

Employee Benefits Advisory Committee

Minutes from the August 25, 2021 Meeting
2:00 p.m. – 3:30 p.m.
Virtual via WebEx

Members in Attendance:

Mark Lacey (Chairperson)
Christina Goodell (Faculty)
Steve Milczanowski (Faculty)
George Coleman – Alternate (Faculty)
Jametoria Burton (APC)
Tara Haley (APC)
Mandi Miller (Career)
Matt Wetzel (Career)

Resources in Attendance:

Randi Brokvist
Tabitha Butler
Debbie Monnserratt
Tim Nelson

The meeting commenced at 2:01 p.m. A quorum was confirmed to be present. Chair Mark Lacey opened the meeting by welcoming everyone, introducing new members and thanking them for their attendance.

Approval of Minutes (Lacey)

The minutes from February 2021 were approved electronically and are posted on the EBAC website.

Contract Renewals (Lacey & Brokvist)

Chair Lacey discussed the contract renewals for the Long-Term Disability (LTD) and Vision plans, which expire 2021. Chair Lacey stated Randi Brokvist worked with the General Counsel's office and was able to get the LTD contract extended for one more year. The College was able to piggy-back off of a publicly solicited Humana vision plan, through Hillsborough Community College, for a three-year contract. An agenda item will be included for the 2022 February EBAC meeting to discuss options for the Life and LTD renewals for 2023. The floor was then opened for questions by Chair Lacey. There were no questions at that time.

Premium Sheets (Lacey)

Chair Lacey stated the Council of Presidents, along with the Consortium Operations Committee, approved the 2022 health premium rates with a 4.4% increase on medical insurance but with no plan changes. The College will continue the dependent subsidy amounts at the same level as the last two years. The contribution for employee-only coverage will remain at zero for the employee on both the PPO and the HDHP health plans. There will be a buy up of \$50.40 on the HMO plan. Chair Lacey confirmed the Consortium will continue their contribution to the HSA at the same level as last year. FSCJ will also continue contributing the \$1,500.00 to each employee who participates in the HDHP plan. The contributions will be made at the beginning of the year. Chair Lacey then opened the floor for questions.

Matt Wetzel stated it is a great way to get buy-in from individuals to frontload the Consortium and the College contributions. Employees are hesitant with the high deductible plan, especially

those who like to meet the deductible early on. Frontloading the funds is greatly appreciated.

Jametoria Burton asked if there are any other factors that have been identified supporting the 4.4% increase beyond “standard” reasons that would stand out differently this year given the pandemic.

Chair Lacey indicated the 4.4% increase is a little bit lower than generally experienced in the last couple of years. Last year the increase was higher with some plan design adjustments to include an increase in deductibles to help mitigate the premium increases.

Dental Plan (Lacey)

Chair Lacey stated the dental contract will stay with Delta Dental, with a 9.9% increase in the dental PPO plan. The DHMO plan premium will increase by 8.2%. No plan design changes will occur for either plan.

Consortium D/V Plan (Lacey)

Chair Lacey advised the College will continue contributing \$720.00 to employees who opt out of the College’s medical plans. The funds will continue to be added to the employee’s paycheck. The Consortium has not yet provided the College with the 2022 D/V plan premiums.

Life Insurance (Lacey)

Chair Lacey advised there will be a 30% increase in the Basic Life Plan and the employee Supplemental Life Plan premiums. The Spouse and Child Supplemental Plan premiums remain the same for 2022. Chair Lacey opened the floor for questions.

Steve Milczanowski asked when will the contract go up for renewal for the Hartford contract, specifically disability.

Chair Lacey informed the Committee the contract expires at the end of next year, so sometime in February the group will start talking about what approach the College will take with LTD and Life plans concurrently.

Motion: To accept premiums for presentation to the District Board of Trustees. (Moved by Mr. Milczanowski, seconded by Ms. Miller.) Five members voted in favor of the motion and none opposed.

OTHER

Steve Milczanowski voiced concern about how salaries are not matching the increase in the cost of living along with the increase in insurance premiums, and how the premium increases will affect employees with salary of \$30,000.00.

Motion: To form a subcommittee to look at ideas and costs regarding dependent coverage. (Moved by Mr. Milczanowski, seconded by Christina Goodell.) All members voted in favor of forming a subcommittee. Volunteers for the subcommittee are Steve Milczanowski, Amanda Miller, Tara Haley, and Christina Goodell. Judy Robbins will be the primary point of contact from Resources as well as serve on the subcommittee.

HDHP Plan (Lacey)

Chair Lacey presented the results from the survey conducted in April 2021 and opened the floor for discussion.

Amanda Miller asked if there will be virtual options for the information sessions during Benefits Open Enrollment.

Chair Lacey and Tim Nelson confirmed the HDHP informational sessions will be virtual and scheduled for October 6 and October 12.

Open Enrollment (Lacey)

Chair Lacey stated Benefits Open Enrollment will be held October 18 through October 29, and vendors will meet virtually again this year. Flu shots will be offered at each campus the first week of open enrollment.

