

Employee Benefits Advisory Committee

Minutes from the February 10, 2021 Meeting
3:00 p.m. – 4:30 p.m.
Virtual – On Line via WebEx

Members in Attendance:

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

Resources in Attendance:

Al Little
Steve Stanford
Debbie Monnserrat
Diana Crigger
Randi Brokvist
Tim Nelson
Judy Robbins
Mary Ann Thompson

The meeting commenced at 3:01 p.m. A quorum was confirmed to be present. Chair Mark Lacey opened the meeting by welcoming everyone and thanking them for their attendance.

Approval of Minutes (Lacey)

The minutes from August 19, 2020 were previously approved by the Committee by email and are posted on the EBAC website.

Contract Renewals (Brokvist & Robbins)

Chair Lacey notated the first item to discuss was the upcoming contract renewals for the Vision plan and the Long-Term Disability (LTD) plan. The information was included in the handouts sent to Committee members prior to the meeting. The meeting was turned over to Ms. Randi Brokvist, Executive Director of Purchasing, for discussion.

Ms. Brokvist stated that at the end of 2021, the Humana vision and Hartford long-term disability contracts would be ending. Information is being collected from both providers and options to piggyback off of contracts from other institutions are being researched, as this is deemed to be the best route to take.

Discussion ensued and Mr. Mat Wetzel posed a question on the possibility of bundling benefits and being able to offer a Short-Term Disability (STD) policy. Chair Lacey stated that a benefit like STD would be a voluntary product, not paid for by the College, and could get expensive because of the various types of plans that an employee could select from.

Ms. Robbins reminded the Committee a Request for Information was issued several years ago through Hartford and the data came back with having a threshold requirement of no less than 25% employee participation.

Chair Lacey stated the College reduced the LTD elimination period from 180 days to 90 days. Additionally, the College offers Sick Leave Pool membership, during Open Enrollment, to eligible employees.

Mr. Wetzel would like to explore the possibility of offering this type of product, if cost effective, and suggested conducting a survey of employees to determine the level of interest.

Ms. Goodell had sold similar products in the past and found that the employees who elected these types of plans were employees who typically could not afford them, were over insuring themselves, and dropped the coverage soon thereafter.

Mr. Little stated that if it is the desire of the Committee to do the survey, that's fine, however the threshold may be a stumbling block.

Chair Lacey stated he would look to the Committee for 2-3 members to put together a survey. Members were asked to send an email to him if interested in being a part of the process, which could incorporate other voluntary benefits to consider.

HDHP/HSA Enrollments (Lacey)

Chair Lacey reviewed the enrollment data. FSCJ and Consortium employer contributions remained the same for 2021. Employer contributions on January 1, 2021 totaled \$560,500. 174 out of 237 employees make voluntary contribution to their Health Savings Account (HSA).

Chair Lacey stated the annual HDHP survey will be sent out late March/early April, with results presented at the August 2021 EBAC meeting.

403b/457 Enrollment Review (Lacey)

Chair Lacey reviewed the enrollment data. Enrollment increased some even with COVID and not having the option to meet in person or face-to-face with providers.

Ms. Robbins commended Mr. Tim Nelson for his role in educating new employees during the New Hire Benefits Orientation which has helped to increase the enrollment for the savings enrollments.

Mr. Little recommended the College look to offer a workshop with an emphasis on educating employees on the differences between a pre-taxed 403b/457b and the post-tax ROTH plans.

Benefits Enrollment Review (Lacey)

Chair Lacey reviewed the enrollment data of the health plans. With the increased enrollments in the HDHP plan, the Flex Spending Account enrollments did decrease, which was expected.

Sick Leave Pool enrollments were held during Open Enrollment with eight (8) employees approved for 2021.

Ms. Miller asked if it would be possible for a one-time special Sick Leave Pool enrollment, outside of Open Enrollment, as employees work remotely using less sick leave hours.

Dr. Burton suggested adding Ms. Miller's suggestion to a benefits survey.

Wellness Update (Lacey)

Chair Lacey reviewed the Wellness Update handout with the events from the previous year and upcoming events for 2021, organized by Steve Beard and Lithesha Holloman.

Ms. Cimino posed the question about the Wellness Committee hosting workshops/on-site visits/one-on-one sessions through our EAP provider for those who may have anxiety regarding returning to on-site work. Ms. Robbins stated HR has already initiated discussions with Health Advocate and is working on creating a plan to address workshops to support employees when they return to campus.

