

Employee Benefits Advisory Committee

Minutes from the February 23, 2022 Meeting

3:00 p.m. – 4:30 p.m.

Virtual via WebEx

Members in Attendance:

Mark Lacey (Chairperson)
Christina Goodell (Faculty)
Steve Milczanowski (Faculty)
George Coleman – Alternate (Faculty)
Lori Cimino – Alternate (APC)
Matt Wetzel (Career)
Mandi Miller (Career)
Cynthia Motzny – Alternate (Career)

Resources in Attendance:

Wanda Ford
Steve Stanford
Debbie Monnserrat
Tabitha Butler
Randi Brokvist
Tim Nelson
Judy Robbins

The meeting commenced at 3:00 p.m. A quorum was confirmed to be present. Chair Mark Lacey opened the meeting by welcoming everyone, introducing new members and thanking all for their attendance.

Approval of Minutes (Lacey)

The minutes from August 25, 2021 were previously approved by the Committee by email and are posted on the EBAC website.

Contract Renewals (Lacey & Brokvist)

The first item to be discuss is the upcoming contract renewals for the life and the long-term disability (LTD) plans. The meeting was turned over to Ms. Randi Brokvist, Executive Director of Purchasing, for discussion.

Ms. Brokvist stated at the end of 2022, the Hartford life and long-term disability contracts will be ending. Information is being collected from providers and the option to piggyback off of contracts from other institutions is being researched. This tends to be the best route. If the ability to piggyback is not available, an RFP will be issued and a subcommittee will work through that process in late March. The intent is to keep the two products with the same vendor for continuity of coverage and claims processing. Recommendations will be taken to the September District Board of Trustees meeting.

HDHP/HSA Enrollments (Lacey)

Chair Lacey presented the 2022 enrollment data. FSCJ's employer and Consortium contributions remained the same for 2022. Employer contributions on January 1, 2022 totaled \$578,500. Of the 255 employees participating in the HDHP plan, 179 make voluntary contributions to their Health Savings Account (HSA). There continues to be an increase in the number of participants since

the plan was implemented four years ago. The information sessions to educate employees about the HDHP/HSA plan continue to be offered leading into open enrollment each year.

403b/457 Enrollment Review (Lacey)

Chair Lacey reviewed the current enrollment data. For those new to the Committee, the College went through a process utilizing a subcommittee to revamp the investment lineup and reduce the number of providers. Additionally, a ROTH option was added. These changes went into effect of January 1, 2020.

Tim Nelson, a member of the Benefits team, is working on the Financial Wellness initiative to support the overall efforts to increase employees' awareness and engage with them on the importance of retirement planning.

Randi Brokvist indicated she received really good feedback from her staff member regarding the training for Social Security and Medicare conducted by Professor Jon Lyon.

Benefits Enrollment Review (Lacey)

Judy Robbins reviewed the 2022 enrollment data for the insurance and retirement plans.

Sick Leave Pool enrollments were held during Open Enrollment with 12 new participants approved for 2022.

Mandi Miller asked whether an employee who opts out of the medical plan can choose the College's dental and vision plans versus being placed into the Consortium's D/V plan. Judy Robbins explained the system is designed to send a message to the employee, during the election process, indicating eligibility in the D/V is required. This is also part of the Open Enrollment communications. The Consortium requires 100% employee participation. One way to assure this is for those opting out of one of the health plans be enrolled into the Consortium's D/V plan. The Benefits team reviews opt out elections to ensure proper enrollment was made.

Wellness Update (Lacey)

Chair Lacey reviewed the Wellness Update handout with both the events from the previous year as well as upcoming events for 2022. It was emphasized the wellness events will tie into the Financial Wellness initiative to create a more formalized and intentional engagement approach throughout the year. Committee members were encouraged to attend the Wellness Fair on Friday, February 25, at the ATC from 9:00 am to 12 noon.

