**Presiding:** Wilson, Kimberly, Chief Human Resource Officer

**Present**: Noe, JoLynn, Enrollment Management & Administration

Pistilli, Judy, Pharmacy Central Business Operations

Gleason, Melissa, Athletics

Martin, Troy, Staff Senate, Library Administration

Tearney, Michael, Retiree

Ex Officio:

Martin, Angie, Financial Planning

Stamper, Shannan, University Legal Office

Amos, Richard, Chief Benefits Director

Carbol, Gail, Benefits Manager

Ellis, Christy, Retail Pharmacy Services

Buchheit, Rudolph, College of Engineering

Ward, Tina, sitting in for Shotwell, Christian, College of Agriculture, Food, & Environment

Younce, Elaine, sitting in for Collins, Craig, UKHC/EVPHA Administration

**Absent:** Phillips, John, Chair, EBC

Flowers, Melody, EVPFA

Riddell-Peavler, Vicki, College of Dentistry

Poston, Lance, LGBTQ Resources

Alexander, Martha, Institutional Equity & Equal Opportunity

Bradshaw, Jennifer, College of Arts & Sciences

Kelley, Scott, Marketing and Supply Chain

Krauss, Susan, Treasurer

**Recorder**: Sara Snowden, Employee Benefits

| Agenda Item & Speaker | REPORT | ACTION |
| --- | --- | --- |
| **Call to order – Kimberly Wilson** | Mrs. Wilson called the meeting to order at 3:30 pm. | No action needed. |
| **Review of the January 22, 2019 Minutes** | Mrs. Wilson asked for review and approval of the minutes. | Troy Martin made a motion to approve. JoLynn Noe seconded the motion. Minutes were approved. |
| **Retiree Email Security Issue – Stephen Burr** | Stephen Burr provided a presentation about the current situation with retirees email accounts. Mr. Burr has been at UK since 2001. He started out in Information Technology before he moved to Enterprise Systems, where he works with UK email accounts and myUK. UK currently offers email accounts to their retirees where they can keep their same email addresses from when they were active employees at UK. We are not unique in this benefit. A lot of other higher education institutions are having the same conversation about this benefit. We are unique in this benefit when compared to other industries. Mr. Burr added that IBM does not allow its retirees to keep their email accounts. Ms. Noe asked if Mr. Burr had any idea about how this situation was going for other higher education institutions. He said it was not going very well and would try to get more information on that. Ms. Stamper said that some institutions are keeping the retiree email accounts, and some aren’t, it’s all over the place. She said she could check on the situation at other institutions.  Mr. Burr showed a timeline of UK’s history with email. The decision to let retirees keep their email accounts was made before 1994. When UK first got POP mail around 1994, there were not any other free email accounts available. From there, we moved on to U-Connect and then Exchange. There are more options available now for free email accounts outside of UK. The cyber security situation is completely different now. Mr. Burr stated that retirees are more likely to re-use passwords and register on external sites with their UK emails. Compromised accounts are used for phishing attacks and illegal access to UK resources and systems, which happens about 30 times a month. Ms. Wilson asked if retirees’ emails were still considered property of UK. Mr. Burr and Ms. Stamper agreed that they were. Mr. Tearney inquired if it’s possible to figure out how many retirees still use their UK emails. Mr. Burr said that it could be done, basically. They can see inactivity for so many days, such as 90 days. When people who are not active UK employees continue to have access to their UK email account, they could misuse the appearance of being a UK employee. They could use this to interact with vendors for discounts, seemingly on behalf of UK. Ms. Wilson asked if students that have graduated from UK are able to keep their UK email addresses. Mr. Burr said that they could not. His office just recently shut those down. Mr. Martin asked if emails for students that got accepted but didn’t enroll in classes would remain active. Mr. Burr said that those people were also a part of the big group that was cut off recently. Email mailboxes are no longer free, and UK incurs licensing fees for them. The yearly service costs for email, Office, OneDrive, and Windows from Microsoft is $2,238,996. The yearly cost for Duo, a two-factor authorization that makes things safer, is $154,215. UK must pay per user for Duo. Microsoft won’t sell licenses to UK for people that are not “affiliated” with UK. Mr. Burr said that his office is currently trying to decide exactly what “affiliated” means for UK. KMSF employees, retirees, external learner employees, etc. could be considered “affiliated” with UK.  