Matt Wetzel then asked/suggested COVID vaccines be offered in addition to flu shots.

Chair Lacey advised COVID vaccines are already being offered to faculty, staff and students.

Next Meeting

The next meeting will be held in February 2022.

Adjournment

There being no further business, the meeting adjourned at 3:00 p.m.

Florida State College At Jacksonville

Full-time Employee Medical Premiums for 2021

If your salary changes during the year, premiums are adjusted to the appropriate salary tier.

BlueOptions 03769 PPO Base Plan - Monthly Premiums				
Employee Salary	Employee	Spouse	Child(ren)	Family
< \$30,000	\$0	\$430.98	\$297.10	\$653.96
\$30,000-\$39,999	\$0	\$472.11	\$326.14	\$719.29
\$40,000-\$49,999	\$0	\$522.91	\$362.43	\$794.28
\$50,000-\$59,999	\$0	\$566.49	\$393.89	\$864.46
\$60,000-\$69,999	\$0	\$612.45	\$425.36	\$932.20
> \$70,000	\$0	\$672.93	\$466.49	\$1,024.15
BlueOptions 05190 & 05191 High Deductible HP (HSA) - Monthly Premiums				
Employee Salary	Employee	Spouse	Child (ren)	Family
No salary requirement	\$0	\$440.77	\$305.55	\$670.82
BlueCare 51 HMO Plan - Monthly Premiums				
Employee Salary	Employee	Spouse + Employee Premium	Child + Employee Premium	Family + Employee Premium
< \$30,000	\$48.27	\$492.91	\$356.11	\$729.28
\$30,000-\$39,999	\$48.27	\$536.43	\$385.16	\$794.62
\$40,000-\$49,999	\$48.27	\$584.84	\$419.04	\$869.61
\$50,000-\$59,999	\$48.27	\$630.83	\$452.92	\$939.80
\$60,000-\$69,999	\$48.27	\$676.77	\$484.40	\$1,009.96
> \$70,000	\$48.27	\$737.29	\$525.50	\$1,101.91

Florida State College At Jacksonville

Full-time Employee Dental, Vision and Life Premiums for 2021

PPO Dental (Program #2) - (administered by Delta Dental)			
Employee Coverage (paid by College)			\$22.68
Spouse			\$24.73
Child(ren)			\$25.17
Family			\$56.70
DHMO Dental - (administered by Delta Dental)			
Employee Coverage (paid by College)			\$11.71
Spouse			\$8.79
Child(ren)			\$12.90
Family			\$22.85
Vision - (administered by Humana)			
Employee Coverage (paid by College)			\$5.65
Family (includes Spouse and children)			\$6.73
FCSRMC DV Plan PPO Dental + Vision Program 2 (administered by Consortium)			
Employee Coverage (paid by College)			\$111.00
Spouse			\$29.83
Child(ren)			\$30.57
Family			\$66.15
Supplemental Life Insurance - (administered by The Hartford)			
Employee Supplemental (up to three times employee's base salary)			\$0.205
Spouse (\$25,000 coverage)			\$7.64
Children (\$10,000 coverage)			\$2.10

Florida State College At Jacksonville
Full-time Employee Medical Premiums for 2022

If your salary changes during the year, premiums are adjusted to the appropriate salary tier.

BlueOptions 03769 PPO Base Plan - Monthly Premiums				
Employee Salary	Employee	Spouse	Child(ren)	Family
< \$30,000	\$0	\$460.58	\$317.62	\$699.02
\$30,000-\$39,999	\$0	\$501.71	\$346.66	\$764.35
\$40,000-\$49,999	\$0	\$552.51	\$382.95	\$839.34
\$50,000-\$59,999	\$0	\$596.09	\$414.41	\$909.52
\$60,000-\$69,999	\$0	\$642.05	\$445.88	\$977.26
> \$70,000	\$0	\$702.53	\$487.01	\$1,069.21
BlueOptions 05190 & 05191 High Deductible HP (HSA) - Monthly Premiums				
Employee Salary	Employee	Spouse	Child (ren)	Family
No salary requirement	\$0	\$460.16	\$318.99	\$700.33
BlueCare 51 HMO Plan - Monthly Premiums				
Employee Salary	Employee	Spouse + Employee Premium	Child + Employee Premium	Family + Employee Premium
< \$30,000	\$50.40	\$525.36	\$379.24	\$777.77
\$30,000-\$39,999	\$50.40	\$568.88	\$408.29	\$843.11
\$40,000-\$49,999	\$50.40	\$617.29	\$442.17	\$918.10
\$50,000-\$59,999	\$50.40	\$663.28	\$476.05	\$988.29
\$60,000-\$69,999	\$50.40	\$709.22	\$507.53	\$1,058.45
> \$70,000	\$50.40	\$769.74	\$548.63	\$1,150.40