Health Insurance (Lacey)

Chair Lacey informed the Committee a request from a senator was submitted to have the state legislature ask the Office of Program Policy Analysis and Government Accountability (OPPAGA) to commission a study to project the impact of including all 28 Florida College System (FCS) institutions in the State Group Insurance program. The study estimated the additional cost to range from around \$100-200M. The cost would be derived primarily from adding more dependents to the plan. Currently, 75% of College employees elect employee-only coverage with 25% covering dependents. This differs from the State where the majority of participants, approximately 61%, carry dependent coverage as it is a more affordable option.

Chair Lacey stated we do not anticipate anything happening for the immediate future, as the study was just finished last month. The state plan also offers voluntary benefits such as cancer protection plans. Additionally, the state plan charges employees for all other plans that FSCJ pays for now (dental, vision, life and disability). The OPPAGA study may be found through this link: <https://oppaga.fl.gov/Documents/Reports/22-FCSINS.pdf>.

Chair Lacey also informed the Committee that the Consortium is updating and modernizing the medical plans to offer more affordable plans, especially when it comes to dependent coverage. Premium rates will be based, in part, on the richness of each plan. Currently, the Consortium offers eight (8) Gold and one (1) Bronze medical plans through Florida Blue to the 23-member Colleges. For the 2023 plan year, the Consortium will offer six (6) medical plans through Florida Blue categorized as Gold, Silver and Bronze. There will be no network disruption. Colleges will continue to choose which plans to offer from among HMO, PPO and HDHP plans. More information should be received by early May.

Chair Lacey indicated there has been discussion during faculty union negotiations regarding choices should the options presented not be desirable. The College would be locked into the new plans for 2023, but one consideration would be to disseminate an RFP to explore possibilities for the future, similar to what was done approximately four years ago. The result of the previously conducted RFP process resulted in staying with the Consortium as they have, for a number of years, been below the market with health insurance increases.

Steve Milczanowski asked if an FSCJ plan was eliminated from the Consortium's options, how would a new plan be selected?

Chair Lacey indicated there will be six plans to choose from. The College will not offer all six plans; however, each one will be evaluated and compared to the current level of benefits. The comparison will include all current costs such as co-pays, deductibles, and price structure from a premium standpoint.

Wanda Ford stated that the decision will not be made by one person. Input will be solicited from the different groups.

Matt Wetzel asked if the health insurance runs January 1 through December 31 and the budget runs July 1 through June 30, how does the College budget for the latter half of 2022 and the first half of 2023?

Chair Lacey stated the College budgets for health insurance each year, based on trends and claims experience.

Steve Stanford indicated they budget for the first six months at current rates and plans and then project a percentage increase, with a conservative approach. For the second half of the fiscal year, Budget bases their decisions on conversations had with the Consortium on their cost projections. Adjustments are made at any given point, as needed.

OTHER

Chair Lacey informed the Committee that the Legislature is proposing rate increases to the Florida Retirement System (FRS) employer contributions. Specifically, the Investment Plan will increase from 3.3% to 6.3%, for a total of 9.3%, which is a positive increase for Investment Plan participants. If the Legislature passes the proposed rates, the effective date would be July 1, 2022.

