

# Employee Benefits Advisory Committee

## Minutes from the May 8, 2019 Meeting AO Room 403A

### Members in Attendance:

Mark Lacey (Chairperson)  
Jametoria Burton (APC)  
Denise Giarrusso (APC)  
Mandi Miller (Career)  
Matt Wetzel (Career)  
Jill Bradberry (Career Alternate)  
Steve Milczanowski (Faculty)  
George Coleman (Faculty Alternate)

### Resources in Attendance:

Anita Kovacs  
Al Little  
Debbie Monnserrat  
Timothy Nelson  
Judy Robbins  
Steve Stanford

### Members Absent:

Christina Goodell (Faculty)  
Tameiko Grant (APC Alternate)

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

### Introductions/Minutes (Lacey)

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

**Motion:** To approve the EBAC minutes from 4/25/19 with the amendments from Ms. Miller and Mr. Milczanowski.

**Discussion:** Ms. Miller requested to add “salary increase to base pay for all current employees” and Mr. Milczanowski requested to add “that research presented to this Committee in the past indicated that there is a benefit to early detection of issues and that the HDHP incentivizes the user not to get certain tests that may help them stay healthy.”

Motion passed unanimously 5-0. (Moved by Ms. Miller, seconded by Ms. Giarrusso).

### HDHP/HSA Potential Change to Base Plan (Little)

Mr. Little discussed the primary reason for the meeting was to discuss the feedback the Committee members received from their constituents. Mr. Little distributed handouts with scenarios for different health costs for employees that compared the HDHP and PPO plans. In all five scenarios presented, the HDHP cost less than the PPO.

Ms. Giarrusso stated that none of the scenarios included the employees’ families in the cost. She pointed out the employees who make less than \$50,000 a year would not be able to afford the HDHP. Ms. Giarrusso expressed concern that employees would not have the funds available if they had to use the HDHP early in the year before funds could accumulate in their HSA. Mr. Little

pointed out that employees with two or more family members would have access to \$1,500 on January 1<sup>st</sup>.

Chair Lacey talked about the possibility of creating an interest-free loan program that would have money available for employees in the HDHP, if needed. Mr. Wetzel asked if the loan could be paid back with the HSA. Chair Lacey explained that the College would not be paid back by using the HSA, but the money could be put into the HSA and used to pay off the medical claim.

Mr. Little stated the salary increase provides an additional \$250 a month starting in December, so by January employees would have \$500 more in their account to help pay for extra costs in the HDHP.

Ms. Miller commented that any employee with family coverage who chooses not to go in the HDHP would lose money. She said she received calls from four or five employees who felt the PPO plan was a better fit for them than the HDHP.

Mr. Wetzel felt some employees would not want to accept a promotion because they would lose the \$3,000. Chair Lacey responded that when an individual receives a paygrade increase they get a percentage increase, but it is not set in stone and it is generally 10%.

Mr. Milczanowski stated the College was moving too fast to make the HDHP the base plan. He felt that we did not have data or the feedback necessary to make a move to the HDHP. Chair Lacey stated a survey was being created to get feedback from employees in the HDHP. Ms. Giarrusso thinks it would be a good idea to have focus groups to get feedback from employees about the decision to make the HDHP the base plan.

**Motion:** Mr. Wetzel made a motion the College postpone the decision to move the HDHP to the base plan for one year to have time to gather information, research, and education.

**Discussion:** Ms. Burton asked whether salary increases would be equal to the funds necessary to buy up to the PPO plan. Chair Lacey stated that it would be a permanent increase to the employee's base pay and, yes, they could use it to buy up to the PPO plan.

Ms. Burton asked whether dependent care coverage would be without the current subsidies, and how is this determined. Chair Lacey stated the dependent premium amount at the \$70,000 salary tier is already without subsidies.

Ms. Burton asked what the time line of the decision is for these changes to be made and how the information would be communicated to employees. Mr. Little answered that the decision needs to be made over the summer so that the HDHP base would be available for open enrollment.

Ms. Burton asked what would be the impact of the changes on employees who are over the age of 65. Chair Lacey answered employees 65 years old and older would be under Medicare and would not be eligible.

Ms. Burton stated in every scenario year-end totals for the PPO plan are negative. The increased cost appears to cover only the difference in premiums, not usage and the tax benefits afforded by the HSA.

Ms. Burton also stated it appears the burden of the changes weigh most heavily on older employees potentially costing them thousands of dollars at a time when their health is most at risk. Mr. Little answered that he is an older employee and the HDHP plan saves him money.

Mr. Milczanowski stated he has some friends who work for Blue Cross Blue Shield. They indicated their HDHP deductible is \$5,000 per individual and the HDHP was a good plan offered by the College. He stated he was not convinced this is not a bad plan and did not see this going away. He stated that the motion for research and feedback was a good idea.

Ms. Giarrusso stated she feels the College needs to educate and survey our employees and let them decide versus tabling it.

Mr. Wetzel was asked if he wanted to revise his motion and the answer was no.

Motion passed unanimously 6-0. (Moved by Wetzel, seconded by Miller).

Ms. Miller stated that her conversations with employees indicated they believe if they do not take this raise to the base pay, then they will never get a raise. Mr. Little answered that employees will be getting a raise this year, but he could not say an amount until the District Board approves it.

Ms. Bradberry responded to Ms. Miller by stating you are only going to hear from employees who are against the HDHP. Employees are not going to contact Committee members who are for the HDHP. Personally, she is for the HDHP.

Ms. Miller stated she had over 63 employees call to complain about the HDHP, but six were supportive of the HDHP because they were opt-outs.

Ms. Bradberry stated she would have saved money if she had selected the HDHP last open enrollment.

**Motion:** To continue the subsidies at the current amount for another year. Motion passed unanimously 6-0. (Moved by Milczanowski, seconded by Giarrusso).

**Motion:** To continue the \$1,000 FSCJ contribution for those on the HDHP. Motion passed unanimously 6-0. (Moved by Giarrusso, seconded by Milczanowski).

Mr. Little-thanked the Committee for getting feedback from the College's employees.

### **Adjournment**

The meeting was adjourned at 4:50 p.m.