Florida State College At Jacksonville

Full-time Employee Dental, Vision and Life Premiums for 2022

PPO Dental - (administered by Delta Dental)			
Employee Coverage (paid by College)			\$24.72
Spouse			\$26.95
Child(ren)			\$27.43
Family			\$61.80
DHMO Dental - (administered by Delta Dental)			
Employee Coverage (paid by College)			\$12.76
Spouse			\$9.58
Child(ren)			\$14.06
Family			\$24.90
Vision - (administered by Humana)			
Employee Coverage (paid by College)			\$5.65
Family (includes Spouse and children)			\$6.73
FCSRMC DV Plan PPO Dental + Vision Program 2 (administered by Consortium)			
Employee Coverage (paid by College)			\$111.00
Spouse			TBD
Child(ren)			TBD
Family			TBD
Supplemental Life Insurance - (administered by The Hartford)			
Employee Supplemental (up to three times employee's base salary) per 1000			\$0.267
Spouse (\$25,000 coverage)			\$7.64
Children (\$10,000 coverage)			\$2.10

Q1 Which coverage level of the HDHP are you currently enrolled?

Answered: 144 Skipped: 1

ANSWER CHOICES	RESPONSES	
Employee Only	61.11%	88
Employee + Spouse	9.72%	14
Employee + Children	11.11%	16
Employee + Family	18.06%	26
TOTAL		144

Q2 What is the main reason you chose the HDHP with HSA benefit?

Answered: 144 Skipped: 1

ANSWER CHOICES	RESPONSES	
Cost of plan	18.06%	26
Employer contribution	53.47%	77
HSA option	20.83%	30
Other: specify additional reasons not listed	7.64%	11
TOTAL		144

#	OTHER: SPECIFY ADDITIONAL REASONS NOT LISTED	DATE
1	Cost of plans are very expensive, even HDHP plan. Cannot afford PPO. So selected HDHP plan as I will get HSA benefit. Kindly help us providing better Health plans with an affordable pricing with a good coverage. For a family of 4 costing \$700 per month is a big thing.	4/20/2021 10:13 AM
2	Additional \$2000 to Health spending account	4/20/2021 8:45 AM
3	Overall out of pocket max lowest and like HSA retirement opportunities and FSCJ contributions	4/20/2021 8:09 AM
4	Sounded good when HR gave info session on it.	4/20/2021 7:17 AM
5	Both the employer contribution and HSA option	4/19/2021 7:16 PM
6	the other option out of pocket maximum was more and <u>their</u> was no 2000 provided vs the <u>hdhp</u> plan	4/19/2021 4:59 PM
7	Overall savings	4/8/2021 5:35 PM
8	All of the above - love this very generous option for health coverage	4/8/2021 9:59 AM
9	The option to keep the funds after leaving the college and that it turns into something similar to a 401K.	4/7/2021 7:42 PM
10	Finally earning a salary where I can put money into plan. It makes no financial sense if you earn less than 40K	4/7/2021 4:37 PM
11	to help the College	4/7/2021 4:35 PM

Q3 How has your experience been with the HDHP administered by Florida Blue?

Answered: 144 Skipped: 1

ANSWER CHOICES	RESPONSES	
Very positive	47.22%	68
Somewhat positive	28.47%	41
Neutral	12.50%	18
Very negative	2.08%	3
Too little experience to evaluate	9.72%	14
TOTAL		144

Q4 Have you found the resources provided by Florida Blue useful in assisting you with making decisions regarding your healthcare?

Answered: 140 Skipped: 5

ANSWER CHOICES	RESPONSES	
Yes	77.86%	109
No	22.14%	31
TOTAL		140

#	IF NO, PLEASE EXPLAIN WHY.	DATE
1	Just have not utilized them	4/21/2021 11:03 AM
2	Not used any resources yet	4/21/2021 8:43 AM
3	Yes and no. It's still confusing at times	4/20/2021 10:02 AM
4	Didn't need to use.	4/20/2021 9:34 AM
5	didn't use any for decision making	4/19/2021 6:01 PM
6	I haven't looked for the resources.	4/19/2021 4:35 PM
7	I have to use a CPAP machine. I had no help finding a company that is part of the plan for supplies. I emailed Florida Blue regarding what provider I can use and never had my question answered	4/15/2021 12:52 PM
8	I do not know what resources FI Blue provides me	4/8/2021 1:32 PM
9	What resources?	4/8/2021 1:13 PM
10	haven't had time to read the fl blue paperwork, and just keeping everything the same bc its a massive process to make changes to healthcare providers	4/8/2021 11:45 AM
11	Have not really read those	4/8/2021 11:27 AM
12	my answer is really Don't Know	4/8/2021 11:02 AM
13	It doesn't make a difference on who we go to, providers are our preferred based on care not cost.	4/8/2021 10:04 AM
14	Joined plan effective April 1st - no experience with resources yet	4/8/2021 9:59 AM
15	Links have not worked properly.	4/8/2021 9:25 AM
16	have not used resources	4/8/2021 8:35 AM
17	I have not used resources other than statements.	4/8/2021 8:22 AM
18	I haven't accessed the Florida Blue resources	4/8/2021 7:36 AM
19	No experiences with Florida Blue yet.	4/7/2021 6:48 PM
20	They do not include accurate charges from providers.	4/7/2021 6:40 PM
21	I really have not used them as I have stayed healthy	4/7/2021 6:18 PM
22	not used any resources	4/7/2021 5:43 PM
23	Not sure, have not used plan enough to use our resources	4/7/2021 4:43 PM
24	Unused yet	4/7/2021 4:37 PM
25	How can I shop around for better prices for procedures?	4/7/2021 4:36 PM
26	too nebulous	4/7/2021 4:35 PM
27	Refused to allow preventative care prescribed by PCP due to effectively "not being sick enough"	4/7/2021 4:35 PM
28	I have not used	4/7/2021 4:32 PM
29	Did not use	4/7/2021 4:31 PM

