

Bloomington Faculty Council  
Benefits Committee Meeting  
Friday, November 18, 2022  
9 am-10 am

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Present: Jason Gold, Joe Hoffman, Cheryl Hughes, Nancy Nelson, Jim Sherman, Christan Royer  
Others in attendance: Lana Spendl

The meeting was opened with a moment of silence in honor of Tim Baldwin.

1. Christan provided a general update about mental health services for students and faculty/staff. Jim mentioned that Aaron Carroll has recently been engaged in work around mental health. His current charge has focused primarily on student mental health issues. As a result, HR is working on employee mental health issues and meeting with Dr. Carroll for collaboration across all of IU. Samantha Schaeffer from Healthy IU will be involved in this work. Some of the initiatives are included below
  - a. Mental health First Aid training will be available for faculty or staff member to become certified mental health First responders (8 hours). It is a full day course, but offered at no cost in partnership with HR, Healthy IU, and Public Safety. It will be offered in Spring 2023 at IUB and also another campus TBA.
  - b. Mental Health First Aid webinars will also be offered in Spring 2023. There will be at least three, with one geared towards SAAs. These are more to raise awareness on what to do and how to direct people to the right resources; there is no certification attached to these webinars.
  - c. HR will develop a custom website around mental health to consolidate information and resources for employees – should launch in January.
  - d. HR is looking into providing more mental health resources where possible, either on or near campus. One problem for some of these initiatives is that not all 8 campuses have the same needs and/or processes and resources. For example, IU has the CARE center, but that is not university wide.
  - e. Employee Assistance Program – is intended to provide short term counseling for acute issues. EAP is designed to refer people to the correct resources. This program is not designed to provide ongoing counseling services.
  - f. In person therapy is problematic in Bloomington due to a shortage of providers. Also, many providers do not take insurance. HR does report a good uptake mental health services available via telehealth. This services allows employees to talk to a psychologist or psychiatrist and choose by gender, specialty, ethnicity. Some medications (not controlled substances limited by state legislation) can be prescribed by telehealth providers.
  - g. New federal regulations around mental health parity. IU has been complying with many of the regulations for years (e.g., inpatient substance abuse coverage since 2013).
  - h. For employees that have concerning behavior, contact IUPD. If someone is hostile or threatening in the workplace, contact IU HR for assistance with staff employees or VPFAA for faculty. Each office will provide guidance on how to handle situations and next steps, including potentially referring an employee to care or counseling to return to work.

2. 2020 Benchmark benefits survey compared IU to other Big 10 universities and other instate schools (MN, IA, Northwestern, Illinois, PU, OSU, Penn State and Notre Dame, IWU, PU, BSU, Ivy Tech, Depauw, Indiana State, IU). Data was collected for Health benefits, Dental and vision benefits, retirement benefits.

- a. Salary Banded contributions. IU has 7 bands (only 25% of Big 10 and 14% of instate have that many)
- b. Tiered Networks. PPO, HDHP, HMO, EPO. IU offers HDHP coupled with HSA and PPO 550 (meets federal regulations). Insurance is very state specific. In Indiana, not many PPOs. Our plans are similar to instate plans and also other B10 schools.
- c. HDHP Deductible expenses. IU plan is well under average of other B10 schools and well below IN average of participating schools.
- d. HDHP out of pocket maximum – IU is below B10 average and instate average (thousands below)
- e. Monthly premium equivalent – IU sum total premium includes employee plus IU contribution. Data showed IU was lower than B10 and instate comparators and it was reported that IU had negotiated a very competitive premium. Premiums are based on utilization, flat fees, trends.
- f. Employee contributions - IU is slightly higher than Big 10 and lower than instate. Notably, these comparison are based on premium before tobacco affidavit. A vision benefit is included at IU which also impacts the amount of the premium. (which is not typical of Big 10 or instate peers)
- f. IU gives significantly more to HSA than Big 10 or instate.
- g. Institution funded HSA contributors timelines: IU has historically funded these contributions up front in January to the HSA, but the university loses money to those who receive the contribution and then leave mid-year. To mitigate against this practice, a third of other schools do a monthly contribution, some are quarterly. IU has front-loaded the HSAs – dependent care, 2022 for dependent care and the monthly contribution. For the HSA – the claims have to have occurred before the person left.
- h. Executive summary – deductibles are lower, out of pockets are lower, employer premiums are slightly higher, HDHP HSA contribution better than other average B10
- i. Other items discussed
  1. When spouses are covered – data indicate that spouses cost more than employees or children.
  2. High cost claims – IU has had many large claims in 2022, more than prior years, likely due to delayed care and the cost of healthcare in Indiana. Historically, large claims do not happen very often – one every couple of years. HR is responding to these claims by reviewing them very carefully and negotiating any adjustments that it can. This type of trend could impact premium rates going forward. IU is self insured and HR will be looking at ways to insulate the university from these types of claims.

Two items were raised to consider at the next meeting:

1. Retirees – Discount on rental expenses was suddenly taken away from retirees. Jim contacted travel management and indicated it was a Big 10 benefit that has been taken away from retirees.
  - a. Some reduced rental for travel is still available for faculty and students who are on university business (??)
  - b. Motor pool might also be an option for retirees
2. Elimination of IU Health HDHP in this last cycle means that we are left with two insurance plan options: Anthem HDHP and PPO 500. Jim pointed out that PPO 500 is not really a cost effective plan for most (when you look at premiums and inability to get the HSA contribution), which reduces choice for employees, although the HDHP is a great choice!

- a. Should IU think about offering a different plan. Our committee can discuss and come to a conclusion. We are charged with conducting our due diligence on this situation. Clearly, it doesn't make sense to add inferior plans but further study and discussion is in order.

Announcement from Lana Spendl: Office of Academic Affairs is hiring Heather McDonald who may be at our next meeting.

Meeting adjourned at 10:10 a.m.

Respectfully submitted, Nancy Nelson