

**Benefits Focus Group Minutes
(12-19-13)**

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>
Al Woodle		Stacie Mason	PJ Hahn
Janice Cox		April Bryan	
John Glanden		Gail Nowacky	
Tony Becich			
Susan Blake			
Dolly Gamble			
Peggy Sawyer			
Kathy King			
Stacey Monroe			
			Members and Advisors Present = 12

Call to Order – Chairperson

Al Woodle called the meeting to order at 1:00 pm, Thursday, December 19, 2013.

Approval of Minutes from 9/11/13

Al Woodle called for and received approval of the minutes from the previous meeting on 9/11/13.

Monthly Costs Updates

- First two months into the budget thru end of November:
 - Group Medical and Dental for Active Employees:
 - Active claims and judgments running higher than last year at \$1.1 million because of serious accident of employee. Budgeted \$4.6 million.
 - Fund balance about \$3 million.
 - OPEB Trust Fund for Retirees:
 - Received \$194,000 reimbursed for CY2012 Retiree Drug Subsidy; highest ever reimbursed indicating paying a substantial amount in retiree pharmacy claims.
 - Retiree claims running lower than last year at \$943,000.
 - Fund balance is \$34.9 million.

Care Here Discuss Retiree Mail Order and 6 Months Prescriptions Dispensed at Health Center – Smita Amin (Corporate Pharmacist), Teri Plough (Clinical Manager) & Christina Mayhew (Director of Clinical Operations)

- Thru the health center a mail order prescription option of 90 to 180 days starting in early January-February 2014 will be available for retiree prescriptions determined by the doctors based on the patient's medical condition. They will be required to meet with a doctor initially and provide blood work and blood pressure readings when appropriate.
- Retirees can bring their prescriptions to the health center and an order will be placed to be mailed to their designated address at no cost to the retiree.
- Turnaround time is about 10 days.
- Care Here staff will attend the January 15, 2014, SMREA meeting to present this plan.
 - Email and mail notices will be sent informing those interested in having their medicine reviewed by Care Here staff to bring it to the meeting. This will allow Care Here to determine if our members' medicine can be provided by the Health Center at no cost.
 - Care Here will also present information regarding saving money for prescriptions that are not supplied by the Health Center.

Open Enrollment Update – April Bryan

- Retirees:
 - Fourteen percent, over 80 retirees did not submit an open enrollment form to Human Resources for next year's benefits.
 - Human Resources did continue their medical and dental coverage, but dropped any additional benefits.
 - Forty-one percent or 246 retirees participated in the wellness incentive with 5% or 27 selected premium buy-down and 37% or 219 selected health reimbursement account.
- Active Employees:
 - Fifty-eight percent or 319 actives participated in the wellness incentive with 10% or 54 selected premium buy-down and 48% or 265 selected health reimbursement account.
- The wellness buy-down program has been changed to include a Health Reimbursement Account (HRA) funded by the City and can be used to pay medical, dental and pharmacy out of pocket expenses.
 - Each target achieved is awarded \$100 compared to \$50 for premium buy-down. This topic will be covered at the January retirees' meeting.
 - Deductible buy-down is no longer a choice.
 - Balance information will be available thru your mycigna.com internet site.
 - Submission of claims by your healthcare provider will deduct your portion from the HRA and then disseminate to your provider their claim payment.
 - If you pay your portion, CIGNA will send you a check or direct deposit your reimbursement. This procedure will be posted on epoint and presented at the January retirees' meeting.

Wellness Update – April Bryan

- Gail Nowacky, our CIGNA representative is now on-site full-time. She will coordinate wellness classes and motivate participants to attend thru wellness rewards.
- The walk challenge should begin again this February.

- CIGNA hired a nurse to review our high value claims and determine on how we may have managed this better.
- Discussed eliminating wellness premium buy-down for the 2015 plan year and continuing with just the HRA. Al Woodle stated would like to keep this option. Human Resources will assess how the HRA progresses this new plan year and a determination will be made for the following year.
- Discussed building a program with Care Here to earn annual credits throughout the year for wellness incentive.

Other Business

- Dr. Mathew has left the Health Center to pursue another opportunity. Dr. Roberts will be providing additional service at the Health Center. To complement Dr. Robert's schedule, Care Here will have additional medical providers available until a permanent physician is hired.

Adjournment and Next Meeting

Al Woodle adjourned the meeting at 1:59 p.m. The next BFG meeting is scheduled for February 13, 2014.