

**Benefits Focus Group Minutes
(10/06/04)
(In attendance, alphabetically listed)**

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

| <u>Regular Members</u> | <u>Alternate Members</u> | <u>Staff Advisors</u> | <u>Recorder</u> |
|------------------------|--------------------------|-----------------------|------------------|
| John Agen | Marquett Becker | Robert Blinch-Edwards | Diane Vanderwest |
| Janice Cox | Joyce Dolan | Kurt Hoverter | |
| Bette Fritz | Joe Munyak | | |
| John Glanden | | | |
| Pat Horan | | | |
| Casey Humpert | | | |
| Dick Minster | | | |
| Stacey Monroe | | | |
| KayKae Thomas | | | |
| Louise Van Pelt | | | |
| Ed Whitehead | | | |
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Call to Order- Chairperson

John Agen called the meeting to order at 1:05 p.m., Wednesday, October 6th, 2004.

Roll Call

Diane Vanderwest called the roll.

Approval of Minutes

John Agen called for approval of the minutes from the last meeting. The minutes from September 1st, 2004, were approved unanimously.

Update on the First Annual Health Fair – KayKae Thomas

The City’s First Annual Health Fair was quite successful and professionally done and attended by 233 people (214 employees or retirees and 19 dependents or spouses). There were 155 screenings and many booths and vendors that donated a total of 54 door prizes. KayKae thanked Maggie Sumney, April Bryan and Stacie Ross and all others who helped make this event a success.

Kurt wanted to thank everyone for their support and thank KayKae and her team for all their hard work and effort to make this event a success. Many favorable comments have been received and will help in planning and fine-tuning next year’s health fair.

Open Enrollment – KayKae Thomas

Benefits enrollment for 2004/2005 will be online this year for regular employees beginning October 22, 2004 through November 22, 2004. Retirees will be mailed the information concerning the websites and plan literature choices with rate structure allowing the option for the retiree to enroll either online or on paper.

EMI Issues Update – KayKae Thomas

KayKae met with individuals who had issues with EMI and EMI representatives to find out the issue and work to resolve it. As needed, KayKae will may make this a quarterly event and notify employees. EMI claims should either be paid or denied within 120 days of claim receipt.

There was a discussion on alternative medicines and how we could get them on our plan. Robert Blinch-Edwards spoke of Complimentary Alternative Medicine (CAM) such as acupuncture or herbalist medicine and will provide information at the next meeting on alternative medicine and a price list structure of usual fees.

Stacy Monroe relayed that Mike Taylor recently attended the pension conference and brought back information on the City of Gainesville (also self-insured) that has won wellness initiative awards. For Gainesville, the more money spent on wellness, the more they saved on insurance costs. Robert will try to get a copy of their slide presentation on this information.

Monthly Cost Review– Kurt Hoverter

Handouts of the monthly costs were not presented at the meeting, but Kurt gave an overview that the costs were getting worse due to large major claims. Kurt will bring data to the next meeting showing the claim breakdown (active employees or retirees.) Every so many years, there are major claims, like this year. There is a \$1,000,000 shortfall for this fiscal year. A more long-range planned approach to the budgeting process vs. year to year was also discussed.

Other Business – Group

The new Navigator Plan (replacing Varsity) will be one of the choices as well as current choices EPO1 & EPO2 and PPO Plan. The Navigator Plan, at \$0 for single coverage, is an option for the healthy family/employee or for self-funding. An education session is mandatory for the Navigator Plan. A member may also opt out of any of the plans by signing a waiver form.

There was a discussion on VEBA's for post-93 hires as an option for a health savings accounts and the need to move forward with this. Currently, for general employees (not police) only bonus days have a career-long carryover. For police, H-time has a career-long carryover. Vendors for VEBA's and funding issue ideas will be looked at further and presented to the group. The VEBA discussions will carryover into subsequent meetings.

Normal retirement with the City is possible at 30 years for general employees and 25 years for police with no penalties. A VEBA could help fund the medical coverage costs until Medicare would start.

The screenings done at yesterday's City Health Fair will not take the place of the screenings typically scheduled in the springtime.

There was a discussion on 5-year vesting vs. 10-year, which may be a potential recruitment point. Typically, if an employee stays with the City 5 years, the turnover rate is reduced. At 10 years of service, the turnover rate is minimal.

The BFG asked for input on information of group rates for post-retirees to help with medical costs. Employees hired after '93 who later retire can stay in the plan, but at full cost (no City contribution).

Adjournment and Next Meeting

John Agen adjourned the meeting at 2:45 p.m. The next meeting will be *Wednesday, November 3rd, 2004*, in Room #100 of the Federal Building.

/dv

Minutes Approved: _____

John Agen, Chairperson, or
Benita Saldutti, Vice-Chairperson