Next Meeting

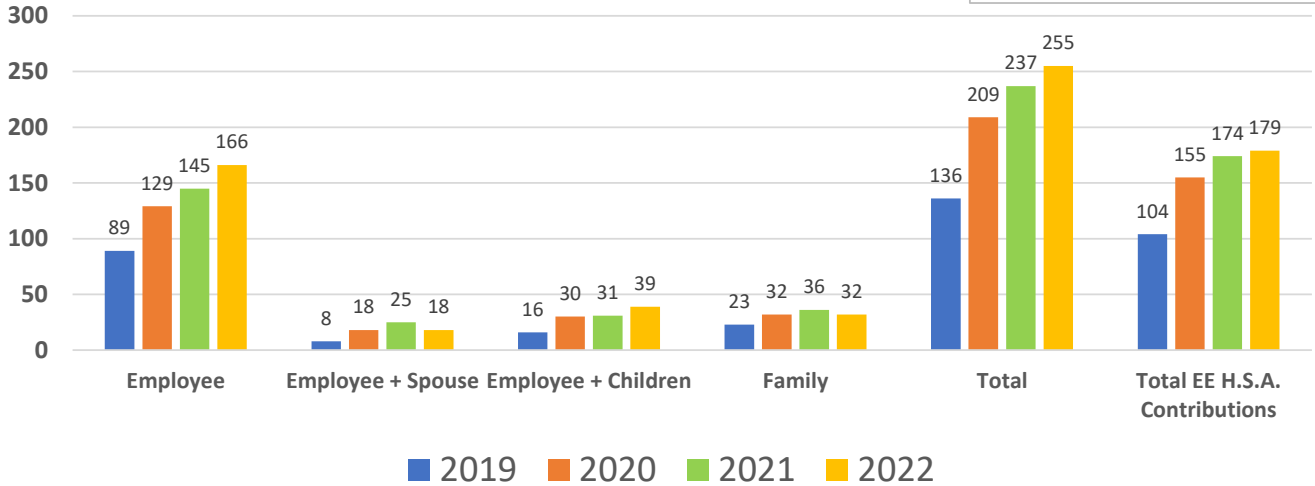
The next meeting will be held later this Spring once the new health insurance plans are received.

Adjournment

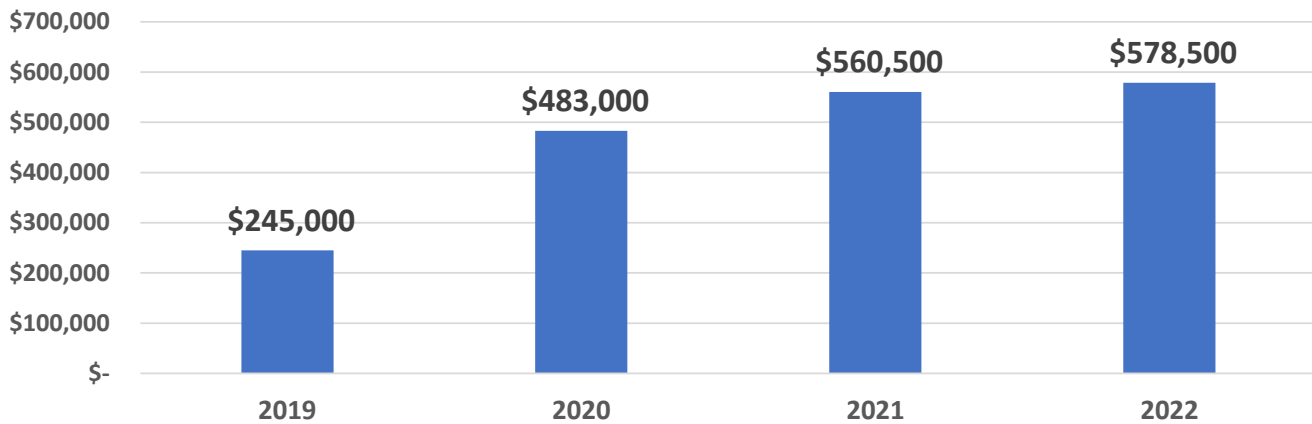
There being no further business, the meeting adjourned at 3:52 p.m.

