**Presiding:** Phillips, John, Chair, EBC

**Present**: Pistilli, Judy, Pharmacy Central Business Operations

Gleason, Melissa, Athletics

Martin, Troy, Staff Senate, Library Administration

Tearney, Michael, Retiree

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

Ex Officio:

Wilson, Kimberly, Chief Human Resource Officer

Martin, Angie, Financial Planning

Stamper, Shannan, University Legal Office

Amos, Richard, Chief Benefits Director

Carbol, Gail, Benefits Manager

Campbell, Susan, sitting in for Shotwell,

Christian, College of Agriculture, Food, & Environment

**Absent:** Flowers, Melody,

Noe, JoLynn, Enrollment Management & Administration

Riddell-Peavler, Vicki, College of Dentistry

Poston, Lance, LGBTQ Resources

Alexander, Martha, Institutional Equity & Equal Opportunity

Bradshaw, Jennifer, College of Arts & Sciences

Ellis, Christy, Retail Pharmacy Services

Kelley, Scott, Marketing and Supply Chain

Buchheit, Rudolph, College of Engineering

Krauss, Susan, Treasurer

**Recorder**: Sara Snowden, Employee Benefits

| Agenda Item & Speaker | REPORT | ACTION |
| --- | --- | --- |
| **Call to order – John Phillips** | Mr. Phillips called the meeting to order at 3:33 pm. | No action needed. |
| **Review of the March 4, 2019 Minutes** | Mr. Phillips asked for review and approval of the minutes. | Judy Pistilli made a motion to approve. Troy Martin seconded the motion. Minutes were approved. |
| **2019-2020 Open Enrollment – Richard Amos/Gail Carbol** | Open Enrollment will be starting on a Wednesday this year rather than Monday. It will begin April 24th and end May 10th. Mr. Amos said that the Benefits department, partnered with Employment, is getting everything ready for Open Enrollment, including communications. UK is adding a new tool to help with benefits enrollment. There will be a moderate premium increase for most of the health plans. People using the PPO plan are going to be encouraged to use UK HealthCare. The new plan costs will be a big incentive for people with that plan to use UK HealthCare. There will be a new high-deductible health plan with an HSA: UK Saver Plan. With that plan, you must use your full deductible first before it starts paying more for services. Ms. Campbell asked if the employee would pay less if they used UK HealthCare for services. Mr. Amos confirmed that they would pay less because this plan is like the PPO plan. Ms. Carbol said that you can go in and out of the UK HealthCare system for services. Even if you have met the UK HealthCare deductible, you will still have to meet the “outside” deductible if you receive care outside of UK HealthCare, however the UK HealthCare deductible will be applied to the Anthem in-network and the out-of-network deductibles .  Ms. Carbol showed the group the Open Enrollment mailer that will be sent to employees. She said that the mailers should arrive at employees’ homes around April 15th. The mailer provides information about the new HSA plan, the lower costs to PPO by using UK HealthCare, and a rate table for the plans, along with a graphic for the HSA plan. The rates for employee plus spouse and employee plus family for the HMO and PPO plans will not change. There will be a slight increase in the employee only and employee plus children rates for those two plans. The rate for the RHP plan will increase slightly for all coverage levels. Mr. Amos pointed out that some premiums must be increased to start bridging the gap. The plan is to communicate the increases in dollar amounts instead of percentages. The new UK Saver Plan will have the same premiums as the HMO and PPO plans. The mailer will include comparisons across the board for all of the health plans. The Vision and Accidental Death & Dismemberment (AD&D) plans will not have increases in the premiums. The UK Dental plans will have an increase in premiums while the Delta Dental plans will not. | No action needed. |
| **Introduction to ALEX-Jellyvision Software – Richard Amos/Gail Carbol** | ALEX is a virtual tool that explains our benefits and is especially helpful with medical plans. Ms. Carbol showed the group a demo of the tool. It will begin by asking some questions related to demographics, such as marital status, number of children, salary, full-time or part-time, temporary or regular, bi-weekly or monthly pay status, tax filing status, annual household income, etc. It also has a section that explains taxes and filing status. You could enter your email address, so it can send you more information, if needed. You can let the tool walk you through all of your benefits options. It will estimate your costs and give you side by side comparisons of plans. It will also ask if you are wanting to cover any of your dependents.  