Q5 Select all resources provided by Florida Blue you have accessed (multiple selections can be made):

Answered: 143 Skipped: 2

ANSWER CHOICES	RESPONSES
Have not utilized any of the Florida Blue resources	13.99% 20
Established a Florida Blue profile	55.94% 80
Claims & Expenses: Claims & Statements (EOB's/Explanation of Benefits), Financial Summary, Appeals	65.73% 94
My Plan: Benefits & Coverages, Deductibles and Plan Maxiums	60.84% 87
Tools: Find a Doctor & more, (Teledoc), Compare medical plans	42.66% 61
Care Programs: 24-hr Nurseline; Better You Strides & Community Programs & Services	4.20% 6
Other (specify additional resources not listed that you utilized).	2.10% 3
Total Respondents: 143	

#	PLEASE SPECIFY:	DATE
1	I need more information on the 24 hour nurse line	4/20/2021 10:02 AM
2	I used Teledoc once. It was good.	4/20/2021 9:34 AM
3	phone calls - which aren't always the best...	4/20/2021 7:17 AM
4	The Benefits and Coverages booklet is not showing online and I requested the information to be mail to me and never received the booklet.	4/15/2021 12:52 PM
5	You should ask this question before #4.	4/8/2021 1:13 PM
6	Requested information be mailed and they mailed something else. Liked adding insurance card to apple wallet.	4/8/2021 9:25 AM
7	I use HealthEquity to pay bills directly offline	4/8/2021 8:46 AM
8	Better Health	4/8/2021 7:05 AM

Q6 How has your experience been with the HSA administered by Health Equity?

Answered: 145 Skipped: 0

ANSWER CHOICES	RESPONSES	
Very Positive	57.24%	83
Somewhat Positive	19.31%	28
Neutral	11.03%	16
Somewhat Negative	1.38%	2
Very Negative	1.38%	2
Too little experience to evaluate	9.66%	14
TOTAL		145

Q7 Have you found the resources provided by Health Equity for your HSA to be useful?

Answered: 141 Skipped: 4

ANSWER CHOICES	RESPONSES	
Yes	86.52%	122
No	13.48%	19
TOTAL		141

#	IF NO, PLEASE SPECIFY	DATE
1	Too expensive	4/21/2021 8:43 AM
2	have not used any	4/20/2021 10:58 AM
3	Haven't used them yet. Takes too long to get enough money in plan to make it necessary.	4/20/2021 8:34 AM
4	multiple notifications with minimal information received, I cannot tell what claim is for what service or provider	4/19/2021 6:01 PM
5	I haven't really looked.	4/19/2021 4:35 PM
6	I do not know what resources Health equity provides	4/8/2021 1:32 PM
7	Haven't really reviewed those resources	4/8/2021 11:27 AM
8	N/A	4/8/2021 9:59 AM
9	Some have been, but other have not. For example, I tried to pay several medical bills/claims directly through the HSA, but found out the provider never received the payment and I kept getting billed anyway.	4/8/2021 9:40 AM
10	have not used resources	4/8/2021 8:35 AM
11	Not always able to verify a provider has been paid	4/8/2021 8:33 AM
12	I have not used the resources.	4/7/2021 7:42 PM
13	No experiences with Health Equity yet.	4/7/2021 6:48 PM
14	not used resources	4/7/2021 5:43 PM
15	unused yet	4/7/2021 4:37 PM
16	takes too much time, don't want to lose money...	4/7/2021 4:35 PM
17	Do not use resources other than claim / expense tracking	4/7/2021 4:35 PM

Q8 Select all of the resources provided by Health Equity you have accessed:

Answered: 143 Skipped: 2

ANSWER CHOICES	RESPONSES	
Have not used any of the Health Equity resources	13.99%	20
Plan Comparison - FSCJ HR website	27.97%	40
Established Health Equity profile	61.54%	88
Set up Health Equity notifications	49.65%	71
Transaction/Contribution History	75.52%	108
Other (specify additional resources not listed that you utilized)	5.59%	8
Total Respondents: 143		