HDHP Medical Plan Enrollment Comparison Chart

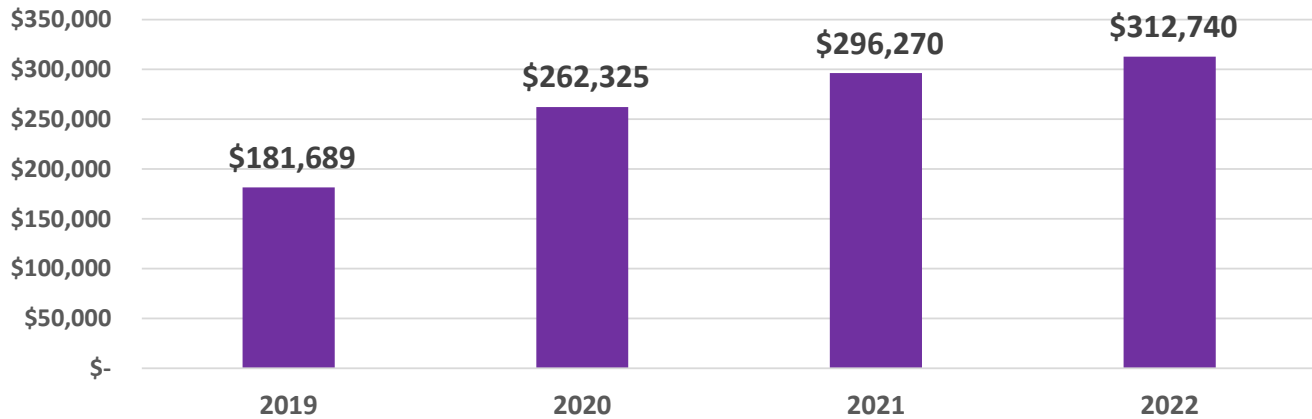
For 2022, the College has experienced an **88%** increase in enrollment from when the plan was first offered in 2019!



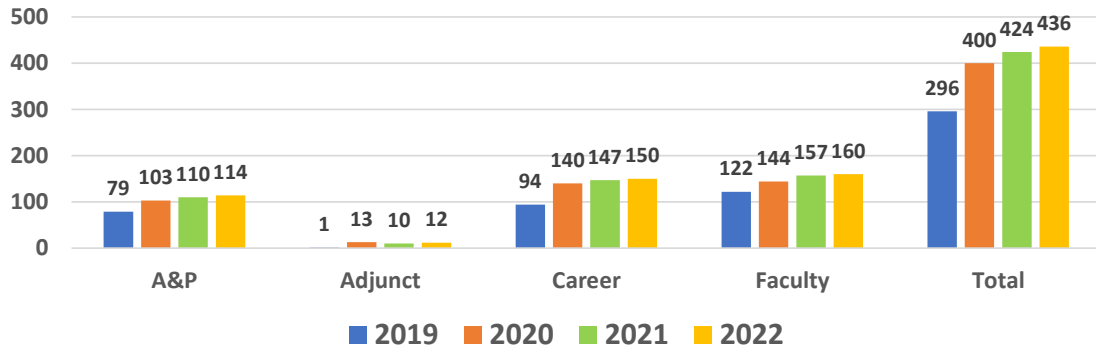
Health Savings Account Employer Contributions



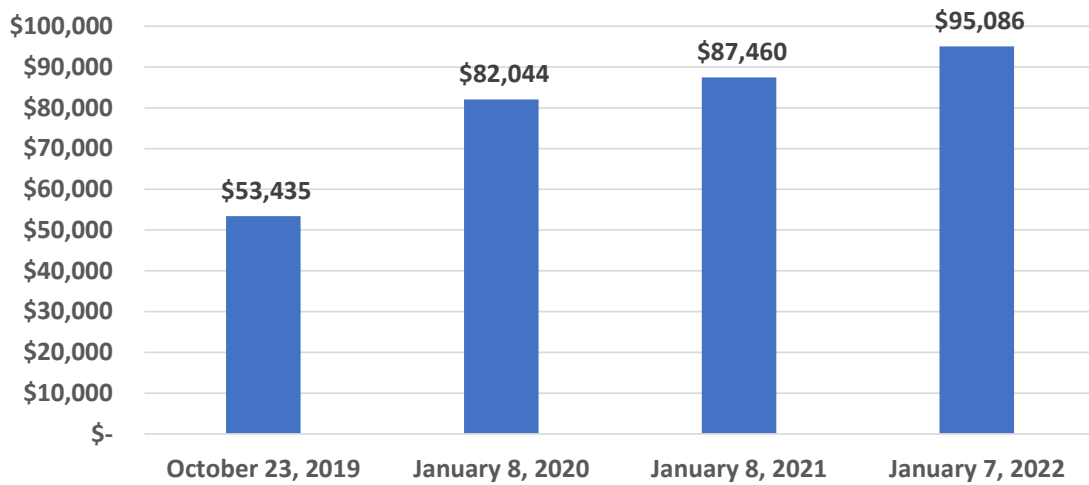
Health Savings Account Employee Contributions