OTHER

Mr. Little stated that at the last EBAC meeting, a question was asked regarding the medical claim's costs Florida Blue has incurred due to COVID. Mr. Little provided specific FSCJ data indicating 406 College employees had the COVID test, with 47 positive test results. Total spent and paid at 100% by Florida Blue was \$315,740. Statewide there were 3,342 tests conducted with 340 positive results for a total COVID related medical claims costs of \$4.4 million.

Chair Lacey took the opportunity to thank Mr. Little for his years of service and his role and insight offered to the Committee as this would be Mr. Little's last meeting. Mr. Little will be retiring this summer.

Next Meeting

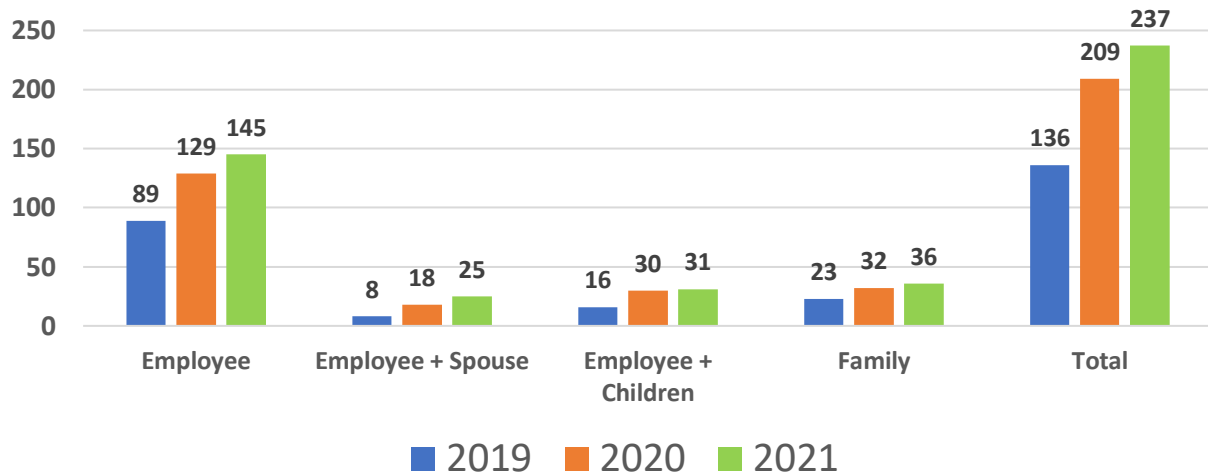
The next meeting will be held in August, 2021.

Adjournment

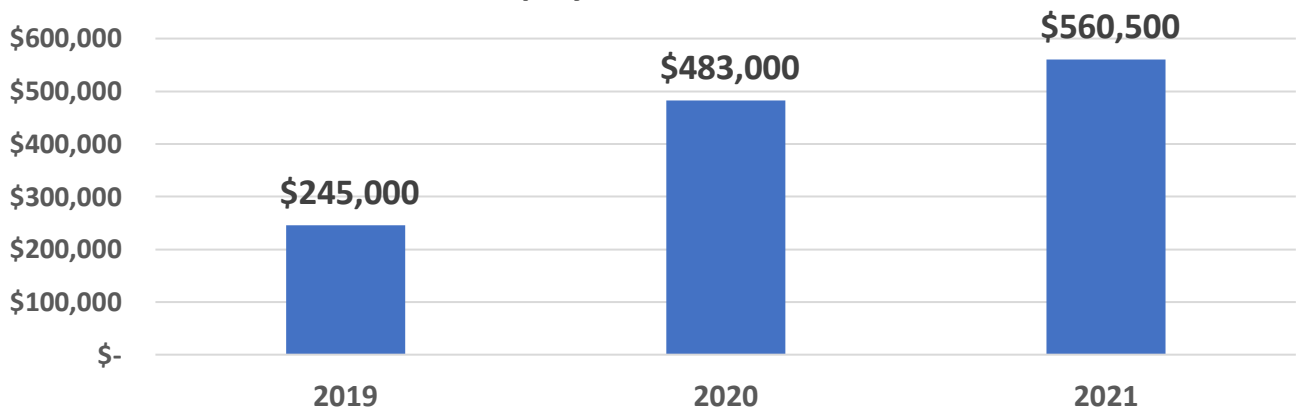
There being no further business, the meeting adjourned at 3:57 p.m.