It has a section that provides a lot of information and help with the Flexible Spending Accounts (FSAs). It will ask how much medical care you think you will be seeking (primary and/or specialist) and how many prescriptions you will fill, how often, and if you will use generic or brand name. It will also ask about anticipated “big ticket” items such as hospital stays, maternity care, surgeries, ER visits, etc. Then it will give you an estimate of your medical bills and explain how an FSA can help to cover those costs and how much it would cost per paycheck. It can provide the same type of information for dental plan costs and will mention enrolling in an FSA to help with those costs as well. You can switch back and forth between types of plans. Under the life insurance section, it explains the UK provided plans and that you can buy additional coverage. It will ask you how many years of income you would like for your family to have in the event of your death and if you already have any other coverage. It will take you through each type of plan and then give you a recap of what you’ve chosen. Then it will explain the Medical Evidence of Insurability (MEOI) process that’s required for some of the plans.  It will also ask survey/feedback questions. Ms. Campbell asked if UK would receive the feedback from the survey. Ms. Carbol said that the feedback will be reported to UK. Mr. Amos pointed out that the user doesn’t have to listen to everything that the tool has to offer. You can choose to skip through things. He said that this tool will give UK more communication with employees and even prospective employees. It will be available year-round, instead of just during Open Enrollment. Ms. Campbell suggested that it could ask where you live and work for employees that are outside of Lexington. Ms. Wilson said that they are still working on it so there is still time to make changes. She said that the University of Florida has this tool and it was great and easy to find. Mr. Amos added that the tool doesn’t enroll you in plans, it just provides explanations of the plans/benefits available. Mr. Martin suggested putting the fiscal year effective date on the FSA section. Ms. Wilson asked if there is a place for the committee to play around with the tool. Ms. Carbol said that she would send the link to it out through email. She also said that it is really close to being done. Mr. Phillips asked if there would be education provided for ALEX. Mr. Amos said that a link will be sent by email to employees and there will be information about it in the Open Enrollment mailer. | No action needed. |
| **Retirement RFP Outcome –Richard Amos** | Mr. Amos said that the committee for the Retirement Plan RFP has made a decision, but they haven’t sent the memo out to everyone yet, so it is still unofficial. The decision was to stay with both TIAA and Fidelity and this means savings of over $1 million on an annual basis. The next move is for that committee to recommend action. This was a well-documented process. Employees shouldn’t feel any big changes from it. There will be a $1.1 million reduction in recordkeeping fees with the two plans and that could potentially mean money back into the pockets of the plan participants.  The companies agreed to brand their websites more specifically for UK employees. Mr. Martin asked if it was still possible for UK to move to only one company at some point. Mr. Amos responded saying that may be possible in about five years. He said it will be revisited at that time but having two companies makes the companies more competitive. Next steps for the committee is to look further into changing the Tier 3 investment options. | No action needed. |
| **Retiree Emails – Kimberly Wilson** | This was not on the agenda, but Ms. Wilson wanted to check on a topic that was discussed at the last meeting: UK retiree email accounts. She asked the group if any of them had had a chance to ask any retirees some questions about their email accounts. Mr. Tearney stated that he spoke with his fellow retirees on the board that he is on. He said that out of the ten people on the board, six of them use their UK email and four of them use another email account. The four that said they use a different email said that they only use the UK email for UK-related things and that they didn’t want to give UK their other email address for UK’s use. He said that one of the people he asked still uses his old UConn email as his personal/primary account and only uses his UK one for UK stuff. Ms. Wilson said that she talked to a couple people and they said that they still use their UK account. Ms. Pistilli pointed out that they may still use this account because it was their first email but others that come to UK now usually already have an account. Ms. Campbell said that she had asked two IT support staff about it. One of them has been working at UK for a while and they said that they thought that retirees would tend to want to keep their UK account. The other person is newer to UK and asked why someone would use their UK account as their personal account. Mr. Phillips pointed out that it could be a PHI risk for retirees to still have access to their UK accounts. He said that someone could still be on some list servs for different things and no one ever cleans up the list servs. He suggested that it might be good to ask compliance about that. Ms. Wilson added that if retirees knew that UK still owns the information in the account then they might not want to keep using it. Ms. Stamper said that we still need to know more about the type of usage there is and alternatives of how to provide it. | No action needed. |
| **Meeting convened – John Phillips** | Mr. Phillips ended the meeting at 4:23 pm. |  |