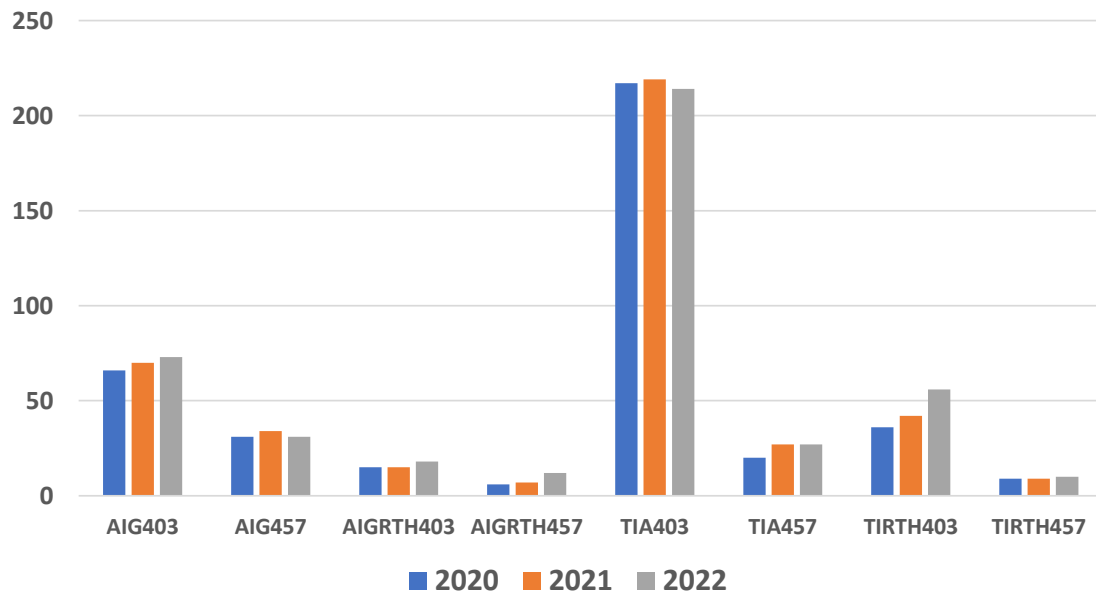
Savings Plan Number of Employee Plan Elections



Total Employee Savings Plan Contributions



Savings Plan Providers - 403(b) / 457(b) and Roth Enrollments



BENEFIT PLANS - ENROLLMENT DATA
January 2022

FLORIDA BLUE - MEDICAL

Plans	Employee	Employee + Spouse	Employee + Child(ren)	Family	Total
BlueOptions PPO Base	607	54	73	58	792
BlueCare HMO	72	8	25	18	123
BlueOptions HDHP	166	18	39	32	255
BlueOptions HDHP Retiree	4	1	0	0	5
BlueOptions PPO Retiree	25	8	0	1	34
BlueCare HMO Retiree					0
Senior Solutions Full Plan Retiree	6	2			8
Senior Solutions RX Only Retiree		1			1
BlueOptions HMO COBRA	1				1
BlueOptions PPO COBRA	2				2
Total	883	92	137	109	1221

Delta Dental PPO

Member Class	Employee	Employee + Spouse	Employee + Child(ren)	Family	Total
Active Employees	603	117	110	133	963
Retirees	225	127	1	7	360
COBRA	3				3
Total	831	244	111	140	1326

Delta Dental DHMO

Member Class	Employee	Family	Total
Active Employees	111	94	205
Retirees	19	13	32
COBRA			0
Total	130	107	237