Coverage	Contract No.	Vendor	Original Start Date	Contract Term Expiration Date	Contract Initial Term Length & Length of Optional Renewal Terms	Maximum contract expiration date (if all renewal extensions were awarded)	Notes
Insurance , Group Dental	Consortium	Delta Dental	01/01/20	annual rates	rates renewed annually	n/a	
Insurance, DHMO Dental	Consortium	Delta Dental	01/01/20	annual rates	rates renewed annually	n/a	
Insurance Long Term Disability	2013-75	Hartford	01/01/14	12/31/21	Initial two (2) year term with up to three (3) additional (2) year terms of extension	12/31/21	Rate guaranteed for 2 years until 12/31/2021
Insurance, Group Term Life	2015-06	Hartford	01/01/15	12/31/22	Initial two (2) year term with up to three (3) additional (2) year terms of extension	12/31/22	Basic, Employee Supplemental and Dependent Life rates guaranteed through 12/31/2021
Insurance, Group Vision	2013-73	Humana	01/01/14	12/31/21	Initial two (2) year term with up to three (3) additional (2) year terms of extension	12/31/21	Rate guaranteed until 12/31/2021
Flexible Benefits	2018-08	Payflex	01/01/18	12/31/23	Initial 3 year term with 5 one (1) year extension options	12/31/25	Renewal required in 2020
EAP	2019-24	West Health Advocate Solutions, Inc.	1/1/2020	12/31/2022	Initial 3 year term with indefinite (2) year extension options	n/a	New contract awarded with the start date of 1/1/2020
SAP	2021-20	West Health Advocate Solutions, Inc.	1/1/2021	12/31/2023	Initial 3 year term with indefinite two (2) year extension options	n/a	New contract awarded with the start date of 1/1/2021

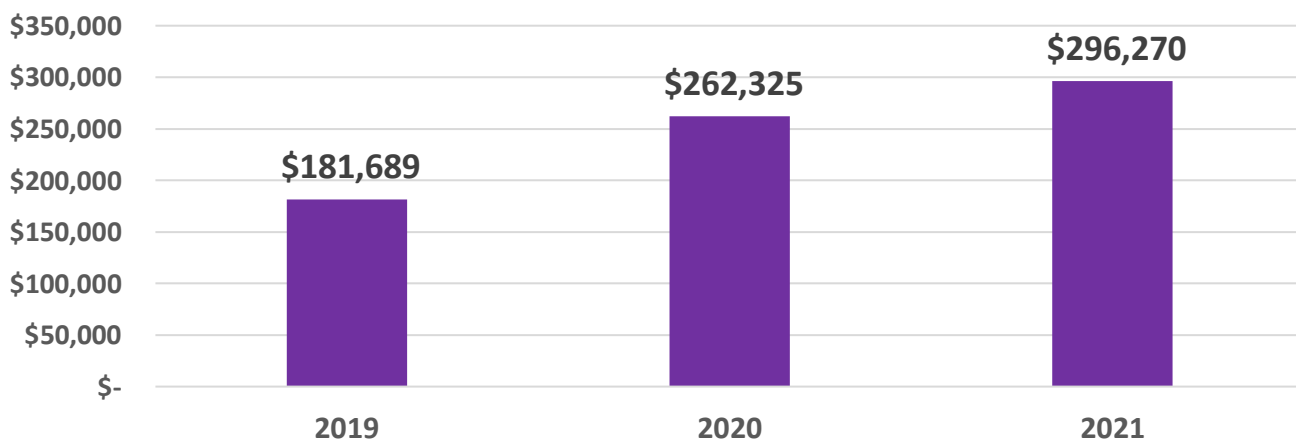
HDHP Medical Plan Enrollment Comparison Chart