Mr. Burr outlined the four options for the current retiree email situation. The first option is to discontinue providing @uky.edu email addresses and mailbox hosting to retirees. A pro for this option is decreased finances and decreased security and contract risks. The cons are a loss of a benefit to retirees and loss of a contact point with retirees. The second option is to continue providing @uky.edu email addresses (same email address) but eliminate the mailbox hosting. A pro for this one is the decrease in security and contract risk. This option comes with several cons: retiree mail migration, which is very complicated, @uky.edu misuse, and manual upkeep because emails exist in perpetuity. The third option is to provide a new @retiree.uky.edu email address and forward emails to an external mail account. This option provides them with an email that is affiliated with UK and eliminates improper use of @uky.edu. This would also include the very complicated mail migration, an email address change, and manual upkeep. The fourth and final option is the status quo: continue providing @uky.edu email addresses and mailbox hosting. This is the best experience for retirees because there would be no change for them. The problems with this option are the cost, the security and contract risk, and the data loss. Mr. Burr said that they don’t have the prices for each option yet. Our number of accounts goes up every year.  Ms. Carbol asked if the retirees would still receive the President’s emails if we went with the third option. Mr. Burr responded that they are still working on that possibility. Ms. Pistilli questioned if the word “retiree” in the email address could be too much information and could cause the retirees to be targeted. Mr. Martin pointed out that someone trying to get another job could be assumed that they are older than they are because of that word in their email address. Mr. Burr agreed that they could be discriminated against. Mrs. Martin suggested using a different name besides “retiree”, such as “friends of UK.” Ms. Stamper said that some places change inactive people’s email addresses to thing such as “@post.uky.edu.” Mr. Martin asked if there were only four options. Mr. Burr said no, but these were the most prevalent and they are all feasible. He said he was open to suggestions. Mr. Amos said that he was an early retiree from Baylor and that he still uses his email account from there because he likes to stay connected. They gave him plenty of options for a graceful transition. He said that it was easier to not have multiple accounts to keep up with. Baylor let him move his personal emails, but it was a very manual process. Mr. Burr agreed that mail migration is very hard.  Ms. Wilson asked Mr. Burr what the next step would be. He said that this meeting was the first real attempt at gathering feedback. UK will be re-signing their license contract with Microsoft anyways and he has a meeting with them in October about that. He said that he would like to gather feedback from retirees. If it is not important to them, this could be a security issue we could avoid. Ms. Wilson suggested the possibility of sending surveys to retirees to see who still uses their accounts. Ms. Stamper said that the survey could also ask how retirees use this email. Ms. Carbol proposed, rather than a survey, we could send something to accounts that have been inactive for at least 90 days saying that the account will be shut down if they do not reply to the email. Mr. Burr said that he is working on that right now for all inactive accounts period. He is still working on the wording of it. Ms. Carbol recommended that if the retirees are still using the email account, maybe they could be grandfathered in or use Google uky.edu accounts. Mr. Burr commented that that could be a bad idea for security reasons. He stated that getting the new contact information is good and would be ideal. Mr. Amos advised that maybe a combination of both approaches could be used. We could send an email after six months of inactivity and ask if there is a different email account that we could forward UK information to retirees. Mr. Tearney said that he was on a faculty emeritus board with other UK retirees and that very few of them still use their UK emails. He said that he would ask them their thoughts on the matter the next time that board meets. He said he could ask them such questions as “do you use your UK account still?”, “what do you use?”, “do you care if the account access is taken away?”, and “can UK have your preferred email address?” Ms. Stamper added that the Administrative Regulation (“AR”) wording says that this benefit can be provided as long as it doesn’t provide harm to UK. This wording could provide grounds to do the inactivity shutdown. Retiree feedback can assist with this process. | No action needed. |
