

Employee Benefits Advisory Committee

Minutes from the June 22, 2022 Meeting

1:30 p.m. – 2:30 p.m.

Virtual via WebEx

Members in Attendance:

Mark Lacey (Chairperson)
Christina Goodell (Faculty)
Steve Milczanowski (Faculty)
Jeniah Jones (Faculty)
Matt Wetzel (Career)
Cynthia Motzny – Alternate (Career)
Tara Haley (APC)
Jametoria Burton (APC)

Resources in Attendance:

Wanda Ford
Tabitha Butler
Randi Brokvist
Tim Nelson
Janet Meigs
Debbie Monnserratt
Alisha Deleston

The meeting commenced at 1:32 p.m. A quorum was confirmed to be present. Chair Mark Lacey opened the meeting by welcoming everyone and thanking all for their attendance.

HDHP Discussion: (Lacey)

Clarifying information received from the Consortium was shared.

- Mercer’s actuarial and financial models are quite complex and take into account 12 months of actual claims experience plus all fixed fees, trends, COVID adjustments for additional rebound of claims, etc. The current amount the College is paying for employee only coverage is not enough to cover the claims cost. Same is true for dependent premiums.
- For 2023, the HDHP prescriptions are subject to the deductible and, when met, will be subject to coinsurance.
- Members are not eligible to continue contributing to their HSA if they are no longer enrolled in a qualified HDHP plan.
- HealthEquity may charge a monthly administration fee to cover the maintenance costs of employees’ accounts. Additionally, there is a \$25 account closure fee.

Additional discussion included the following.

- Many employees selected the HDHP/HSA as part of their retirement plan as it allows them to save for future medical expenses.
- The impact to the College of offering an HDHP is negligible as the cost primarily comes from the subsidy.

Motion: Recommend the College offer the HDHP Silver plan along with \$1,000 FSCJ contribution. (Moved by Mr. Milczanowski, seconded by Mrs. Goodell.) Five members voted in favor of the motion and none opposed.

Motion: Recommend the College adopt the pricing subsidy/schedule shown below, a schedule that for the most part sees both the employee contribution and the college subsidy increase in order to meet the higher costs. (Moved by Mr. Milczanowski, seconded by Mrs. Goodell.) Five members voted in favor of the motion and none opposed.

		Dependent care Subsidies					
Base Salary		less than 30K	30-39K	40-49K	50-59K	60-69K	70K+
College pays		50%	42%	34%	26%	15%	0%
Employee pays		50%	58%	66%	74%	85%	100%
2023 PPO							
Individual	ER	\$790.31	\$790.31	\$790.31	\$790.31	\$790.31	\$790.31
	EE	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	total	\$790.31	\$790.31	\$790.31	\$790.31	\$790.31	\$790.31
Spouse	ER	\$434.68	\$365.13	\$295.58	\$226.03	\$130.40	\$0.00
	EE	\$434.68	\$504.22	\$573.77	\$643.32	\$738.95	\$869.35
	total	\$869.35	\$869.35	\$869.35	\$869.35	\$869.35	\$869.35
Child	ER	\$316.13	\$265.55	\$214.97	\$164.39	\$94.84	\$0.00
	EE	\$316.13	\$366.71	\$417.29	\$467.87	\$537.42	\$632.26
	total	\$632.26	\$632.26	\$632.26	\$632.26	\$632.26	\$632.26
Family	ER	\$750.80	\$630.67	\$510.54	\$390.42	\$225.24	\$0.00
	EE	\$750.80	\$870.93	\$991.06	\$1,111.18	\$1,276.36	\$1,501.60
	total	\$1,501.60	\$1,501.60	\$1,501.60	\$1,501.60	\$1,501.60	\$1,501.60

		2023 HMO					
Individual	ER	\$790.31	\$790.31	\$790.31	\$790.31	\$790.31	\$790.31
	EE	\$17.42	\$17.42	\$17.42	\$17.42	\$17.42	\$17.42
	total	\$807.73	\$807.73	\$807.73	\$807.73	\$807.73	\$807.73
Spouse	ER	\$452.96	\$380.49	\$308.01	\$235.54	\$135.89	\$0.00
	EE	\$452.96	\$525.43	\$597.91	\$670.38	\$770.03	\$905.92
	total	\$905.92	\$905.92	\$905.92	\$905.92	\$905.92	\$905.92
Child	ER	\$331.80	\$278.71	\$225.62	\$172.54	\$99.54	\$0.00
	EE	\$331.80	\$384.89	\$437.98	\$491.06	\$564.06	\$663.60
	total	\$663.60	\$663.60	\$663.60	\$663.60	\$663.60	\$663.60
Family	ER	\$776.06	\$651.89	\$527.72	\$403.55	\$232.82	\$0.00
	EE	\$776.06	\$900.22	\$1,024.39	\$1,148.56	\$1,319.29	\$1,552.11
	total	\$1,552.11	\$1,552.11	\$1,552.11	\$1,552.11	\$1,552.11	\$1,552.11

Motion: Recommend the College increase the \$720 given to Opt Outs of medical coverage to \$1,400. (Moved by Mr. Milczanowski, seconded by Mr. Wetzel.) Four members voted in favor of the motion and one no vote.

Next Meeting

The meeting scheduled for Monday, June 27, 2022 has been cancelled.

Adjournment

There being no further business, the meeting adjourned at 2:51 p.m.