#	PLEASE SPECIFY:	DATE
1	looking up submitted claims	4/19/2021 6:01 PM
2	Retirement Planning tool, fund diversification/goal	4/14/2021 11:06 AM
3	I've called them and their customer service is great!!	4/8/2021 2:33 PM
4	tracking claims on the website and getting direct deposit reimbursements etc.	4/8/2021 11:45 AM
5	The app is handy and it is easy to submit a reimbursement with it.	4/8/2021 8:22 AM
6	Mobile app	4/8/2021 6:26 AM
7	Self reimbursements	4/7/2021 9:18 PM
8	The investment option is a big positive factor.	4/7/2021 6:45 PM
9	Downloaded the app but couldn't get it to work.	4/7/2021 5:05 PM
10	I really appreciate the app and notifications	4/7/2021 4:33 PM

Q9 Have you encountered any unexpected issues or costs with the HDHP?

Answered: 145 Skipped: 0

ANSWER CHOICES	RESPONSES	
Yes	18.62%	27
No	81.38%	118
TOTAL		145

#	IF YES, PLEASE SPECIFY:	DATE
1	na	4/21/2021 11:03 AM
2	Office visits are way too expensive. Not aware that the out of pocket impacted office visits	4/21/2021 8:43 AM
3	I bring home less money with this plan and spend more on healthcare. I hate this plan	4/20/2021 12:57 PM
4	Taking my daughter for a boot for her foot. Also, to my nutritionist.	4/20/2021 10:02 AM
5	The dental coverage is lacking. Does not cover as much as I thought.	4/20/2021 9:50 AM
6	It was minimal but there is a charge for paper mail for statements for health equity, and paper is what is elected for by default.	4/20/2021 8:45 AM
7	My first year I had a cost that I had to pay myself back for	4/20/2021 8:09 AM
8	paid more for a procedure than my EOB stated	4/20/2021 7:17 AM
9	Everything costs my mammogram use to be free, my Thyroid Scan use to be \$30	4/20/2021 6:52 AM
10	In some cases it's cheaper to self pay, but then it does not go towards your deductible.	4/19/2021 7:18 PM
11	They overcharged me twice and I had to go back to the practitioner to ask why there are 2 charges, one when I paid after I saw the doctor and another charge when they put the claim to the insurance	4/19/2021 4:59 PM
12	It can be confusing as to what you are supposed to be charged. I have experienced lots of charges for services I am not sure I received. Such as a comment to a nurse about eating better and suddenly I was billed for "dietary advisement" by the doctor. This is not necessarily a HDHP issue, but I now see all the extra charges and I care more bc I am paying directly for them. Also prescription variation at pharmacies has been eye opening.	4/15/2021 6:19 PM
13	My CPAP Supplies was not covered under the HDHP	4/15/2021 12:52 PM
14	I don't understand why expenses for children cannot be paid with the HSA.	4/8/2021 5:35 PM
15	i guess there was an increase in the deductible this year and for some reason was not made clear during open enrollment. Extra out of pocket costs	4/8/2021 3:43 PM
16	I currently have costs that came long after billing from JOI, and they are not explained.	4/8/2021 1:13 PM
17	I was surprised by 2 cost for x-ray, one cost for the x-ray (which was expected) one cost very high for just reading the x-ray. These cost would have been associated with other health plans	4/8/2021 11:02 AM
18	Cost is high	4/8/2021 9:53 AM
19	Payments not going through to providers; also tried to add personal contribution, but it did not work/get processed	4/8/2021 9:40 AM
20	With a high deductible, usual care (i.e. annual dermatologist visit) are much more expensive than I expected.	4/8/2021 9:21 AM
21	Rx costs are increasing	4/8/2021 7:28 AM
22	The cost of doctor visits can be very inconsistent.	4/7/2021 6:45 PM
23	Not necessarily unexpected as I knew I would have to pay for the x-ray but a bit surprised at how much it cost. I probably would have just skipped it. It was not a serious injury.	4/7/2021 6:18 PM
24	I HAVE to meet the deductible. With the HMO, I had great service & coverage and seldome met the deductible.	4/7/2021 4:36 PM
25	pay way more due to higher deductible	4/7/2021 4:35 PM
26	Seeing specialists rapidly drains account	4/7/2021 4:35 PM

Q11 Please provide any additional feedback that you feel is important. Thank you for taking time to complete the survey.

