**Presiding:** Burr, Stephen, (Chair), IT Enterprise CIO

**Present:** Albrecht, Travis, Know Your RX (KYRX) Representative

Beatty, Azetta, Manager, Work Life

Boelhauf, Marissa, Know Your RX (KYRX)

Ensman, Jody, Manager, Health and Wellness

Farmer, Hannah, Benefits Specialist

Greer, Jennifer, Acting Vice Provost

Ivey, Steve, HR Communications Director

Lasley, Catie, AVP HR Operations

Routt, Thalethia, Executive Director Procurement Compliance

Vega, Leslie, HR Informatics Business Partner

Ward, George, EVPFA – Executive Director Coldstream Research Park & Real Estate

Williams, Dominick, Chief Operations Officer Student Success

Ex Officio:

Amos, Richard, Chief Benefits Officer/Executive Director Know Your Rx Coalition

Carbol, Gail, Benefits Manager

Cox, Penny, Treasurer

Frederick, Melissa, Chief Human Resources Officer

Martin, Angie, University Budget Office

Stamper, Shannan, Office of Legal Counsel

Younce, Elaine, Chief of Commercial & Government Payer Admin UKHC

**Absent:** Adkins, Todd, Executive Director, Risk Management

Bender, Patty Bender, Retiree

Buchheit, Rudolf, Dean, College of Engineering

Doty, Christopher, COM – Emergency Medicine

Hahn, Grace, Student Success

Martin, Troy, Libraries

Miller, Stacy, Ag Extension Assistant Director

Swartz, Colleen, Vice President for Hospital Operations

Talbert, Tukea, Chief Diversity Officer EVPHA

Tearney, Michael, Retiree

**Recorder**: Robinson, Sherri, HR Benefits, Administrative Support Associate

| **Agenda Item & Speaker** | **REPORT** | **ACTION** |
| --- | --- | --- |
| **Call to order – Stephen Burr** | Stephen Burr called the meeting to order at 1:01 PM. | No action needed. |
| **Review of the**  **November 26 Minutes** | Stephen Burr asked for review and approval of the minutes.   * Penny Cox approved. Angela Martin seconded. | Minutes were approved by a show of hands. |
| **Benefits Optimization Update:**  **Richard Amos and Melissa Frederick** | **A comprehensive review of proposed changes to the 2025-2026 medical plan design, premiums, deductibles, and out-of-pocket expenses. All information here is draft and subject to change and approval**   * **Proposed Plan changes**   + Proposal to reduce the number of medical plans to improve financial sustainability and meaningful difference in plans.   + Emphasis on using UK healthcare providers. * **HMO Plan Features**   + Lower monthly premiums than PPO.   + Lower out-of-pocket costs than all plans.   + Maintenance medications filled at UK Retail Pharmacy to take advantage of low-cost pricing.   + One-time prescriptions filled at any pharmacy. * **PPO Plan Features**   + May be lower out-of-pocket costs than Saver plan.   + Provides more flexibility to choose a provider outside of just UKHC.   + Considering some increases in deductible and some coinsurance with the Anthem network. * **Saver Plan**   + Lower monthly premiums.   + Similar options to PPO to choose a provider.   + Deductible includes both medical and pharmacy costs.   + UK contributes to a health savings account (HSA) to help cover out-of-pocket costs before meeting the deductible.   + Low-cost critical illness plan or similar plans to offset deductible expenses are being explored.- Employees could use to mitigate risk.   + Health Savings Account money deposited tax free, grows tax free, and withdrawals are tax free for qualified health expenses, and over 65, funds withdrawn for any reason. * **Potential elimination of RHP and EPO Plans**   + Considering this as if we continue to use these plans the RHP and EPO premiums would be exorbitant if continued. Employees would have choice of 3 other plans * **Employee Education**   + Emphasize clear employee education and communications on the total costs of plan benefits, the differences with each plan and assisting employees with plan choices, utilizing decision support tools. * **Communication**   + Refinement of communication strategies for benefit plan changes to specific employee groups. * **Potential Actuarial value: % of actual health care costs a plan is expected to cover**   + HMO: 93%   + PPO: 83%   + Saver: 82% * **Health insurance plans offered by health systems**   + One health plan: 10%   + Two or three health plans: 67%   + Four **+** health plans: 23% | Follow-up meeting with Dean Stephenson from CAFE to discuss the impact on employees outside of the Lexington area  Further refinement of communication strategies for plan changes. |
| **Employee Assistance Program:**  **Jody Ensman** | **Employee Assistance Program (EAP) Proposed Enhancements with potential partnerships with external vendors.**   * Dedicated 24/7. * Crisis management and care navigation. * One 800 number to call with warm transfers to schedule.   + Internal UK team of mental health therapists.   + LiveHealth Online Behavioral Health.   + Increase in number of free counseling sessions are being considered, introduction of evidence-based therapy models, and other best practices.   **The answering service can help employees navigate and connect to the following:**  **Work-Life enhancements**   * + Childcare.   + Eldercare.   + Family care.   + Online tolls/resources.   + Referral into UK internal resources. * **Legal Enhancements**   + Unlimited access.   + Family law.   + Wills   + Bankruptcy   + Estate planning   + Real estate   + ID theft   + Local, quality referrals   + In-person consultation & discounted fees * **Financial enhancements**   + Unlimited access.   + Budgeting.   + Income tax.   + Credit.   + Real estate.   + Debt management.   + Retirement planning.   + Confidential & objective.   + Referrals to UK provided resources – Captrust, Enrich, Fidelity, TIAA | Continued exploration of EAP enhancements and vendor partnerships. |
| **Meeting adjourned– Stephen Burr** | Stephen Burr ended the meeting at 2:20 PM.   * Elaine Younce approved. Penny Cox seconded. | No action needed. |