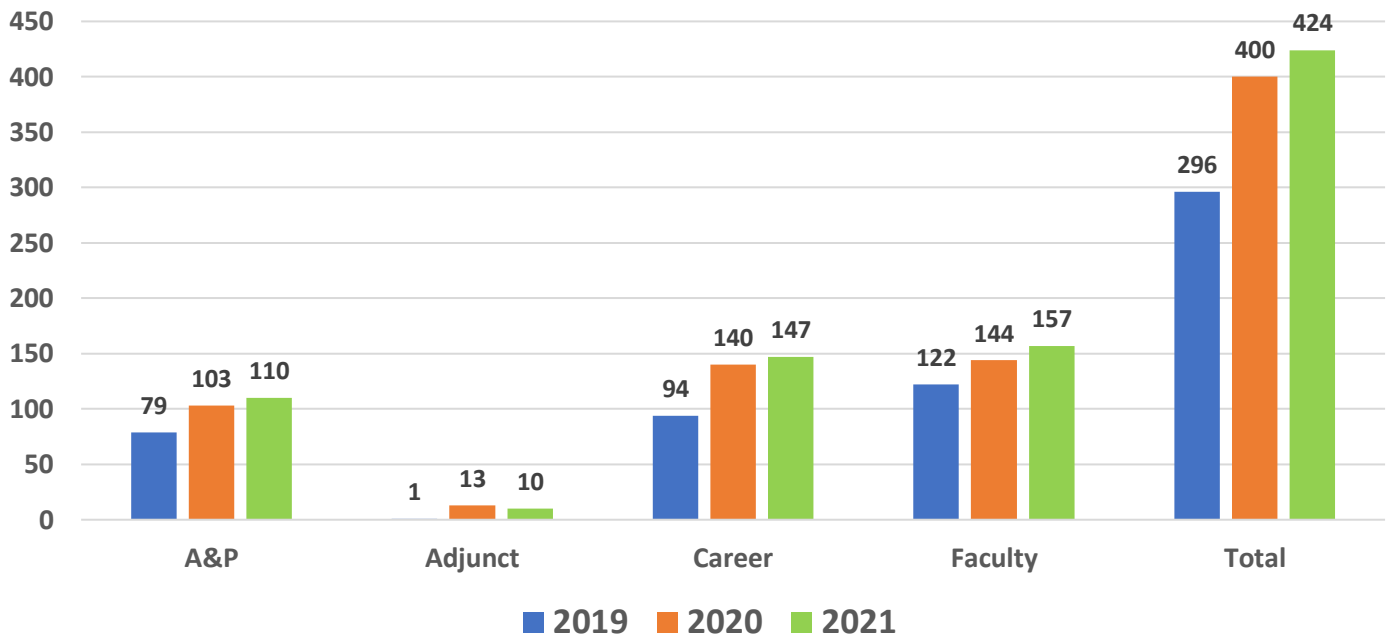
Health Savings Account Employer Contributions



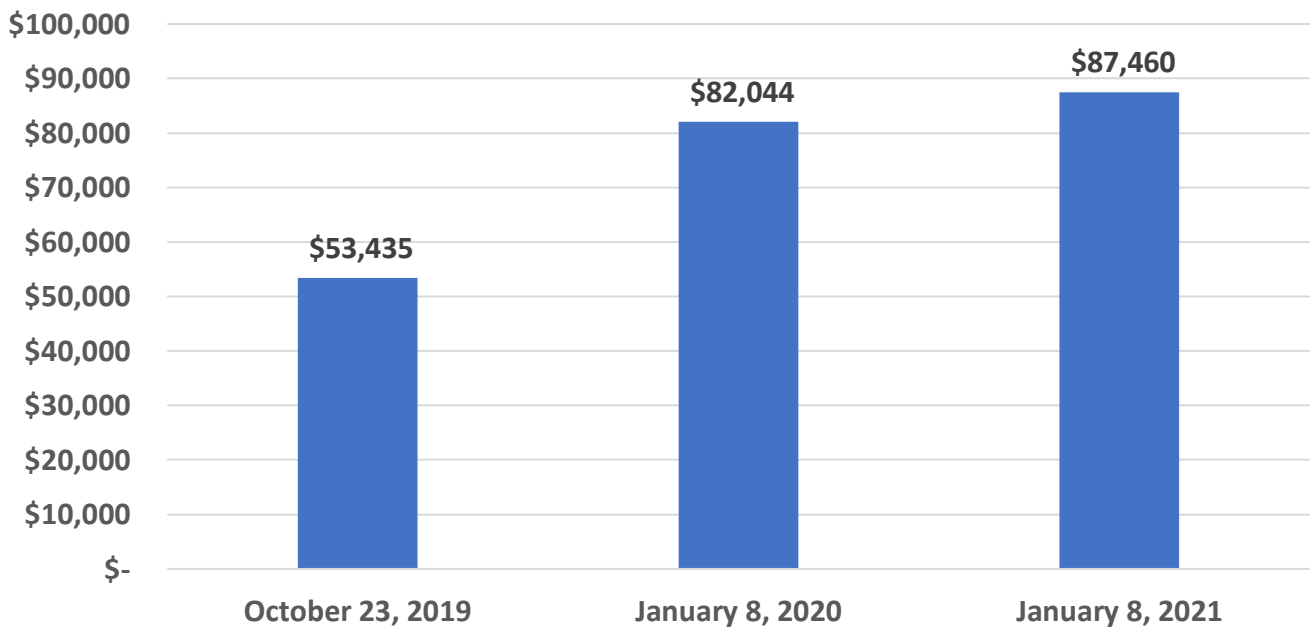
Health Savings Account Employee Contributions



