

Employee Benefits Advisory Committee

Minutes from the August 19, 2020 Meeting Virtual – On Line via WebEx

Members in Attendance:

Judy Robbins (Acting Chairperson)
Christina Goodell (Faculty)
Steve Milczanowski (Faculty)
Matt Wetzel (Career)
Mandi Miller (Career)
Jametoria Burton (APC)
Tara Haley (APC)
George Coleman – Alternate (Faculty)

Resources in Attendance:

Al Little
Steve Stanford
Debbie Monnseratt
Diana Crigger
Randi Brokvist
Tim Nelson
Glenda Parrish
Anita Kovacs

Members Absent:

Mark Lacey (Chairperson)
Lori Cimino – Alternate (APC)

The meeting commenced at 3:15 p.m. A quorum was confirmed to be present. Chair Mark Lacey was not available and Judy Robbins stood in as Chairperson for the meeting. Ms. Robbins opened the meeting by welcoming everyone and thanking them for their attendance and welcomed new member, Dr. Tara Haley.

Approval of Minutes (Robbins)

The minutes from February 26, 2020 were previously approved by the committee in March and are posted on the EBAC website.

HDHP/HSA Update

Ms. Robbins stated we were pleased with the feedback received with 131 responses. It was also noted that we shared some employee's noted concerns with the specific providers who responded with resolutions, which was shared back with the individual employees.

Ms. Miller noticed on the survey that multiple responses mentioned a desire for FSCJ to continue the college contribution for the HDHP. Ms. Robbins stated that she is pleased to announce that the contributions will continue for 2021 at the same level.

Mr. Wetzel asked if the funds will be frontloaded or divided up and if that information could be presented to employees prior to Open Enrollment for employees to make their decisions on entering into the HDHP plan.

Ms. Robbins stated that it is the intention of being frontloaded and available as of January 1, 2021.

Opt Out Credit

Ms. Robbins indicated HR is having discussions with Payroll exploring ways where we can have the \$720 as part of an employee's paycheck instead of the current contribution going into an employee's Flexible Spending Account (FSA). We are not looking to change the amount, but again more as a payment to the employee directly who can decide how they want to use the money. To mitigate tax ramifications, employees would still have the option of deferring this amount to the FSA and/or a 403b / 457b account.

Mr. Milczanowski asked if the \$720 would be included in an employee's base pay. Mr. Little stated it would not, as it could change from year to year.

Dr. Burton stated that it is always good for the employee to have the option to choose and it is considered a benefit.

Ms. Robbins stated that we wanted to bring this to the committee's attention and as soon as we have more information, from our meeting with Payroll we will update the committee.

Proposed 2021 Premiums

Ms. Brokvist discussed the proposed 2021 premiums. An increase of 5% on the health side is being presented to the DBOT. No changes are being proposed to the dental, vision and life rates.

Ms. Miller asked for a side by side premium comparison from 2020 to 2021. Ms Robbins stated that the side-by-side with current year/next year premiums on the board agenda changed several years ago, with current practice displaying the next year's proposed premiums.

Mr. Little commented the subsidy amount will remain flat as was the practice for 2020.

Motion: To recommend the dependent premiums share equally across the board with the same subsidy percentage increase applied prior to 2020. (Moved by Mr. Milczanowski, seconded by Dr. Burton.)

Discussion: Mr. Little spoke to the committee that he understands the concern that they have for their fellow employees and want less costs to the employees by increasing the subsidies. He stated that the committee is tasked with recommending appropriate plans but the bigger picture is we are facing a massive revenue decrease in the budget, with as much as ten million dollars. With the motion to increase the subsidy, the increase could possibly run around \$25,000, which could mean the possibility of having to cut another job.

Dr. Burton asked what the next steps will be. Mr. Little explained that the proposed premiums would be a board item for September's District Board of Trustees meeting.

Amended Motion: Recommend the PPO and HMO dependent premium subsidy is shared equally across the board with the same percentage increase as the overall increase, a methodology applied prior to 2020. (Moved by Mr. Milczanowski, seconded by Dr. Burton.)

Ms. Miller asked when the committee would know whether or not the dependent subsidy would change.

Ms. Robbins stated the Committee would be updated as information becomes available.