Humana Vision

Member Class	Employee	Family	Total
Active Employees	759	409	1168
Retirees	210	115	325
COBRA	2		2
Total	971	524	1495

D/V Plan

Member Class	Employee	Employee + Spouse	Employee + Child(ren)	Family	Total
Active Employees	87	22	6	19	134
Retirees		7			7
COBRA					0
Total	87	29	6	19	141

FSA

Member Class	Total
Health Care	209
Dependent Care	8
Total	217

UNUM Long Term Care

Member Class	Total
Active Employees	27
Total	27

FRS/CCORP

Plans	Employee
DROP	61
Pension	717
Investment	440
CCORP	79
UA	8
Total	1305

Sick Leave Pool

Membership	Employee
Active Employees	235

Wellness Recap 2021-2022

Here are some of the highlights during the last year.

Heart Walk 2021-The Wellness Committee helped spearhead our successful participation in the Heart Walk held on Saturday, September 11. Due to Covid concerns, 4 different venues were used but FSCJ had participants at each one. Overall, FSCJ raised over 18,000 dollars with ten team captains leading over 100 participants.

Fit Trails walking events- In partnership with the Athletics Department, fit walk trails were laid out at each campus. Each campus had its kickoff event during the last week of October. Dr. Avendano led a large group of employees at the Downtown campus but the strongest participation was at the Deerwood Center. Work continues on the trails to increase route visibility with more arrows and directions. Moving forward, the Wellness Committee and the Athletics Department hope to add more fitness features to each trail.

YMCA First Coast Games-We were having our most successful First Coast Games ever in terms of participation as we reached 100 employees on our team and had to turn some away. After the Opening Ceremony was held in February of 2020, Covid prevented the games from being restarted.

The games were finally held in the Summer of 2021 and FSCJ had its best-ever performance. The team finished second overall and won both the Basketball and Football divisions. We had the most participants at the end of the game's 5k run with several employees winning their age groups.

Employee Wellness Committee continued to meet every quarter to share information and advice. The Wellness Champions Club is very supportive and hopes to take a more active role as we roll out more programs this year. The decision has been made to begin referring to the group as Wellness Champions and shirts are being ordered for all members. We recently added three new members to represent our North Campus. Our last meeting was attended by the Florida Blue Program Manager Bo Berglund who was impressed by the strong participation of the Wellness Champions.

Employee Wellness Newsletter was created to provide more information to employees about various wellness and fitness events that they could utilize even while most employees were working from home. Plans are to continue the newsletter in both the Spring and the Fall due to the numerous activities and areas of interest.

Most monthly employee newsletters had a special feature called Wellness Chatter that featured items such as:

- A blood pressure seminar from Florida Blue and support of the American Heart Association annual Wear Red event on Friday, February 5. Employees shared many photos of their participation
- The Florida Blue Wellness Newsletter called Better You
- A webinar from Florida Blue about the importance of the annual flu shot
- Seminars on keeping kids safe from Covid, counseling for married couples, and many other wellness-related events throughout the year
- Supported the online Personal Health Assessment offered by Florida Blue

2022 Activities Completed

- We supported the annual Wear Red on Friday, February 4, for the American Heart Association. This event stressed the importance of Women's heart health. Employees were involved throughout the week and submitted numerous pictures in support of the event.

Upcoming

- The new Wellness incentive program from the Consortium will offer full-time employees the opportunity to earn up to \$140 in gift cards while the College will have \$5,000 to spend on Wellness related programs and incentives. In addition, biometric screenings will once again be offered, and with only 25 participants, the College can earn an additional \$1500.
- The Employee Wellness Fair scheduled for Friday, February 25, 2022, featuring over 20 vendors, hearing tests, biometric screenings, a bloodmobile, and a very popular Food Truck.
- The Wellness group is supporting the work of the Benefits team to provide more Financial Education.
- The Wellness webpage has been updated and will help us communicate to employees on a timelier basis about Wellness Activities. The site will also allow employees to suggest Wellness ideas and even become a Wellness Champion.