

## EMPLOYEE BENEFITS COMMITTEE MEETING

February 18, 2009

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**Members Present:** Debbie Bettencourt, MaryAnn Dellaney, Leean Dessaussois, Terri Ezaki, Steve Hanson, Michele Metaxas, Jo Anne Peterson, Cathy Runnels, Paul Schiele, Mark Schultz, and Ana Simental

1. Vision Renewal options from Superior Vision
  - a. Would not consider a lower premium – price \$24.14 per employee per month
    - i. 2 year rate guarantee
  - b. VSP quote - \$22.75 per month
    - i. Wal-Mart or Lenscrafters would be at out of network prices
    - ii. 3 year rate guarantee
    - iii. Some differences in contact lens coverage
  - c. Comparing lens options – very close, only a few \$ difference, but it varies by option
  - d. Decision to be made- Do we want to change providers to save money even though their provider list does not include Lenscrafters or WalMart?
  - e. VRT Reps will attend the next FCEA Rep meeting on 3/17 at 5:00 pm
  
2. Medical renewals
  - a. Overview: Kaiser – no rate increase...WHA 5.9% increase...HealthNet 12.76% increase, still waiting for some more quotes
  - b. VRT recommends we move toward no more cash-in-lieu and continue with at least three carrier options (there is no savings to eliminating one carrier)
  - c. Decision to be made – continue same 3 carriers? Two or three tier? Add more carrier options? Add HDHP with HAS
  - d. In order to get composite rates, we would have to be rerated and generally the carriers require the entire amount be paid by the employer
  - e. It is very difficult to change tier levels from is current. Going to 3 tier from 2 makes a huge hit to families, but gives only a small benefit to singles. It does benefit 2 person families. Going from 3 to two costs 2 person families and singles a large increase.
    - i. Bargaining units need to make the decision and the members need enough time and information to make the decision
    - ii. Debbie asked CSEA to inform their members, FCEA seems to be staying with 2 tier
  - f. Adding other carriers

- i. CVT requires 100 percent participation for all full time employees (cash-in-lieu gone)
  - ii. VRT presented options that are most similar to what we currently have
  - iii. CVT enrollment period is different from ours. Rates expire 10/1/09
  - iv. FCEA and CSEA can choose different plans, Mgt should go along with one group or the other
  - v. Some rates are high, some are lower
- g. Offering HDHP with HSA
  - i. Others quoted, but their prices were not enough less to warrant the decrease in coverage
  - ii. WHA does have a reasonable plan. Premiums approx \$142 for singles and \$330 for families per month less (over \$20 co pay plan) and the deductible is 1800/3600 with well-care being covered at 100%
    - 1. HSA accounts are portable
    - 2. Singles whose premium is under cap MAY want the HSA
- h. Off the renewal subject, Terri gave information regarding COBRA and involuntarily terminated employees that was in the Congressional Bail Out Package
  - i. Employers will be required to pay 65% of the COBRA cost for 9 months
  - ii. There are still many issues to be worked out
  - iii. Not sure what happens when the dollar total reaches the amount set aside for this part of the Bail Out package
- 3. Bargaining units need to report to their members and come back with decisions to questions listed above.
- 4. VRT will email more information to Jo Anne who will distribute to Committee members.