

## Benefits Committee Meeting

**Date:** 11/15/17

**Time:** 1:00 PM

**Attendees Voting:** Kirk Anderson, Amy Ariano, Brianne Berogan, Jose Boquin, Laura Ford, Michelle Heinrichs, Lisa Sears, Joanna Short, Leasa Traman

**Attendees Non-Voting:** Ashley Kilker, Chelsea Powers, Brandon Tidwell

**Absent:** Tristan Coughlin, Deb Finkle, Jeff Scarpinato

**Location:** Business Office Conference Room

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- 1) Monthly Reporting
  - a) Medical Insurance
    - i) Reporting for Sept & Oct only
    - ii) Currently -0.48% of budget due to large spec reimbursement received in October
      - (1) This is a common occurrence happening every year, budget takes this into account
    - iii) Currently do not have any high claimants on the radar (members on the plan who are at 50% of \$110k in claims)
  - b) Dental
    - i) Reporting for Sept & Oct only
    - ii) Currently \$5,000 over budget
      - (1) Holmes Murphy will continue to monitor this throughout the year to see if we are trending higher usage
    - iii) Chelsea with Holmes Murphy will also work on obtaining a quote for a fully insured dental plan
- 2) City of Rock Island Wellness Clinic
  - a) Review of last plan year (Sept '16- Aug -17) usage/cost
    - i) Total of 318 visits
    - ii) Estimates savings to the Augustana health plan of approximately \$30,000. Running the same diagnostic codes through typical insurance costs vs. \$50 per visit fee charged by the City of Rock Island
- 3) Benefit Discussion
  - a) Tax credit for bike commuters – It was brought to the attention of a Benefits Committee member that the IRS allows employers to offer a “tax credit/reimbursement” for those employees that commute to work via bicycle.
    - i) It is a \$20 per month reimbursement paid to the employee by the employer.
    - ii) Private employers can write this off when completing their taxes, however since Augustana is a non-profit, we are not able to do that
    - iii) Lisa will email the group more details on this and the committee can revisit at a later meeting
  - b) Employee+Children Tier
    - i) A member of the Benefits Committee suggested we offer a “employee+children” tier in addition to the three that we currently offer (emp+1, emp, family)
      - (1) This was visited about a year and a half ago as well
      - (2) Committee found that while it would benefit the employee+children cost, it would cause the family tier to go up in price
      - (3) Chelsea with Holmes Murphy can run a model after the first of the year and report back
  - c) Domestic Partner
    - i) Now that everyone can legally be married, do we need to still cover domestic partners on our health plan?
      - (1) Currently only have two employees that cover their domestic partners on our health insurance
      - (2) Benefits Committee decided to leave domestic partners included in our plan. The group will review again once there is an underwriting issue or we become an outlier.
- 4) Plan Year Change Discussion
  - a) Due to semester change, classes will be starting later. Will not have time to get 9/10 month employees to complete open enrollment in August.
  - b) Need to look into changing our plan year
    - i) Most popular choice was to change to a Jan 1-Dec 31 plan year for medical insurance
    - ii) This would require us to have a long plan year (Sept '18 – Dec '19). Holmes Murphy will work with our partners this spring to see about extending our plan year
    - iii) Legally will still need to have a “soft” open enrollment in Sept '19. Could just email all employees that if they would like to make a change, come see a member of HR. Regular open enrollment would be held in Nov/Dec 2019.

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- iv) Flex plan would either need to have a short plan year (Sept '19 – Dec '19) or have a gap for those three months.
    - (1) Most popular was the gap, since there is a 2 month grace period with flex
  - v) Vision and dental would have a short plan year (Sept '19 – Dec '19)
  - c) Chelsea with Holmes Murphy will work through a checklist/timetable and bring to the next Benefits Committee Meeting for further discussion on moving forward with changing our benefits plan year.
- 5) Fiscall Fitness Week
- a) Jan 22-25 this year
  - b) Have a variety of presenters holding sessions for our employees
    - i) Topics covered include:
      - (1) Estate Planning
      - (2) Budgeting 101
      - (3) TIAA
      - (4) New Tax Proposal Details
      - (5) UMR Claim Predictor
  - c) Will also have open enrollment for the voluntary products
- 6) Next meeting will be held in Jan/Feb 2018