

**Benefits Focus Group Minutes
(7-23-15)**

Note: BFG members who attended are listed; non-members may attend but are not always listed.

<u>Regular Members</u>	<u>Alternate Members</u>	<u>Staff Advisors</u>	<u>Recorder</u>
Dolly Gamble		Stacie Mason	PJ Hahn
Stacey Monroe		April Bryan	
John Glanden			
Peggy Sawyer			
Al Woodle			
Kathy King			
Sue Martin			
			Members and Advisors Present = 9

Call to Order – Chairperson

Al Woodle called the meeting to order at 1:00 pm, Thursday, July 23, 2015.

Approval of Minutes from 5/11/15

Al Woodle called for and received approval of the minutes from the previous meeting on 5/11/15.

Monthly Costs Updates

- Group Medical and Dental for Active Employees:
 - End of June claims are down 33% compared to last year at this time.
 - We budgeted \$5.2 million and currently have \$3.8 million in claims thru June.
 - Health Reimbursement Account claims usage is \$84,000.
 - The HRA encourages preventive measures and wellness resulting in saving money in claims.
 - We are submitting a budget amendment to increase our special services line item because of the large costs in health center. This includes a portion of the health center for salaries and diagnostic services.
 - Fund balance is \$1.357 million.

- OPEB Trust Fund for Retirees:
 - Claims are running higher than last year at the end of June \$5.9 million.
 - We budgeted \$7.15 million. Claims may surpass \$8 million by the end of the fiscal year.
 - Retiree pharmacy claims have been higher than medical claims. Smita Amin, CareHere Corporate Pharmacist, stated some of the cost is attributed to heavy new drug advertising, and plan participants should ask for generic drugs. Also, drug companies are purchased and only a few remain driving up the cost.

- HRA claims usage last year was \$66,000 and this year \$84,000 to date.
- Fund balance is \$40 million.

CareHere Presentation – Smita Amin

Smita discussed mail order thru the health center. Previously offered to retirees and no one has used this plan. Al stated we need to make it clearer to retirees on the process and mentioned that the drive to the health center is a factor. Smita stated we would like to offer this to active employees.

- Chronic illness medication would be free to the participant and could be prescribed for 3 to 6 months depending on the necessary monitoring. Other generic drugs not on site at the health center could be prescribed thru the mail order.
- There are 3 new generic drugs now for Cymbalta, Celebrex and Mirapex.
- Employee would schedule appointment with the doctor at the health center and bring their prescriptions with them.
- When your prescriptions have a quantity of 10 days or less, refills will automatically be mailed to you. The city will pay a \$5 charge for the mailings. It is free to the employee.
- The Group supported offering mail order to active employees.
- CareHere will market mail order with August 15, 2015 start date.
- No insulin is stocked at the health center because it is not worth the cost.

Smita discussed another option to save pharmacy costs is the Personal Importation Policy, also known as the PIP.

Stacie stated that if anyone has an immediate need of an appointment at the health center, to phone April or herself and they can reschedule a current appointment.

Wellness Update – April Bryan

- The 2016 wellness targets information was posted to epoint. Retirees were emailed and mailed the information.
- Stacey Monroe inquired why the whole cholesterol number is not reported on the CareHere plan participants' site. HR will review the report section.
- Dr. Guffanti requested the cholesterol target include the HDL ratio of 4 or less.
- Participants can test again on any targets not achieved and inform the doctor to use met targets during the follow up visit.
- Third quarter challenge registration begins next week. After completion, individuals' results can be printed from the online mycigna site.

Open Enrollment Information – Stacie Mason

- Open enrollment begins October 21, 2015 with online enrollment same as last year.
 - This year we will have a passive open enrollment if participants do not enroll. All benefit selections from previous year will roll over except Flexible Spending Account.
 - Health Reimbursement Accounts will be offered except dental will not be covered. FSA will cover dental.
 - Retiree plus one will increase to over \$500 on the Open Access Plus Plan.

Other Business

- The health fair is scheduled for October 29th at the Robert L. Taylor Community Center.
 - Group approved to offer the chair massages with some of the remaining wellness dollars.
- CareHere informed us that we could purchase a portable body scale and place it at the health center. It could be moved around to different city department locations for employees' use. There are a couple types that Human Resources would consider and review the warranty before purchasing.
- Wellness has \$10,500 balance.
- Group suggested we invite a specialist to perform skin cancer screenings at our health fair. HR will explore this suggestion.

- Administrative costs for eligible members using the health center was discussed. Perhaps we have too many members we are paying for to use the center that do not.

Update on RFP Medicare Vendor – Stacie Mason

Will be provided to retirees after this meeting.

- **Adjournment and Next Meeting**

The next meeting will be in September 10th. Al Woodle adjourned the meeting at 2:35 p.m.