College Benefits Council Meeting Minutes  
November 6, 2014, 3:00 pm - 5:00 pm  
Rockefeller 1930's Room

Members present: Rich Howarth (Chair), Katrina Davis, Richard Sansing, Patti Bacon, Allan Gulledge, Ginny Hazen, Carrie Colla, Kate Soule and Harold Frost

Members absent: Ethan Lewis, Tricia Cornelius, Gwen Williams, Ronald Green and Bob Hawley

Also present: Rick Mills, Mike Wagner, Lynn Baker, Melissa Miner, Joanna Mahan and Cheryl Josler

Minutes: Krystal Knowlton

1. Overview of the CBC
   - New members must be recruited for the current year
   - The function of the committee is to review and evaluate the College’s employee benefits program and to make recommendations to the President with regard to the modification of existing employee benefit plans and the design of any new benefit programs
   - Working groups are created to keep topics moving in between full CBC meetings – the additional time allows for added research and discussion
   - The CBC is to submit a report to the General Faculty and other interested parties at the end of the academic year

2. Review of 2015 Plan Changes
   - Dartmouth College retained three health plans for 2015
     - OAP1 and OAP2 were collapsed with cost sharing the only difference between the two plans
     - Out-of-pocket maximums were increased in OAP1 and OAP2 due to the inclusion of pharmacy costs
     - A 10% coinsurance was added to the HDHP; out-of-pocket maximums were increased due to this addition
   - Dartmouth seed money will be placed in a Health Savings Account, at a rate of $500 for an individual and $1000 for family, for an employee who elects the HDHP in 2015
     - Employees cannot utilize services at Dartmouth Health Connect and participate in an HSA – IRS regulation indicates one cannot have other substantial coverage and participate in an HSA
     - For those in the HDHP utilizing services at Dartmouth Health Connect in 2015, a $500 FSA contribution will be made by Dartmouth in lieu of the HSA contribution
     - The Wellness team is having conversations with IORA health (who manages DHC) to write a letter opposing this IRS regulation
   - Dartmouth leadership made a commitment to the CBC to focus on benefits education
     - Rick Mills hosted health care forums before open enrollment which focused on the healthcare landscape in the country and what effect the landscape has specifically on Dartmouth College
     - The forums were well-attended and Rick received positive feedback from employees regarding the health care dialogue and transparency of the sessions
     - Education materials used during open enrollment were improved
     - Additional one-on-ones with employees were had during open enrollment to help employees better understand what it means to elect the HDHP
       - Employees were encouraged to place premium savings into the HSA
- A Cigna representative is on the Dartmouth campus at least twice per month to meet with employees and answer questions
- Open enrollment mailers were sent to employees home addresses which likely exposed spouses and other dependents to the changes for 2015
- High number of employees enrolled for a passive enrollment, the tone this year encourages employees to enroll and become better educated on their elected benefits

- Medical Flexible Spending Account moving from a grace period to a carry-over from 2015 to 2016
  - Dartmouth has opted to remove the grace period (incur claims through 3/15 and file manual claims through 3/31) from the Medical FSA and add a carry-over; this means up to $500 of unused funds at the end of 2015 can rollover for use in the 2016 plan year
  - This change provides an additional level of comfort for employees because if they overestimate how much they need to place in the Medical FSA, they do not lose unused funds (up to $500).

- There were two changes made to the pharmacy benefit for 2015
  - The addition of Voluntary Maintenance Choice: 90 day prescriptions, for the cost of 60 days, can be filled by CVS mail order or a CVS pharmacy only - employees can use other pharmacies for 30 day prescriptions
  - Specialty Guideline Management Program: specialty drugs will be subject to prior authorization (except those employees/drugs that are grandfathered) which may lower pharmacy costs based on evaluations of the appropriateness of drug therapy. This will also be a safety measure for employees who may have prescriptions drugs authorized by multiple physicians

3. Update on ACA Compliance

Strategic Benefit Advisors (SBA) was retained to conduct an evaluation of Dartmouth’s efforts to comply with the employer-related aspects of the ACA.

- Since regulations go into effect in stages it is essential to meet compliance of current regulations but also look at strategies for future years which will reduce the risk of the college for future penalties
- SBA found no material gaps in current efforts, Dartmouth is in compliance with all current regulations
- SBA has identified primary areas of risk and recommendations to address ACA’s most impactful provisions as they fully implement from 2015 – 2018
  - With a focus on Employer Shared Responsibility, Employer Reporting Requirements and the Excise Tax on High Cost Coverage
  - Dartmouth will continue this ongoing effort to remain in compliance with the ACA
- Important recommendations include introducing a skinny plan for employees working 4-5 months out of the year; the employee would only be eligible for medical coverage that would be at the minimum essential coverage level, in accordance with the ACA

4. CBC Agenda for 2015 - 2016

Moving forward, the CBC will need working groups for:

- Health Plan Design
  - Impact of the ACA
  - Compound drug review
- Life Insurance enhancements
• Improve the benefit and lower the tax
  • Same-Sex and Opposite-Sex Domestic Partner coverage
    o Same-Sex needs to be removed or Opposite-Sex needs to be added for consistency
  • Behavioral Health
    o Ongoing discussion to discuss removing barriers to care in the Upper Valley – could increase 12 lifetime out-of-network visits and continue to work with Cigna to grow the network of in-network providers
  • Limited PBM Rebid
    o CVS Caremark contract ending, significant savings could be available through coalitions that were not available prior to signing with CVS Caremark
  • Retirement Plan Governance Committee
    o Needs CBC representation – committee to discuss best practices around reviewing the college’s retirement plans. Are the current retirement plans setting our employees up for where they need to be at the time of retirement?
  • Disability Plan and Workers Comp Review
    o Plan enhancements and expense review

5. Wellness Update
• 3rd Annual Health and Wellness Event was held on 10/7 and over 600 employees attended
• Workshops for wellness have been held where employees can be educated on topics of interest
• The Wellness Benefit was reviewed for administrative simplifications in 2015 – it was found that the log card may be a barrier for some employees to receive the benefit. The log card will be replaced by an attestation statement in 2015.
• The Maintain It challenge launched November 3rd and will run for 6 weeks with a focus on maintaining physical activity, weight and overall health during the busy holiday season
  o This challenge allowed employees to participate as a team or individual – 220 out of 330 elected to join as an individual
• Ten biometric screening events are being hosted across campus through December 11th in conjunction with the Maintain It challenge
  o Limited number of employees are attending without an incentive available
  o Suggestion was given to let employees know how often they can receive a biometric screening – some who have already had one over the last few years may not realize they can have another

6. Meeting Schedule
• Next full CBC meeting will be scheduled for early January, 2015
• Working groups will be less formal – recurring meetings will be scheduled and CBC members should attend for the topics they are interested in

7. Review and Approval of Minutes from June 2014
There was a motion to approve the June, 2014 meeting minutes. The motion was approved.

The meeting was adjourned at 4:30pm.