The motion was amended passed by unanimous vote.

Plan Changes for 2021

Mr. Little discussed the upcoming proposed changes to the health insurance coverages. The trend is 7.9% nationally for health insurance increases but with the consortium experience is just a bit over 7%. The consortium plan level of benefits have not changed and the relative change of increase was to look at the benefit levels for 2021. Recommendation included moving the PPO & HMO hospitalization costs to the deductible level but after discussion, it was determined that it would be a very high cost to the employee. The response was to find a way not to move in that direction but to keep the copay for hospitalization. The consortium worked on a revision to remain as a copay for the PPO & HMO.

There will be a few changes to the PPO Base plan. They are:

- Increase in Deductible & Out-of-Pocket Max amounts
- Increase in copays for Primary and Specialist Office Visits
- Increase in copay for Inpatient Hospital Facility

There will be a few changes to the HMO plan. They are:

- Increase in copays for Primary and Specialist Office Visits
- Increase in copay for Outpatient Hospital Facility
- Increase in copay for Emergency Room
- A copay for Other Services

The change to the HDHP is:

- Increase in Deductible & Out-of-Pocket Max amounts

Discussion ensued regarding the plans and the costs. Mr. Little addressed the issues of the committee and stated that the consortium looks at the costs and tries very hard to keep the cost minimal to the colleges but it comes down to the amount paid out for claims.

Mr. Milczanowski questioned the increase and asked if we could be on another plan.

Mr. Little stated the College would have to be rereated and probably would realize a significant increase in premiums.

Mr. Wetzel asked whether or not the plan changes had anything to do with the recent COVID-19 costs Florida Blue in incurring.

Mr. Little stated there are a couple of driving factors to include specialty drugs and high dollar claims costs by employees with expensive treatments.

Motion: To approve the proposed health plan changes for 2021. (Moved by Ms. Miller, seconded by Dr. Burton.)

Discussion: Mr. Milczanowski did not think a motion was needed, as this was information only and he would vote no.

Dr. Burton stated she felt it was important that the advisory committee vote.

Motion carried 5 Yes (Dr. Haley; Ms. Miller; Mr. Wetzel; Dr. Burton; Ms. Goodell; and 1 No (Mr. Milczanowski)

OPEN ENROLLMENT

Ms. Robbins informed the committee that Open Enrollment will be held October 19 to October 30, 2020. This year, the event will be held virtually and we are currently working with providers to set up capabilities for employee to make virtual appointments during the first week. The benefits team will also be available for virtual appointments via WebEx and are setting up a dedicated phone number for employees to call for questions during the Open Enrollment period. Due to the pandemic, Flu Shots will not be provided on campus; however, employees will be encouraged to use the in-network pharmacies and their physicians.

Ms. Goodell asked if confirmation statements would be available this year for those employees who make changes to their insurance coverages, especially the Flex Spending Accounts.

Ms. Robbins stated that there the plan once the Open Enrollment event closes we will generate confirmation statements, which validates elections employees make during OE.

OTHER

Ms. Robbins mentioned that there will be two HDHP/HSA information sessions offered on October 6 and October 14 with a representative from HealthEquity.

Ms. Goodell addressed sending a survey, similar to the HDHP survey, to get feedback on how the employees feel about the other insurance plans and suggested to delay until a later time.

Mr. Wetzel concurred and stated that maybe next year to do this type of survey.

Mr. Milczanowski commented that Florida Blue has not provided information concerning the cost of actuaries and would like a usage report of those who use the PPO plan versus the HDHP plan to include the claims history.

Mr. Wetzel stated who is losing out and who is gaining by being on the HDHP plan.

Mr. Little stated that the Consortium is self-insured based on real claims and must maintain a fund balance and there is no profit being made. Mr. Little would like to meet with Mark and Judy to discuss this item further.

Mr. Milczanowski commented on the COVID testing stating he has not seen any information concerning this and would like to see if the benefits team could provide a list of testing sites with the costs and time frame of testing.

Ms. Robbins stated that information was sent out to all employees in a recent HR newsletter. She will provide the information to Mr.Milczanowski.

Next Meeting

The next meeting will be held in February 2021.

Adjournment

There being no further business, the meeting adjourned at 4:51 p.m.