employees. Workshops will be scheduled to educate employees about the HSA plan as well as overall plan options prior to Open Enrollment.

403b/457b Request for Information (RFI) (Lacey)

The College will initiate an RFI for our 403(b) and 457(b) voluntary plans. The goal is to obtain best in class for employees ultimately driving down investment costs for employees, to offer a Roth option, and to enhance the employee experience in terms of establishing accounts online through a College file feed. The College has a contract with TSA Consulting Group who will assist with the proposal for the RFI. The timeline to have this completed is October 1st. Chair Lacey stated if anyone on the Committee having an interest or expertise in this area and wants to participate in this process, let him know.

Other Items/Open Discussion (Lacey)

No other items noted.

Next Meeting (Lacey)

The next meeting of the EBAC will be scheduled either in July or August 2018.

There being no further business, the meeting adjourned at 3:06 p.m.