Answered: 37 Skipped: 108

#	RESPONSES	DATE
1	My annual contributions will never reach my out of pocket costs so I will never be in a co-pay scenario unless I need major surgery. I think the College should rethink this plan	4/21/2021 8:43 AM
2	I bring home less money with this plan and spend more on healthcare. I hate this plan. Its confusing and should be better	4/20/2021 12:57 PM
3	I hope you can contract lower prices.	4/20/2021 10:02 AM
4	They need to lower the deductible that needs to be met since healthcare is an expensive cost.	4/19/2021 4:59 PM
5	N/A	4/19/2021 4:32 PM
6	Very happy with HDHP with HSA.	4/14/2021 11:08 AM
7	Happy with the plan so far.	4/9/2021 12:59 PM
8	Make it more clear when changes occur. Highlight, bold and underline changes that take affect, especially when having to deal with out of pocket expenses.	4/8/2021 3:43 PM
9	If the college keeps giving me \$2,000 for the HSA I will stay in the High Deduct plan. If that money is not provided, I will drop the plan and go to another one.	4/8/2021 1:32 PM
10	I really like the HDHP with the HSA. I appreciate the employer contributions because it has made it so much easier to afford the deductible.	4/8/2021 11:49 AM
11	I do plan to review the materials this month.	4/8/2021 9:59 AM
12	I think this plan makes sense for me. I appreciate that it gives me enough time to plan if I need to consider a major procedure.	4/8/2021 9:50 AM
13	Seems to be a mild disconnect between Florida Blue and the HSA site in regard to claims. This can be somewhat confusing.	4/8/2021 9:40 AM
14	I truly appreciate how the College and the Consortium has contributed to our HSA accounts! That has been a blessing and I hope that this will continue! I understand if it doesn't, but I just want you to know that that was one of the primary motivations to help me decide to move over to the HDHP and I feel that it would continue to motivate even more employees to do the same. Thanks!	4/8/2021 9:11 AM
15	I do not have any major medical issues, so the high deductible plan is perfect for me, and the HSA is a HUGE benefit! Please don't get rid of this option!	4/8/2021 8:57 AM
16	While I understand its a high deductible health plan, it would be nice if the base prices for simple things like just visiting the doctor were not so high. That's my only negative experience with it is having to pay \$200 just to go see my doctor, that doesn't include any tests they run, ect. It eats up the employer contribution really quick.	4/8/2021 8:24 AM
17	The consortium and FSCJ HSA contribution in January is what makes using the HDHP plan doable. If not for these contributions, the plan would not work as many doctors will not see you until your previous bill is paid in full.	4/8/2021 8:22 AM
18	2nd year on this plan. Costs have increased by a significant amount both Rx and medical. Plan must increase from \$3K if not going to HMO next year.	4/8/2021 7:28 AM
19	I still prefer my other plan with co-pays throughout, but the cost went up too much. The HDHP worries me in the case of an unexpected illness or injury should happen. The costs with this plan are pretty high after deductible is met. Thankful the college pays most of the deductible otherwise I wouldn't have picked this option. So far it saves money. Most appointments we	4/8/2021 6:28 AM

Employee High Deductible Health Plan Survey April 2021

have are free wellness visits. Last year my son had ear tube surgery and even with that, the HSA covered all our doctor visits and follow up visits.

20	The HSA option with the Employer contribution is perfect. With free single coverage I usually MAKE MONEY every year!	4/7/2021 9:18 PM
21	Great plan, has covered all my expenses so far	4/7/2021 8:50 PM
22	I like the generous employer contribution and the flexibility of the HSA.	4/7/2021 8:21 PM
23	N/A	4/7/2021 7:42 PM
24	The HSA is a great benefit and I really appreciate the college contributing dollars each year. I count that as a big plus for fscj.	4/7/2021 7:35 PM
25	The number one most important factor that will cause me to continue to select the HD plan is the employer contribution. Without that, the plan doesn't make financial sense.	4/7/2021 6:45 PM
26	I will stay with this plan as long the cost/benefit continues to work out.	4/7/2021 6:40 PM
27	I selected this plan b/c in the past I only used the wellness checks and occasional urgent care for allergies.	4/7/2021 4:43 PM
28	Everyone should take this plan!	4/7/2021 4:42 PM
29	Overall I'm satisfied with this option.	4/7/2021 4:39 PM
30	I am in favor of an HSA. I wish I didn't have to pay up to my deductible for medications and lab tests. Procedures are more expensive, also.	4/7/2021 4:38 PM
31	I have been happy with the plan because the HSA allows me to save for future medical expenses and that is very important to me. I cannot comment on costs now because I have not had any expenses beyond regular checkups so far.	4/7/2021 4:35 PM
32	I would not sign up for this again. the extra anxiety incurred by receiving giant medical bills is not worth the money saved by having it pre-deposited. It makes me want to NOT use my health care, as I have no idea what the giant will be and am worried about not having enough in the HSA to cover it. Even though there is. it is just not worth the hassle. I'd rather pay more up front and have nearly everything covered, than be back in this system of, "do we really need to see the doctor for this, it may cost a whole lot (and we never know up front)"?	4/7/2021 4:35 PM
33	I have not had any medical expenses in the last 2 years, so cannot really provide much input on costs associated with the HD plan. However, the HSA is a great benefit for when high costs do arise.	4/7/2021 4:34 PM
34	I meet the out of pocket cost every year, so I'd like to see that stay the same (or lower).	4/7/2021 4:34 PM
35	This has been my third year on the HD plan. It has been good. Thank you.	4/7/2021 4:34 PM
36	My experience has been very positive with the plan and I appreciate the employer contributions. That will be a deciding factor in whether I renew it this year.	4/7/2021 4:33 PM
37	Hope you keep the employer contribution!!	4/7/2021 4:31 PM

