

Bloomington Faculty Council
Benefits Committee Meeting
Friday, September 23, 2022
9 am-10 am
Maple Room

Members in Attendance:

- Nancy Nelson
- Jim Sherman
- Maggie Kiel-Morse
- Jason Gold
- Cheryl Hughes
- Joe Hoffman
- Amy Minix
- Andrew Bunger

Others in Attendance:

- Llana Spendl-Director of Faculty Council Offices
- Christan Royer-Director, Benefits, IUHR
- Chad Eagleton-Office Coordinator, Faculty Council Offices

1. Reintroduction of members – Nancy and Jim have agreed to lead the committee again this year.
2. Review of committee charge from BFC. – Jim
 - Ensure that Indiana University continues to offer high quality health and retirement benefits for faculty.
 - Discussion surrounding current issues regarding employee benefits
 - The \$100 stipend for annual physical is no longer available after July 1.
Concerns about other cuts that might be made.
 - Christan provides context to the committee. Budget reductions were done university wide, so it was determined to reduce the taxable incentive offered to employees. Only about 19% employees took advantage of this incentive.
 - Appointments with Healthy IU for physicals involved a lot of planning and costs, and not many faculty or staff attended appointments on campus. Without an incentive, it did not make sense to continue the screenings, so those were phased out, as well. Employees can continue to receive screenings at no cost through their healthcare provider.
 - Christan explains IUHR understands the importance of preventative care and is looking at alternative methods to address the issue. Bloomington, as a community, doesn't

- have enough primary care providers for the demand across everyone in the county, not just IU employees.
 - Joe raises the issue that if our charge is to ensure IU continues to offer high quality health benefits, we may need to look outside the institution at some of the larger issues with health care in Bloomington.
 - Christan mentions that is one of the reasons they offer the broad Anthem plan so employees and family members have options to seek care more broadly.
 - Discussion around the committee’s desire to establish relationship with new IUHR leadership.
 - New head of IUHR, Todd Richardson, oversees Human Resources at all Indiana University campuses.
 - Christan says she will ask if he would be willing to attend a committee meeting. However, Todd will be attending the full faculty council meeting on October 4, 2022.
3. Update from Christan – Open Enrollment topics
- IUHR Open Enrollment 2023 Handout is incorporated into the Meeting Minutes and attached to these Minutes as “Document A.”
 - Discussion surrounding various changes which are not significant.
 - Committee members raised concerns about benefits after the *Dobbs* decision.
 - Christan reports no changes to benefits as coverage for medical services and prescriptions will continue as they have in the past for employee and SAA plans. IUHR has always offered a travel benefit for some medical services that require travel beyond 100 miles, such as transplants. The benefit will be expanded to also include a \$2,000 travel benefit for other covered medical services.



Employee Open Enrollment 2023 – Key Information

Enrollment Period

- October 24 – November 4, 2022

Eligible Population

- Faculty and Staff appointed at 75% FTE or greater

Presentations

- Live webinars and Q&A sessions will be offered ahead of and during Open Enrollment period
- Presentations to Faculty Councils, Staff Councils, and other groups in October
- Pre-recorded presentations available on Open Enrollment website for on-demand access

Materials & Communications

- Dedicated Open Enrollment website
- Digital Open Enrollment Guide
- Targeted emails sent to eligible groups before, during, and after Open Enrollment period
- Informational mailer sent to homes in early October with 2023 benefit changes, deadlines, and enrollment instructions
- IU Today articles announcing Open Enrollment, reminding employees of the deadline, and providing information for the new year (i.e., remember to use new ID cards)

Employee Open Enrollment 2023 - What's Changing

Medical Coverage

All Medical Plans

- There will be an overall **2% increase** in employee contributions for medical coverage across all salary bands, plans, and coverage levels.
- The three lowest salary band ranges for medical and dental premiums have been raised to include more employees in the lower-paying premium groups.
- HDHP medical plan members will be issued new ID cards that must be used starting 1/1/2023. Members will only see updated deductible/out-of-pocket maximum amounts; ID numbers remain the same.

IU Health HDHP

- IU Health Plans will no longer offer large employer health plans, so this plan will be discontinued for 2023.
- Current IU Health HDHP members will be automatically enrolled in the Anthem PPO HDHP and HSA at the same level of coverage unless another election is made during Open Enrollment.

Anthem PPO HDHP

- In-Network:
 - Deductibles will increase to **\$1,800** employee-only / **\$3,600** all other coverage levels (an increase of \$100 employee-only / \$200 all other coverage levels).
 - Out-of-pocket maximums will increase to **\$3,600** employee-only / **\$7,200** all other coverage levels (an increase of \$200 employee-only / \$400 all other coverage levels).

- Out-of-Network:
 - Deductibles will increase to **\$3,600** employee-only / **\$7,200** all other coverage levels
 - Out-of-pocket maximums will increase to **\$7,200** employee-only / **\$14,400** all other coverage levels
- Plan benefits will be expanded to include a travel benefit up to **\$2,000** annually for covered medical services that are not available within **100** miles of the member's home, subject to plan cost share.

Anthem PPO \$500 Deductible

- Out-of-pocket maximum for in-network prescriptions will increase to **\$6,700** individual / **\$11,000** family (an increase of \$400 individual / \$800 family).
- Plan benefits will be expanded to include a travel benefit up to **\$2,000** annually for covered medical services that are not available within **100** miles of the member's home, subject to plan cost share.

Livongo for Diabetes and Hypertension

- Expanded programming for members with diabetes and hypertension through Livongo.
- No cost tools, services, and support to help participants effectively manage their condition.
- Additional details on the programs and how to enroll will be available for eligible members.

Dental Coverage

- There will be an overall **4% increase** in employee contributions for dental coverage across all salary bands and coverage levels.
- No plan changes.

Supplemental AD&D

- No plan or premium changes.

Health Savings Account (HSA)

- The annual IRS contribution maximum will increase to **\$3,850** for employee-only coverage / **\$7,750** for all other coverage levels. The age 55 & older \$1,000 catch-up contribution remains the same.
- The university's HSA contribution will remain the same: **\$1,300** employee-only coverage / **\$2,600** all other coverage levels.

Flexible Spending Accounts (FSA)

Healthcare FSA

- The annual contribution maximum will increase to **\$2,850** per individual.
- The annual carryover limit will increase to **\$570**.

Dependent Care FSA

- Dependent Care FSAs will no longer be "front-loaded." This means that funds will only be available for reimbursement as they are deposited through payroll deductions. This is consistent with FSA industry best standards.

Castlight

- Castlight will be discontinued for 2023.
- All IU-sponsored medical plan members will have access to Anthem's **Sydney Health app**, which allows you to find doctors, access your digital ID card 24/7, view important details about your benefits and claims, compare costs for a service, and even launch a virtual visit with a doctor all from one location.