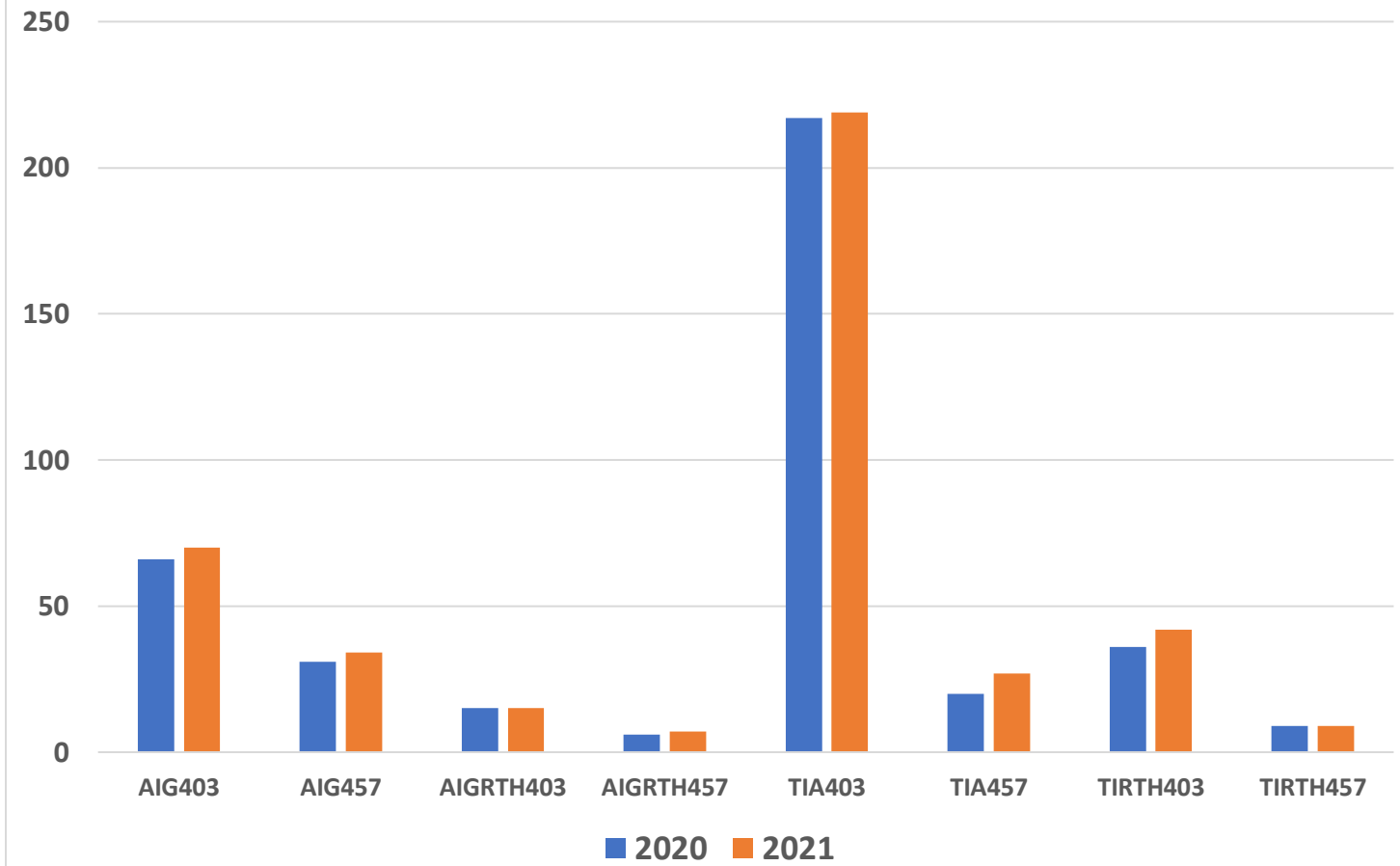
Savings Plan Number of Employee Plan Elections