HDHP SURVEY April 2021

Respondent ID	Q2 Main Reason chose HDHP	Q4 Florida Blue resources useful	Q5 Florida Blue resources accessed	Q7 HealthEquity resources useful	Q8 HealthEquity resources accessed	Q9 Unexpected issues or costs	Q11 Additional feedback
1	Cost of plans are very expensive, even HDHP plan. Cannot afford PPO. So selected HDHP plan as I will get HSA benefit. Kindly help us providing better Health plans with an affordable pricing with a good coverage. For a family of 4 costing \$700 per month is a big thing.	Just have not utilized them.	I need more information on the 24 hour nurse line.	Too expensive	Looking up submitted claims.		My annual contributions will never reach my out of pocket costs so I will never be in a co-pay scenario unless I need major surgery. I think the College should rethink this plan.
2	Additional \$2000 to Health spending account.	Not used any resources yet.	I used Teledoc once. It was good.	Have not used any.	Retirement Planning tool, fund diversification/goal.	Office visits are way too expensive. Not aware that the out of pocket impacted office visits.	I bring home less money with this plan and spend more on healthcare. I hate this plan. Its confusing and should be better.
3	Overall out of pocket max lowest and like HSA retirement opportunities and FSCJ contributions	Yes and no. It's still confusing at times	phone calls - which aren't always the best...	Haven't used them yet. Takes too long to get enough money in plan to make it necessary.	I've called them and their customer service is great!!	I bring home less money with this plan and spend more on healthcare. I hate this plan	I hope you can contract lower prices.
4	Sounded good when HR gave info session on it.	Didn't need to use.	The Benefits and Coverages booklet is not showing online and I requested the information to be mail to me and never received the booklet.	multiple notifications with minimal information received, I cannot tell what claim is for what service or provider.	tracking claims on the website and getting direct deposit reimbursements etc.	Taking my daughter for a boot for her foot. Also, to my nutritionist.	They need to lower the deductible that needs to be met since healthcare is an expensive cost.
5	Both the employer contribution and HSA option.	Didn't use any for decision making.	You should ask this question before #4.	I haven't really looked.	The app is handy and it is easy to submit a reimbursement with it.	The dental coverage is lacking. Does not cover as much as I thought.	
6	The other option out of pocket maximum was more and their was no \$2000 provided vs the HDHP plan.	I haven't looked for the resources.	Requested information be mailed and they mailed something else. Liked adding insurance card to apple wallet.	I do not know what resources HealthEquity provides.	Mobile app.	It was minimal but there is a charge for paper mail for statments for health equity, and paper is what is elected for by default.	Very happy with HDHP with HSA.
7	Overall savings.	I have to use a CPAP machine. I had no help finding a company that is part of the plan for supplies. I emailed Florida Blue regarding what provider I can use and never had my question answered.	I use HealthEquity to pay bills directly offline.	Haven't really reviewed those resources.	Self reimbursements.	My first year I had a cost that I had to pay myself back for.	Happy with the plan so far.
8	All of the above - love this very generous option for health coverage.	I do not know what resources Fl Blue provides me.	Better health.		The investment option is a big positive factor.	paid more for a procedure than my EOB stated.	Make it more clear when changes occur. Highlight, bold and underline changes that take affect, especially when having to deal with out of pocket expenses.
9	The option to keep the funds after leaving the college and that it turns into something similar to a 401K.	What resources?		Some have been, but other have not. For example, I tried to pay several medical bills/claims directly through the HSA, but found out the provider never received the payment and I kept getting billed anyway.	Downloaded the app but couldn't get it to work.	Everything costs my mammogram use to be free, my Thyroid Scan use to be \$30.	If the college keeps giving me \$2,000 for the HSA I will stay in the High Deduct plan. If that money is not provided, I will drop the plan and go to another one.
10	Finally earning a salary where I can put money into plan. It makes no financial sense if you earn less than 40K.	haven't had time to read the fl blue paperwork, and just keeping everything the same because it's a massive process to make changes to healthcare providers.		Have not used resources.	I really appreciate the app and notifications.	In some cases it's cheaper to self pay, but then it does not go towards your deductible.	I really like the HDHP with the HSA. I appreciate the employer contributions because it has made it so much easier to afford the deductible.
11	To help the College.	Have not really read those		Not always able to verify a provider has been paid.		They overcharged me twice and I had to go back to the practitioner to ask why there are 2 charges, one when I paid after I saw the doctor and another charge when they put the claim to the insurance	I do plan to review the materials this month.