| **2019-2020 Health Plans – Richard Amos** | Mr. Amos brought highlights of the proposed changes for UK’s health plans for the 2019-2020 plan year. He will bring more details about this to the next meeting. He said that they have not received official approval yet. UK will be encouraging employees with the PPO plan to use UK HealthCare. The coverage provided for UK HealthCare facilities will be enhanced on the PPO plan. The inpatient and outpatient co-pays will go down. There will be very moderate increases in some of the health plan rates. The employee only and employee plus children rates will be increased but the employee plus spouse and employee plus family rates will remain the same. UK was over-subsidizing on some of the latter two rates, according to multiple benchmarks. These steps will help correct the imbalance regarding who pays for what coverage. On the HMO and PPO plans (which already share the same rates), the employee only rate will increase by $2 and the employee plus child rate will increase by $7. On the RHP plan, the employee only rate will increase by $3 and the employee plus child rate by $15. On the EPO plan, the employee only rate will increase by $15 and the employee plus child rate by $27.  UK will be adding a Health Savings Account (HSA.) plan this year. There will have to be a lot of education about this new plan. Mr. Amos doesn’t expect a lot of employees to choose this option, but the goal is to make this option available to employees who are in a position to take the financial risk. He said that this option was looked at last year as well. It will have the same premium cost as the HMO and PPO plans but will have a higher deductible. UK will give $1,000 for the employee only plan and $2,000 for the family plans. The employee with employee only coverage could add an additional $2,500 into their HSA. Employees who also cover dependents, spouse or family can add another $5,000 to their HSA. This is not a “use it or lose it” type of plan like the health care FSA. It provides triple tax savings for the employee. Mr. Amos said it is a great opportunity for financial well-being if a person is in good financial position and can assume some financial risk until their account is built up. Unused monies can accumulate over time. Preventative care would still be covered at 100% but other types of services would require paying the higher deductible and out-of-pocket expenses until the plan provides coverage. The annual deductible for Anthem providers on the employee only plan would be $3,375 whereas the deductible would be $1,350 if only UK healthcare providers are used. There would be a deductible of $6,750 for the family plan with Anthem providers. The employee would have to add $4,750 on top of UK’s $2,000 contribution to cover the full risk. Ms. Martin asked when UK would put their money in the account and what could happen if the employee leaves during the plan year. Mr. Amos said that the money could be added all at once or in increments throughout the year and that most likely it would be monthly. With an HSA, you can only use what money is available in the account at that time. The money can be directed into an investment by the participant when a minimum account balance is accumulated. Mr. Amos added that one could save up out-of-pocket expenses for multiple years and pull it all out at once at a later date, tax-free. Ms. Carbol showed the group a video provided by Anthem about HSAs. The video was not customized for UK. The money in the HSA can be taken with you if you leave UK. This could be a budget safety net and could reduce your taxes. Once the deductible is met, the lower co-insurance kicks in, until you reach the out-of-pocket maximum. This plan would be different from the current FSA plan. The FSAs would still be an option for those who do not use the HSA. Ms. Pistilli said that her FSA card had been shut down and had trouble finding ASI’s (current FSA vendor) customer service telephone number. Mr. Martin added that the mobile app for ASI is much better than the one for Connect Your Care (previous FSA vendor). Ms. Carbol agreed that we need to add ASI’s customer service phone number and information to our website. (For the group’s benefit, the ASI customer service number is on the back of the FSA debit card). Ms. Stamper said she was able to get her claim issue taken care of online. | No action needed. |
| **Financial Well-Being Activities –Gail Carbol** | Ms. Carbol explained that April is Financial Literacy Month. Due to this, TIAA and Fidelity will be hosting seminars about financial well-being. There will be a class once a week, for 8-10 weeks. If you attend all of those classes, you will receive $100 in your PNC or UK Federal Credit Union account. There will also be small prizes for attending the webinars. Todd Macaulay will be heading up these activities. There will be an open house. Participants can win a prize for going to each table or increasing or starting voluntary retirement contributions. There will be different types from which to choose. The Open Enrollment newsletter will be sent the first week of April and the Open Enrollment open houses will be combined with the financial literacy events. Mr. Amos added that TIAA will be implementing virtual financial counseling soon which will be good for employees that are outside of Lexington. More details on the TIAA offering will be communicated. | No action needed. |
| **Meeting convened – Mrs. Wilson** | Mrs. Wilson ended the meeting at 4:52 pm. |  |