

EXEMPT STAFF COUNCIL MEETING

The University of Tennessee at Chattanooga
September 13, 2010
University Center, Fortwood Room

Members attending: Becky Bell, Tonya Botts, Jean Dake, Amy Davis, Emily Geyer, Laura Herron, Bruce Hilbert, Susan Lazenby, Tonia Martin, Harriet Neely, Heather Wilson.

Others in attendance: Dan Webb, Director, Office of Human Resources; Melanie Sadler, Administrative Specialist, Office of Human Resources.

Call to Order: Ms Dake called the meeting to order.

Minutes: A motion was made and seconded to approve minutes of the July meeting. (The ESC did not meet in August.)

Guest: Kathy Taylor, Benefits Specialist, Human Resources

This year's Annual Enrollment/Open Enrollment is September 15 through October 15, when staff may enroll in, transfer, discontinue Health, Dental, Long Term Disability, Optional Life Insurance, or Special Accident Insurance. Staff members who want to increase optional life insurance (Term and/or Universal) should contact UNUM Provident directly.

For the first time, the state is allowing children up to the age of 26, to be added to an employee's policy regardless of whether they are a student, self-supported, or married. A surcharge for the next 2 years will apply to employees and spouses enrolling in health insurance for the first time. (There is no surcharge for dependents under the age of 26). A 12-month pre-existing clause will apply unless the insured has had coverage 63 days prior to enrollment.

The state's insurance plans are self-insured, which means the state pays for claims from premiums that are collected. Employees pay 20% of the premium with the state paying 80%. Because healthcare costs have doubled in the past 9 years and are exceeding premiums, the state has chosen to redesign the current health insurance options. Current health insurance options will be replaced with two new options that contain elements of a PPO (deductibles, co-insurance, and Maximum Allowable Charges) and an HMO (co-pays and free preventive care).

Staff will have their choice of a Standard PPO or Partnership PPO, which rewards them for taking an active role in management of their health. Both plans offer free preventative care, including lab work associated with a doctor's visit, mammograms, and colonoscopies. Tiers include employee; employee + spouse; employee + spouse + child(ren); employee + child(ren).

Carriers include Blue Cross/Blue Shield (Network S) and CIGNA. Mr. Webb commented that Blue Cross/Blue Shield is the less expensive

network in the East but the more expensive network in western Tennessee. Some expressed concern that the Blue Cross/Blue Shield network is limited. It was explained that healthcare providers contract with the insurance carriers to join the networks and make business decisions based on the contract provisions.

Staff will not be required to select a PCP (Primary Care Provider) and will not need a referral number to see a specialist. Co-pays for both insurance carriers/networks are the same; although premiums are different. Co-pays will apply for doctor's visits, prescriptions, and emergency rooms visits. Ms Taylor said an Ob/Gyn is not considered a specialist. Co-insurance will apply once a deductible has been met and applies to hospital admissions, physical therapy, advanced screening tests, etc. Vision care, unless it is a medical necessity, will not be offered with either plan.

Employees who select the Partnership PPO must complete a physical on or after July 1, 2010 with a deadline of June 30, 2011. A health questionnaire will be available in January for the doctor to complete and submit to APS Healthcare, which will also offer free screenings. Information submitted to APS will not be given to the university, state, or insurance companies due to HIPAA regulations. Staff members who do not submit the questionnaire will not be allowed to re-enroll in the Partnership PPO the following year.

Staff should receive a letter from UT containing their Edison number, user name, and password. They may enroll via Edison until 11:59 p.m. October 15, and will receive a confirmation email, or submit an enrollment form to Human Resources by 3:00 p.m. October 15.

Ms Taylor urged members to attend a presentation in the University Center and to phone the ParTNers for Health call center with questions.

Employee Relations Advisory Board Meeting

Ms Dake will attend the Employee Relations Advisory Board meeting in Knoxville on September 14. Agenda items include: health insurance; campus security; funeral leave; sick leave donations; reductions-in-force at UTHSC; new class offered in Knoxville by EOD about using fee waivers.

President Simek Visit

Acting UT President Simek visited the campus last week and spoke with the ERC and ESC at a joint meeting. A timeline for selecting a new president was given; the top 4-5 candidates will be announced soon in hopes of a final selection by October 22.

UT Federal Credit Union

Ms Lazenby said a staff member she represents who wanted to join the UT Federal Credit Union. Mr. Webb said he contacted Rob Chance, UT Payroll Office, who said contributions could be made through payroll deduction but employees would need to visit the Credit Union to join. There is currently no office of UTFCU in Chattanooga.

Other Issues

Ms Dake thanked members for volunteering to help with the picnic.

Ms Martin said members who want to join her will have lunch following the meeting next month.

Adjournment

A motion was made and seconded to adjourn. The next meeting is October 18 @ 10:00, Fortwood Room, University Center.

Respectfully submitted,

Melanie Sadler
Administrative Specialist, Human Resources