

# Employee Benefits Advisory Committee

## Minutes from the February 11, 2016 Meeting

### AO Room 403A

#### In Attendance:

Mark Lacey (Chairperson)	Christina Goodell (Faculty)
Carmen Anchia (Resource/Note Taker)	Stan Jurewicz (Resource)
Steve Beard (Guest)	Al Little (Resource)
Denis Blank (Resource)	Amanda Miller (Career)
Jametoria Burton (APC)	Belinda Potts (Career)
George Coleman (Faculty Alternate)	Larry Snell (Resource /APC Alternate)
Denise Giarrusso (APC)	Steve Stanford (Resource)

#### Absent:

Anita Bozic (Resource)	Judy Robbins (Resource)
Steve Milczanowski (Faculty)	Dawn Swed (Resource)

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The meeting commenced at 2:34 p.m. A quorum was confirmed to be present.

#### **Introductions** (Lacey)

Chair Lacey welcomed everyone and introduced Stephen Beard, HR Training and Communications Manager, explaining that part of Mr. Beard's responsibilities focuses on employee wellness. There is a new wellness program available to employees through the Consortium and Florida Blue, and the goal is to have communications out to employees about this by the end of February.

#### **Wellness Program** (Beard)

Mr. Beard presented highlights of the Florida Blue webpage, specifically the Health and Wellness program, and demonstrated how to navigate the website for first time users.

Discussion points included:

- BlueRewards Points - Employees may earn points for completing healthy activities. These points can be exchanged for gift certificates.
- The College may also receive incentives if it generates enough employee participation in health assessments (\$5,000 for 33.33%, \$10,000 for 50%, and \$15,000 for 60% or greater participation).
- Personal Health Assessments will be conducted at every campus April 18 – 22. Employees will schedule appointments for the assessment which takes about 15 minutes.
- Wellness lunch-and-learn sessions, seminars, and other activities will be scheduled throughout the year.
- The College now has a wellness committee, and will soon form sub-wellness groups at the individual campuses to help increase awareness and drive participation.

### **2016 Benefits Enrollment Review** (Lacey) (Handout)

Information was shared detailing plans offered by the College and the number of enrollees per tier group.

### **Discussion of 2017 Plan Offerings** (Snell/Jurewicz) (Handout)

In preparation for benefits offerings for 2017, the contract status of current plans was reviewed to include options to renew. Discussion points included:

- An expressed desire by committee members for the College to go through the bid process the next time the health contract is up for renewal to allow for a higher level of participation in plan review and selection.
- It would certainly be an option to bid out the health plan when it is up for renewal. A broker can procure bids for a fully-insured health plan from other companies but not from Florida Blue, since it would not bid against itself (through the Consortium).
- Additionally, an inquiry was made as to whether the Consortium managed the plan's administrative work, and whether that would have to revert back to the College if it were to become self-insured again.
- It was confirmed that the majority of the administrative responsibilities are handled by the Consortium. The Consortium also provides guidance on the few things for which the College is responsible. If the College were to revert back to being self-insured, a quote for administering the plan could be solicited from Florida Blue.
- A great deal of discussion ensued about increases in out-of-pocket costs, specifically for diabetic medications, testing supplies, and insulin pumps. In particular, test strips, which every diabetic needs, are not covered by the College plan at all. Career members wanted to make the group aware that some employees are electing not to treat their diabetes because they cannot afford the higher costs.
- Formulary changes made by Florida Blue would have impacted the College even if it were self-insured. It is difficult to manage or discuss individual instances. Covered individuals should have a dialog with their physician to identify available options. Covered individuals may also reach out directly to Florida Blue to explore available options.
- It should be noted that every Consortium school has the same formulary. There may be different copays, but the prescriptions covered are exactly the same. Employees with issues other than diabetes are also having to pay higher out-of-pocket costs. Plan choices are made for the good of the whole.
- The EBAC members were also reminded that the pilot program being referenced as a cost savings initiative was developed by the College when it was self-insured to assist diabetic employees who might otherwise not properly care or manager their disease. The environment that existed then, where copays were waived and or subsidized, no longer exists.

### **ACA Update** (Lacey)

The Cadillac Excise Tax was postponed until 2020. The Consortium is going to apply to continue to offer those plans that are not compliant beyond 2018. This opens up the opportunity for the group to discuss going back to a non-compliant plan. While the College will stay with the ACA compliant plan, the possibility of offering other plans as buy-ups for employees is open for discussion noting the cost will definitely be higher.

An email about the 1095C forms will be sent out College-wide explaining the deadline to provide the form to employees has been changed to 03/31/16. Employees do not have to wait for this form to file their taxes. A communication will go out today and it will include the IRS number to call if employees have tax-related questions.

**Other Items/Open Discussion** (Lacey)

The tie in of sick leave and sick pool and how to address the gap between those and long-term disability is being reviewed. The College did look into short-term disability before but there was concern that the necessary 25% participation would not be there. (The participation level in the sick leave pool can be provided at the next meeting.)

It is believed Hartford would be willing to do a pilot offering for short-term disability to see what the participation would be. A survey may be another way to determine a level of interest in such a product offering. Viable offerings may be a 90- or 60-day option; a 30-day option would be expensive.

**Next Meeting** (Lacey)

The next meeting of the EBAC will be targeted for late July or early August.

There being no further business, the meeting adjourned at 4:00 p.m.