

# Employee Benefits Advisory Committee

## Minutes from the August 24, 2016 Meeting AO Room 403A

### Members in Attendance:

Mark Lacey (Chairperson)  
Luther Buie (APC Alternate)  
Jametoria Burton (APC)  
George Coleman (Faculty Alternate)  
Denise Giarrusso (APC)  
Christina Goodell (Faculty)  
Linda Ludwig (Career Alternate)  
Steve Milczanowski (Faculty)  
Amanda Miller (Career)  
Belinda Potts (Career)

### Resources in Attendance:

Randi Brokvist  
Akilah Cooper  
Anita Kovacs  
Al Little  
Debbie Monnserratt  
Bonnie Mosley  
Judy Robbins  
Steve Stanford  
Dawn Swed

**Absent:** None

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The meeting commenced at 3:03 p.m. A quorum was confirmed to be present.

### Introductions (Lacey)

Chair Lacey welcomed everyone and invited each attendee to introduce themselves, noting that there were several new personnel in attendance. Chair Lacey also noted there were no new previous meeting minutes to approve.

### Draft Agenda Items (Brokvist) (Handouts)

#### **Health Insurance:**

- 4.48% increase in 2017 health insurance premiums is recommended. Committee members were advised the proposed increase is lower than industry average.

#### **Dental Insurance:**

- 8.7% across the board increase in PPO premiums is recommended. College reported a \$72,000 loss for the previous plan year (Little).
- No premium increase for DHMO premiums is recommended and no change in coverage (Lacey).
- There is an option to change the PPO plan. The Committee was requested to consider the Consortium option. Committee members are to review and discuss in detail at the next EBAC meeting scheduled for August 31, 2016 (Lacey).
- The Committee requested confirmation that PPO network would stay the same; this information will be presented at the next meeting.

#### **Vision Insurance:**

- A small increase in premiums is recommended; however, benefits are increasing. Specific items mentioned included the contact lens allowance and the frame allowance (Brokvist).
- The College is required to move to a fully-insured plan in 2017, but the plan will have a higher-level of benefits (Little).

### **FSA:**

- No changes are proposed. The College will continue a \$60/month contribution for employees who opt-out of College sponsored health insurance (Lacey).
- FSA cap is based on IRS changes but plan document states we can raise cap if IRS raises cap, which typically does not occur until September/October (Lacey)

### **Long Term Care** (Lacey)

- Unum (the College's LTC provider) has submitted a request to the Insurance Commissioner for the State of Florida for a 75% increase in premiums (Lacey).
- The College has sent a letter on behalf of employees objecting to the increase, which would affect approximately 60 employees currently with this plan (Lacey).
- There will be a minimum 60-day notification by Unum prior to increasing current premiums. This would not occur until possibly the middle of next year (Robbins).
- The program initiated in 2005 with no premium increase since that time. It is an open plan and employees can enroll at any time, subject to underwriting, beyond the guarantee issue period (Robbins).

### **Income Replacement** (Lacey)

- Sick Leave Pool - Currently there are 317 members and approximately 5,500 hours available to the membership pool for catastrophic illnesses.
- Long Term Disability (LTD) – Discussions were held in 2014 regarding making changes to the College's LTD plan to include offering employees a Short Term Disability (STD) plan. The College, after receiving feedback from Hartford Life, determined an STD plan would not be a viable option with the 25% participation level requirement.
- The College has continued researching options to minimize the elimination period (EP) within the current LTD plan. Specifically, the desire is to reduce the 180 days before receiving a benefit to 120 and/or 90 days.

Chair Lacey requested a motion by the Committee to continue working with Hartford to obtain an official cost proposal for a lower EP plan for employees, fully paid for by the College. **Motion made by Miller, seconded by Burton and carried by a vote of six.**

### **403b/457b Plans** (Lacey)

The Committee was reminded that last year, the number of vendors were frozen and a large list of vendors was narrowed down to five. Chair Lacey would like to consider narrowing the list down to two or three to help lessen the possibility of incurring any lawsuit actions currently taking place in larger, private educational institutions. This would also assist employees in having good choices when considering with whom they would like to utilize (Little). Council of Business Affairs has discussed completing an RFP for identifying vendors.

### **Discussion of 2017 Plan Offerings** (Brokvist/Lacey) (Handout)

- The question was asked as to whether College require an RFP (request for proposals) for the 2018 vision plan year. (Giarrusso)
- Concern was expressed about the PPO dental network. The Committee would like verification that the network will remain the same (Milczanowski).

- The Committee will meet their respective members and bring a vote on proposals at next EBAC meeting.
- Concerns were voiced by committee members on increases in out-of-pocket costs, including dental coinsurance and balance billing for major dental procedures and as well as for diabetic medications.
- The Committee would like input on whether or not we will stay with the Consortium dental plan (Potts) and Chair Lacey agreed that he would like the Committee's input.
- The Committee voiced concern regarding balancing benefits with less salary, with no raise in recent years (Potts).

**Next Meeting** (Lacey)

The next meeting of the EBAC is scheduled for August 31, 2016. Open-enrollment dates, health insurance RFP, Wellness Plan updates and additional discussion on 2017 plans and rates will take place.

Chair Lacey invited committee members to email any questions to him that arise prior to the next meeting. There being no further business, the meeting adjourned at 4:15 p.m.