Universitywide Benefits Committee
Minutes of September 17, 2009 Meeting

The Universitywide Benefits Committee met on Thursday, September 17, 2009 at Varner Hall in Lincoln, Nebraska.

I. Introductions
Members Present: Diane Wasser, Beth Benson, Sharon Skipton, and Debra Hope (UNL); Joe Anderson (UNMC); Scott Dickey [Polycom] and David Corbin (UNO); Mary Heater [Polycom] and Bryce Abbey [Polycom] (UNK); Turan Odabasi (UNCA).

Ex Officio Members Present: Greg Clayton (UNL); John Russell, Jayme Nekuda, and Joanne Watkins (UNMC); Mollie Anderson [Polycom] and Esther Scarpello [Polycom] (UNO); Cheryl Bressington [Polycom] and Linda Clark [Polycom] (UNK); Keith Dietze and Ed Wimes (UNCA).

Guest: Griff Elder (UNO)

II. Review of Meeting Minutes
Universitywide Benefits Committee minutes from the April 16, 2009 meeting were approved.

III. Long Term Disability Presentation
Griff Elder representing the UNO Faculty discussed the impact of a long term disability (LTD) benefit offset and medical insurance premium on a disabled employee’s disability income. The UNO Faculty had proposed a change to the university’s benefits plan that 1) eliminated benefit offsets from a disabled employee’s disability income, and 2) moved a disabled employee’s medical insurance experience from the non-active group to the active group. Both suggestions were tabled until the next meeting.

IV. HRA Update
A universitywide Health Risk Assessment (HRA) will be offered to active benefits eligible employees, ancillary, retirees and COBRA insureds on a voluntary completion basis beginning November 9 through December 4, 2009. Those employees completing the HRA would be eligible for the following benefits for employee, spouse, and dependent children effective January 1, 2010.

- Annual adult preventative care allowance increased from $250 to $300
- Annual child (under age 2) preventative care allowance increased from $500 to $600
- 100% coverage for a routine preventative colonoscopy once every 10 years beginning at age 50 (services must be provided by a Blue Cross Blue Shield PPO Provider)
- $0 copay for generic prescription drugs through CVS Caremark’s mail service only

Employees electing to not complete the HRA will continue to receive the same preventative wellness benefits that are currently being offered.

Several communication pieces will be emailed to eligible employees before the November 9th HRA launch date.
V. LB 551
Keith reviewed LB 551 which extends medical and prescription drug coverage to dependent children who cease to be an eligible dependent as a result of attaining the plan’s limiting age or no longer satisfying the student eligibility criteria on or after January 1, 2010. Highlights of LB 551 include the following:

- The premium for 551 extended coverage would be equal to the total premium of a “Employee Only” or “single” coverage. The dependent’s 551 premium will be deducted from the parent’s salary on an after-tax basis.
- 551 continuation coverage ends when the dependent marries, enrolls for other group health coverage, ceases to be a resident of Nebraska (unless enrolled as a full-time student), or attains age 30.
- Once a dependent cancels 551 coverage, he or she may not reenroll for coverage at a later date.
- Medical expenses incurred by the dependent will count towards the parent’s family annual deductible and stop-loss maximum.
- Dependents must enroll for the same Blue Cross Blue Shield medical option as the parent is enrolled, i.e. Low, Basic, or High Option.
- Those dependents eligible for coverage as a student (ages 19-23) will continue to be covered under the parent’s policy with no additional premium.

VI. Health Plan Trend Update
The medical, dental, and prescription drug trend and the impact on the Health Care Trust Fund were reported. As of July 31, 2009, medical claims were trending 8.4%, dental 5.7%, and prescription drugs 16.8%.

VII. Medical Insurance Employer Contribution Increase
The university’s medical contribution will increase by 8%. The total university contribution increase for 2009-2010 is equal to $5.5 million. The dental insurance premium will not increase in 2010.

VIII. NUFlex 2010
Keith reviewed the 2010 NUflex benefits program including benefit additions, changes, and revisions. The NUflex 2010 enrollment period will begin November 16 and end December 4, 2009. The tentative NUflex 2010 changes include:

- Enrollment and/or changes to NUflex 2010 will only be available online via ESS.
- The medical insurance employee premium will not increase for those employees in a 1.0 FTE position.
- Mental and nervous, alcohol and drug abuse services will be treated for adjudication purposes like any other illness or injury due to the Mental Health Parity Act.
- Coverage for a dependent child who becomes seriously ill or injured while attending post secondary school may be extended for up to 12 months.
- Open enrollment and/or changes to the dental plan will be available.
- The employee dental insurance contribution will not change.
- Open enrollment and/or changes to the vision care plan will be available.
- The group life insurance program will be enhanced to include employer-provided coverage equal to 1 times the employee’s annual salary, to a maximum of $120,000. The optional or voluntary coverage amounts will remain the same except the $35,000 and $125,000
coverage options will be eliminated. The employer-provided AD&D coverage and $5,000 Critical Illness benefit will also be eliminated from the policy.
- Completion of the Tobacco/Nicotine Designation Change Form will be required.

IX. **Basic Retirement Plan Loan Provision**
The Basic Retirement Plan loan provision was revised effective September 1, 2009 to only allow loans for the eviction or foreclosure of a primary residence.

X. **iBenefit Report**
In early October, CVS Caremark, the university’s prescription drug administrator, will be mailing the annual iBenefit Report to qualifying insureds enrolled in the university’s medical insurance plan. The iBenefit report is an innovative consumer report that generates a personalized summary of the employee and dependent's (if applicable) prescription history and associated recommendations for future purchases.

XI. **Campus Representative Input**

**Health Care Reimbursement Account**
Debra Hope discussed the UNL Faculty Senate request to extend the Health Care Reimbursement Account period to incur claims from December 31st to March 15 of the following year. Since the Health Care Reimbursement Account plan was changed to comply with the “Uniform Coverage” rule, forfeitures are used to cover the deficit expense incurred by those employees (early departures) who separate before contributing their full contribution amounts. In order to extend the claims incurred period an additional 2½ months, the annual contribution maximum would need to be reduced from $5,000 to a lesser amount which would impact many more employees than those benefiting from extending the incurred period. The discussion was tabled until the next meeting.

XII. **Next Meeting**
April 2010

XIII. **Adjournment**
There being no new business the meeting was adjourned at 11:30 am.