

Employee Benefits Advisory Committee

Minutes from the September 18, 2013 Meeting
ATC, Room 116

In attendance:

Dan Richardson (Chairperson)	Judy Robbins (Resource)
Stan Jurewicz (Resource)	Yvonne Horner (Retiree)
Gerald Orso (Career)	Stephen Milczanowski (Faculty)
Sonya Polke (Resource)	Belinda Potts (Career)
Dawn Swed (Resource/ Career Alt.)	Steve Stanford (Resource)
Denise Giarrusso (APC)	Larry Snell (Resource/ APC Alt.)
Chris Arab (Resource)	Mia Jeckel (Resource/ Note Taker)
John Robinson (Resource)	M. Kathy Ebener (APC)

Absent:

George Coleman (Faculty Alt.)
Ken Whitten (Faculty)
Peggy Boord (Resource)
Cleve Warren (Resource)

The meeting commenced at 2:04PM EDT. A quorum was confirmed to be present.

Introduction of New Participants (Richardson)

There were no new members to introduce.

Approval of Minutes (Richardson)

Motion: To approve the minutes as presented and amended by e-mail prior to the meeting. The motion was approved by unanimous vote. (Moved by Ebener; seconded by Orso)

Reports and Discussions (Richardson, Robinson, Jurewicz, Robbins)

It was stated that the purpose of today's meeting is to move forward with the discussion on health care and review information prepared on associated costs.

Mr. Jurewicz provided two handouts to the committee. The first handout was a PPO Market Analysis which compared the proposed FSCJ PPO plans to the current 2013 PPO plans at Duval County Public Schools, City of Jacksonville, Seminole State College, Miami Dade College, St. Petersburg College, and Valencia College. (There was one change to the handout – under the FSCJ Core 2014 rates, the out of pocket max for in-network family reduced from \$13,500 to \$12,700.) Mr. Jurewicz highlighted some important line items to pay attention to, noting that each individual might have their own areas of importance when looking at individual line items. The highlighted items included: premiums (paid by

member), deductibles, out-of-pocket maximums, and co-insurance. After the initial presentation a general discussion ensued. Highlights of the discussion included:

- Mayo Clinic is in-network for PPO
- Out-of-pocket max is high for the Core PPO; there was concern that the people who could afford this the least would be drawn to the plan because it has no employee contribution.
- Premiums are taken out pre-tax; educating this to the employees is crucial to helping them make an informed choice.
- When looking at out-of-pocket maximums in terms of are they comparable in the market, we need to also look at other premiums that are coming out of pocket.
- Mr. Robinson shared that under the Affordable Care Act (ACA), pharmacy copays will be required to count towards the plan out-of-pocket maximum. To account for this change, most companies will be increasing their plan out-of-pocket maximums beginning in 2014.

As that discussion was wrapping up, another handout was passed out by Mr. Jurewicz titled Florida State College at Jacksonville Premiums by tier for 2014. There was discussion about the Senior Solutions and Senior Solutions RX Only plans. It was stated that this is a highly unutilized plan that might warrant evaluation. It was stated that this plan will be kept for the 2014 benefits year, but might be looked at, with the help of the retirees, during 2014. General discussion ensued. During the discussions, additional handouts were provided: HMO Market Analysis, proposed Premium Deductions by Income for 2014, Max out of pocket Comparisons, and PPO and HMO Health Plan Providers. Highlights of the discussions included:

- Concern was expressed regarding raising the retiree's premiums.
- The Core PPO and the HMO plan are at equal value levels.
- The question of if 3 plans is in the best interest of the employees was revisited, the committee maintained the consensus that it is best to give the employees the choice.
- The College has had a consultant look at entering into the consortium; this option was much more expensive.
- The College also looked at going to a fully insured plan and this would cost millions of dollars more to the College.
- It was asked if the college was planning on doing a college wide salary survey. Dr. Arab shared there is a not a plan to do a college wide salary survey but to complete internally an evaluation of positions which had job responsibility changes due to the recent reorganization.
- Educational meetings are set up to inform employees about the changes, prior to open-enrollment.
- All employees will have to re-enroll during open enrollment this year.
- Education for all employees is going to be the key to moving forward with three plans.
- 80% of plan PPO providers in Duval, Nassau, Clay, St. Johns, and Baker also accept HMO.

At this point, Mr. Richardson stated that he needed a consensus from the committee to move forward.

Motion: To go forward with the three health insurance plans as presented. The motion was passed with a unanimous vote. (Moved by Milczanowski, seconded by Giarrusso).

Other Items (All)

Exchange Letter Notification (Richardson)

The Affordable Care Act (ACA) requires employers to send out a notification to all employees about the Exchange prior to October 1st. The College has these letters prepared and ready to be sent out to all employees. A follow-up e-mail will also be sent out to all employees with information about the Exchange. Mr. Robinson added that although anyone will be able to go to the exchange for insurance, employees who have affordable insurance through their employer will not qualify for a government subsidy in the exchange.

Life Insurance (Snell)

The College is entering into the last year with Minnesota Life under the current contract. Mr. Snell requested volunteers to serve on a life insurance RFP committee.

Volunteers included:

- Gerald Orso
- Sonya Polke
- Stephen Milczanowski
- Denise Giarrusso
- Yvonne Horner

Mr. Snell made some additional updates related to insurance: Vision insurance will be .30 cents less per month, compared to current cost, and DHMO insurance will be \$1.32 less per month. Delta Dental PPO cost will be identical to the current plan cost.

The question was asked, how do we know if our dentist is in the Delta Dental Network? Mr. Snell recommended asking the dentist if they are in the Delta Dental PPO or PPO Premier network. If they say yes, you are okay. If they say no, there will be a nomination form for you to nominate your provider to become an in-network provider.

Short-Term Disability (Ebener)

Ms. Ebener communicated that the APC has expressed interest in short-term disability insurance. Dr. Arab and Ms. Horner said that the College has considered this many times, but because of the generous sick leave benefit and the access to the sick leave pool, it has not been necessary to add a short term disability policy. Mr. Orso requested that this be looked at again. Mr. Snell said that it should not be a problem to get a comparison from other institutions who offer short term disability insurance.

Adjournment (Richardson)

With there being no further items, Mr. Richardson adjourned the meeting at 3:21PM.