

## Health Benefits Design Workgroup

### 5/21/2021 Meeting

Members Present – Jason Beare, Mimi Bell, Celeste Carter, Kristina Doan, Rhonda Gilliland, Kristie Helm, Mary Elizabeth Miles, Michaeline Miller, Desrie Nisbett, Gale Rhodes, Mary Rising, David Schultz

Members Absent – Pat Harris, Vince Tyra

**New Representatives** – The group welcomed new members, Desrie Nisbett (COSW) and Kristie Helm (CODRE). Mimi Bell, Assistant Director of Total Rewards, and Michaeline Miller, Benefits Supervisor, also joined in the meeting while HR moves forward with recruiting a new Total Rewards Director to replace Todd Kneale.

**Plan Updates** – After a lot of feedback about the decision to remove the EPO plan, HR has decided to grandfather in current EPO and PCA Low plan members for a grace period of 2-3 years. No new members will be added to either of these plans going forward, and ***if any current members drop out of those plans, they will not be able to rejoin.*** For 2022, we are adding in the UL Health option as well as the Consumer Driven Plan, which will include a Health Savings Account, bringing us to six total health plan options beginning next year:

- EPO (to be phased out)
- PPO
- PCA High (attached to Health **Reimbursement** Account)
- PCA Low (attached to Health **Reimbursement** Account, to be phased out)
- Consumer Driven Plan (attached to Health **Savings** Account)
- UL Health Plan

Education/training efforts will begin in August to inform employees about the changes, the new HSA option and how it differs from HRA, etc. HR will also be sending multiple communications over time informing PCA Low members that they need to spend out the funds in their accounts before this option goes away, or otherwise lose that balance. Subsequent town halls will also be held in order to offer more details about each plan, costs, etc.

UL is absorbing the roughly 5% increase in health plan costs for 2022. Because of this, the plan to rebalance the tiers (i.e. the cost of employee only vs. employee + spouse vs. employee + family) is on hold for one year.

**Seed money for HSA/HRA plans** – There were many discussions in previous meetings about making the seed money more equitable for lower-earning Staff members. We would ultimately like to see the highest amount of seed money go to Staff who make the least amount of money, with less money going to higher paid Staff members. Mary Elizabeth indicated that this is still on the table for the future, but that the current HR software platform does not allow for differing rates of seed money distribution. The hope is that, as the new HR platform is rolled out, we will gain that functionality and can revisit seed money tiers at that time.

**Wellness Plan** – The Get Healthy Now incentive switches over to a new vendor, Health Advocate, on June 1, 2021. Health Advocate offers phone coaching for all things health related – including billing questions, Medicare issues, explanation of benefits, etc. – on Mondays through Fridays from 8am to

10pm. As with the previous vendor, Staff members must accrue 480 wellness points in order to obtain the \$40/month incentive. We will have from June 1<sup>st</sup> to November 30<sup>th</sup> to attain 480 points, which can be earned through a larger variety of health-related options. A two-page informational flyer (early draft attached) on how these points work will be sent around to all employees prior to June 1<sup>st</sup>.

Respectfully submitted,

Jason Beare