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12		My answer is really don't know.		I have not used the resources.		It can be confusing as to what you are supposed to be charged. I have experienced lots of charges for services I am not sure I received. Such as a comment to a nurse about eating better and suddenly I was billed for "dietary advisement" by the doctor. This is not necessarily a HDHP issue, but I now see all the extra charges and I care more bc I am paying directly for them. Also prescription variation at pharmacies has been eye opening.	I think this plan makes sense for me. I appreciate that it gives me enough time to plan if I need to consider a major procedure.
13		It doesn't make a difference on who we go to, providers are our preferred based on care not cost.		No experiences with Health Equity yet.		My CPAP Supplies was not covered under the HDHP.	Seems to be a mild disconnect between Florida Blue and the HSA site in regard to claims. This can be somewhat confusing.
14		Joined plan effective April 1st - no experience with resources yet.		Not used resources.		I don't understand why expenses for children cannot be paid with the HSA.	I truly appreciate how the College and the Consortium has contributed to our HSA accounts! That has been a blessing and I hope that this will continue! I understand if it doesn't, but I just want you to know that that was one of the primary motivations to help me decide to move over to the HDHP and I feel that it would continue to motivate even more employees to do the same. Thanks!
15		Links have not worked properly.		unused yet		i guess there was an increase in the deductible this year and for some reason was not made clear during open enrollment. Extra out of pocket costs	I do not have any major medical issues, so the high deductible plan is perfect for me, and the HSA is a HUGE benefit! Please don't get rid of this option!
16		Have not used resources.		Takes too much time, don't want to lose money.		I currently have costs that came long after billing from JOI, and they are not explained.	While I understand its a high deductible health plan, it would be nice if the base prices for simple things like just visiting the doctor were not so high. That's my only negative experience with it is having to pay \$200 just to go see my doctor, that doesn't include any tests they run, ect. It eats up the employer contribution really quick.
17		I have not used resources other than statements.		Do not use resources other than claim / expense tracking.		I was surprised by 2 cost for x-ray, one cost for the x-ray (which was expected) one cost very high for just reading the x-ray. These cost would have been associated with other health plans.	The consortium and FSCJ HSA contribution in January is what makes using the HDHP plan doable. If not for these contributions, the plan would not work as many doctors will not see you until your previous bill is paid in full.
18		I haven't accessed the Florida Blue resources				Cost is high.	2nd year on this plan. Costs have increased by a significant amount both Rx and medical. Plan must increase from \$3K if not, going to HMO next year.

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19		No experiences with Florida Blue yet.				Payments not going through to providers; also tried to add personal contribution, but it did not work/get processed	I still prefer my other plan with co-pays throughout, but the cost went up too much. The HDHP worries me in the case of an unexpected illness or injury should happen. The costs with this plan are pretty high after deductible is met. Thankful the college pays most of the deductible otherwise I wouldn't have picked this option. So far it saves money. Most appointments we have are free wellness visits. Last year my son had ear tube surgery and even with that, the HSA covered all our doctor visits and follow up visits.
20		They do not include accurate charges from providers.				With a high deductible, usual care (i.e. annual dermatologist visit) are much more expensive than I expected.	The HSA option with the Employer contribution is perfect. With free single coverage I usually MAKE MONEY every year!
21		I really have not used them as I have stayed healthy.				Rx costs are increasing.	Great plan, has covered all my expenses so far.
22		Not used any resources.				The cost of doctor visits can be very inconsistent.	I like the generous employer contribution and the flexibility of the HSA.
23		Not sure, have not used plan enough to use our resources.				Not necessarily unexpected as I knew I would have to pay for the x-ray but a bit surprised at how much it cost. I probably would have just skipped it. It was not a serious injury.	
24		Unused yet.				I HAVE to meet the deductible. With the HMO, I had great service & coverage and seldom met the deductible.	The HSA is a great benefit and I really appreciate the college contributing dollars each year. I count that as a big plus for FSCJ.
25		How can I shop around for better prices for procedures?				Pay way more due to higher deductible.	The number one most important factor that will cause me to continue to select the HD plan is the employer contribution. Without that, the plan doesn't make financial sense.
26		Too nebulous.				Seeing specialists rapidly drains account.	I will stay with this plan as long the cost/benefit continues to work out.
27		Refused to allow preventative care prescribed by PCP due to effectively "not being sick enough"					I selected this plan b/c in the past I only used the wellness checks and occasional urgent care for allergies.
28		I have not used.					Everyone should take this plan!
29		Did not use.					Overall I'm satisfied with this option.
30							I am in favor of an HSA. I wish I didn't have to pay up to my deductible for medications and lab tests. Procedures are more expensive, also.
31							I have been happy with the plan because the HSA allows me to save for future medical expenses and that is very important to me. I cannot comment on costs now because I have not had any expenses beyond regular checkups so far.

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36							My experience has been very positive with the plan and I appreciate the employer contributions. That will be a deciding factor in whether I renew it this year.
37							Hope you keep the employer contribution!!