

**September 19, 2024**

*Virtual Zoom Meeting*

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| **PRESENT** |
| **Committee Members:** |
| **Crystal Ary** | **Don Clothier** | **Nancy Geiger** | **Joan Hamory** |
| **David Howard** | **Marcie King** | **Vince Lepak** | **Danielle Walker** |
| **Will Wayne** | **Celeste Wirsig-Wiechmann** |  |  |
| **Others:** |  |  |  |
| **Joey Bagnaro** | **Lee Camargo-Quinn** | **Jamil Haynes** | **Kyle Hays** |
| **David Kaine** | **Ashley Langley** | **Rachelle McCarthy** | **Sondra McDonald** |
| **Mike Newkham** | **Suzanne Perry** | **Samantha Powers** | **Sara Risker** |
| **Lindsay Risley** | **Kaylie Stogsdill** |  |  |

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| **ABSENT** |
| **Committee Members:** |
| **Fernando Esteban Florez** | **Rebecca Larson** |  |  |

**Call to Order:** 1:31P.M.

**Introduction of New Members**

* **Marcie King** – Norman Staff Senate Appointment joining the committee from the Data Institute for Societal Challenges.
* **Dr. Joan Hamory** – Norman Presidential Appointment for Norman Faculty joining the committee from the Department of Economics.
* **Samantha Powers –** pending Presidential Appointment for Tulsa Staff joining the committee from OU-Tulsa School of Community Medicine.
* **Mike Newkham –** pending alternate appointment for the OU Retiree Association.

**Approval of August Minutes**

* (Geiger) moved to approve the August minutes.
* (Wirsig-Wiechmann) seconded.
* August minutes unanimously approved.

**EBC Administration**

* (Langley) opened the floor to entertain nominations for EBC Chair and explained that she had received one nomination thus far from the committee, for David Howard to be nominated to Chair for the one-year term. No additional nominations were received.
	+ (Clothier) moved to approve David Howard as Chair.
	+ (Geiger) seconded.
	+ David Howard was voted Chair unanimously by acclamation.
* (Langley) opened the floor to entertain nominations for EBC Vice Chair and explained that, in addition to Crystal Ary being willing to continue as Vice Chair, she had also received one nomination thus far from the committee, for Nancy Geiger to be nominated to Vice Chair for the one-year term. No additional nominations were received.
	+ (Ary) withdrew her name as a nominee to allow Nancy (Geiger) the opportunity to run for Vice Chair unopposed.
	+ (Lepak) moved to approve Nancy Geiger as Vice Chair.
	+ (Clothier) seconded.
	+ Nancy Geiger was voted Chair unanimously by acclamation.

**Benefits & Retirement Update**

(Hays, Aon)

* **2025 Medical Plan Performance:**
	+ Through July, we are missing our expected cost by over $10 million. Overall, that is about 15% higher costs than budget. July was the best month we have seen since January, and we hoped this better trend would continue. However, we have seen a glimpse into August experience, and it is not positive. We are still waiting to get all that data in, but costs did uptick again in August. We had 103 claimants who had claims over $100,000, which is roughly 0.6% of our population. Those 103 claimants are driving a fourth of our total cost. We will be meeting with Cigna on a quarterly basis to go through those large claimants to help control those costs and adjust as needed.
	+ Prescription drugs have increased 24.5% versus YTD at this time in 2023. Medical claims have increased 10.7% from this time last year. We see this high trend even after we negotiated better terms from a market check agreement, where we lowered costs for the plan by $6 million for the year. This trend is above the national trend. We are experiencing higher than expected trend in both prescription and medical costs.
	+ (Ary) referenced an article she sent to Lee about Cigna’s auto-adjudication process, which discussed certain things not being covered by Cigna. However, based on the high costs we see, Cigna is clearly covering a lot of things.
		- (Camargo-Quinn) stated the article is an older article. We have asked Cigna about it. Auto-adjudication is done to speed the claims process along, by quickly approving or denying claims. We hear questions from employees about certain services that were not authorized. In most cases, we can help those employees through the process by getting them in touch with Cigna or getting them connected with Sarah Vaughn (at Cigna). We will be going out to RFP for medical and prescription drug coverage next year so we will have an opportunity to review those again. If you come across employees who are experiencing difficulties with a claim, please get them in touch with us and we will try to help them through that process so we can get employees the care that they need.
	+ (Newkham) asked if there was extra insurance for those employees who are high claimants and how that works.
		- (Camargo-Quinn) answered that the university has stop-loss insurance. Anyone who has claims over $750,000, the plan would get reimbursed for any cost over that stop-loss amount.

(Camargo-Quinn)

* **2025 Benefits:**
	+ (Camargo-Quinn) walked through the 2025 Benefits Presentation with the EBC. Highlights include:
		- Open Enrollment will be October 14-November 1
			* Benefits Fairs will run October 8-October 11.
		- Dental Insurance will remain with Blue Cross Blue Shield in 2025.
		- Vision Insurance will move to VSP starting 1/1/2025.
		- Medical Insurance will remain with Cigna in 2025, but medical premiums will increase 10% overall plus an additional shift on cost share for employees in tier 2&3.
		- Medical Insurance will experience plan design changes:
			* The PPO deductible will increase to $2,000 individual/$4,000 family.
			* PPO copays will increase to $25 for a primary care physician / $35 for a specialist.
			* The PPO out-of-pocket maximum will increase to $6,000 individual/$12,000 family.
				+ There will be a separate prescription drug out-of-pocket maximum on the PPO plan in the amount of $3,200 individual/$6,400 family.
			* The HDHP deductible will increase to $4,300 individual/$8,600 family.
			* The HDHP out-of-pocket maximum will increase to $7,750 individual/$15,500 family.
		- Two new navigation vendors will be added starting 1/1/2025: Garner Health and ZERO Health to help employees manage medical costs.

**Wellness Update**

 (Risley)

* Registered Users: 6,834
* There are a variety of wellness challenges either just completed or currently ongoing. Coming up in our final quarter (October-November), there will still be challenges available to allow employees to engage and log points.
* Our wellness opportunities are mostly virtual with a few offered in-person. Several additional opportunities with September being OU Well-being Awareness Month. OU-Tulsa had their “Plant and Paint” event today and we had great attendance. Norman events will be held next week.
* There are several Magellan EAP webinars available in September and October. All Magellan webinars are recorded and available online via the [Magellan website](https://member.magellanhealthcare.com/?cid=17423).
	+ As a reminder, we have unlimited training hours with Magellan so if you have a department need or would like to request [training](https://hr.ou.edu/Portals/0/Files/21972/Magellan_EAP_Training_Catalog/EAP_Training_Guide_%28Fall_2022%29.pdf) for an upcoming staff meeting, etc., please submit the [request form](https://hr.ou.edu/Document-Search/ctl/GetDocuments/mid/8755/q/4E316E4E7A66253246584F3172583671376C3045734474513D3D) to lindsay-risley@ouhsc.edu.
	+ “Employee Benefits: Smart Choices, Brighter Future” is a Magellan webinar available to employees on September 26, which might be beneficial to employees while thinking about their benefits for next year.
* The third quarter ends at the end of September and the Q3 incentive item will be a digital cooking thermometer.
* We have a new student employee working with us on the Norman campus.
* Kaylie (Stogsdill) will be leaving the university today. She is going to follow her passion in becoming a certified lactation consultant and a doula. We are excited for her, but she will be missed.

**Wrap Up / Adjournment**

* Meeting Adjourned at 2:31 P.M.