Total Employee Savings Plan Contributions



Savings Plan Providers - 403(b) / 457(b) and Roth Enrollments



2020 Total Enrollments for AIG = 118

2021 Total Enrollments for AIG = 126

2020 Total Enrollments for TIAA = 282

2021 Total Enrollments for TIAA = 297

BENEFIT PLANS - ENROLLMENT DATA
January 2021

FLORIDA BLUE - MEDICAL

Plans	Employee	Employee + Spouse	Employee + Child(ren)	Family	Total
BlueOptions PPO Base	603	58	90	67	818
BlueCare HMO	78	5	22	21	126
BlueOptions HDHP	145	25	31	36	237
BlueOptions HDHP Retiree	3				3
BlueOptions PPO Retiree	26	12		1	39
BlueCare HMO Retiree	1				1
Senior Solutions Full Plan Retiree	3	2			5
Senior Solutions RX Only Retiree	2	1			3
BlueOptions PPO COBRA	1				1
Total	862	103	143	125	1233

Delta Dental PPO

Member Class	Employee	Employee + Spouse	Employee + Child(ren)	Family	Total
Active Employees	590	129	105	145	969
Retirees	226	128	1	6	361
COBRA	2				2
Total	818	257	106	151	1332

Delta Dental DHMO

Member Class	Employee	Family	Total
Active Employees	108	104	212
Retirees	25	16	41
COBRA	2		2
Total	135	120	255

Humana Vision

Member Class	Employee	Family	Total
Active Employees	757	424	1181
Retirees	212	119	331
COBRA	3		3
Total	972	543	1515

D/V Plan

Member Class	Employee	Employee + Spouse	Employee + Child(ren)	Family	Total
Active Employees	90	20	7	18	135
Retirees	5	6		1	12
COBRA					0
Total	95	26	7	19	147

FSA

Member Class	Total
Health Care	274
Dependent Care	113
Total	387

UNUM Long Term Care

Member Class	Total
Active Employees	29
Total	29

FRS/CCORP

Plans	Employee
DROP	68
Pension	720
Investment	437
CCORP	81
UA	10
Total	1316

Sick Leave Pool

Membership	Employee
Active Employees	242

Wellness Recap 2020-2021

Here are some of the highlights during the last year.

Employee Wellness Fair was successfully held on February 28. There was strong employee and vendor turnout and the follow-up survey was very positive. This was the last big event before Covid. Current plans are to consider something in the Fall if possible but there will definitely be a Wellness Fair in 2022.

YMCA First Coast Games-We were having our most successful First Coast Games ever in terms of participation as we reached 100 employees on our team and actually had to turn some away. After the Opening Ceremony was held on February 29th, Covid prevented the games from being restarted. We are hopeful to resume participation in 2021.

Employee Wellness Committee continued to meet on a quarterly basis to share information and advice. The Wellness Committee is very supportive and hopes to take a more active role as we roll out more programs this year.

Employee Wellness Newsletter was created to provide more information to employees about various wellness and fitness events that they could utilize even while most employees were working from home. Plans are to continue the newsletter in both the Spring and the Fall due to the numerous activities and areas of interest.

Most monthly employee newsletters had a special feature called Wellness Chatter that featured items such as:

- A blood pressure seminar from Florida Blue and support of the American Heart Association annual Wear Red event on Friday February 5. Employees shared many photos of their participation
- The Florida Blue Wellness Newsletter called Better You
- A webinar from Florida Blue about the importance of the annual flu shot
- Online sessions of Tranquility Meditation, an ancient meditation method designed to bring awareness into the present moment, assisting with stress relief and mental focus
- Seminars on keeping kids safe from Covid, counseling for married couples, and many other wellness related events throughout the year
- Supported the on-line Personal Health Assessment offered by Florida Blue

Upcoming

- The new Wellness incentive program from the Consortium will offer full-time employees the opportunity to earn up to \$100 in gift cards while the College will have \$5,000 to spend on Wellness related programs and incentives. Communications will kick off in March.
- The Wellness Committee is fully supporting the big Heart Walk in September. Dr A is involved with this event.
- April is Financial Literacy month and we will plan some fun events to support this topic.