

**Comprehensive Benefits Review Advisory Committee
Meeting Minutes
August 28, 2008**

Present: Tom DaRin, Mary Sue Engle, Peg Ferber, Rachel Bailey Jones, James Leach, Cecile O'Brien, Liz O'Connor, Joe Pestino, Jo Ellen Pinkham, Shirley Scripture, Shirley Szekeres, Alison Teeter

Absent: Tom Miller, Dan Strong

Guest: Lynne Allen (MERCER)

Approval of minutes from July 23rd meeting

- Motion to approve was made by Liz O'Connor and seconded by Shirley Scripture

Communications Update:

- Letter to full time faculty and staff was mailed to home address on August 20th. Feedback was minimal.
- Jo Ellen will be meeting with division deans and directors, Faculty Executive Committee and Staff Welfare within the next month
- Town Hall forums will be held for full time faculty and staff
- Jo Ellen thanked committee members for their dedication and commitment to CBRAC and the Nazareth community, and for their thoughtful, detailed responses to the presentations.

Areas for Discussion:

- Three areas for consideration outlined in Decision Points handout:
 - Major Medical: Continue or discontinue
 - Carriers: Exclusive carrier v. multiple carriers
 - Rates: Community v. experience

Major Medical:

- Major medical review: what is covered, claims submission process, utilization v. premiums, justification for 2009 rate increases
- Shared data regarding claims distribution
- If major medical was discontinued, how would those premiums be reallocated? Several options, including redistributing those funds to faculty and staff with health insurance or to all benefit-eligible faculty and staff
- Discussed other opportunities for those utilizing major medical benefits: consider increasing FSA funds or selecting PPO health insurance plan option

- No formal “show of hands”, but committee was in general agreement that they would be comfortable discontinuing this benefit in order that the premiums could be reallocated to offset the cost of basic health and potentially other benefits.

Carriers:

- General consensus was to take Aetna off the table, but continue to continue considering Excellus and MVP Health Care/Preferred Care

Rates:

- Lynne Allen and Jo Ellen presented rate charts detailing:
 - Chart 1: Excellus and MVP Health Care/Preferred Care current 2008 community rates with projected 2009 community rates
 - Chart 2: Excellus only current 2008 community rates with projected 2009 community and experience rates
 - Chart 3: MVP Health Care/Preferred Care only current 2008 community rates with projected 2009 community and experience rates
- Peg asked Lynne to update the projected community rated participation figures on Chart 3 for a more direct comparison to Chart 2
- Discussed asking Excellus and MVP Health Care/Preferred Care to prepare charts for 3 Tier rates. After meeting adjourned, it was decided that this would not be a viable option for Nazareth to consider, because it would cause the family no spouse rates to increase dramatically and would have minimal positive impact on the family rates.

Respectively submitted:

Cecile O'Brien