

IU Benefits Committee Meeting
September 16, 2020 5:00 – 6:00 pm (zoom meeting)

Present: Michael Oakes, Andrew Bunger, Maggie Kiel-Morese, Jim Sherman, Cheryl Hughes, Maria Bucur and Christian Royer

Introductions and welcome to new members

1. Open Enrollment – very few changes given the pandemic
 - a. Some increases – premiums going up 6% – under national average of 8 – 10%
 - b. Dental benefit increase is 1%
 - c. Tax saver benefit healthcare account is allowing participants to rollover \$550 instead of \$500 from 2020 into 2021
 - d. HSA contributions amounts are consistent with IRS guidelines and indexed incrementally each year; the IU contribution remains the same in 2021 as it was for 2020
 - e. Deductible adjustments – HDHP plans increasing by \$100 employee only and \$200 all other coverage levels
 - f. Out-of-pocket maximums will also be slightly incremented
2. State of Indiana has a high cost for healthcare when viewed at a national level
3. Healthcare utilization
 - a. Overall, less healthcare spend in April and May, 2020; fewer surgeries – expectation is that medical expenses are just delayed because the pandemic has just caused people to put things off. July and August expenses are trending back up
 - b. Costs were shifted around – telemedicine (cost is same as visiting the doctor)
4. Mental health coverage
 - a. Health plan – coverage – unlimited therapy visits
 - b. New Employee Assistance program in April – called SupportLinc by our vendor CuraLinc
 - i. Phone is answered by licensed mental health provider on the first ring
 - ii. Through the vendor – six free mental health visits and they will help to transition to in-network provider (or they try to get you with someone in network in the first six visits). Six visits per episode
 - iii. Since April, two dozen communications (12-15 emails, hosted a webinar, put up special websites). On campus resources, Inside IU articles, HR presented to different departments
 - c. HR department provided email to HR people in each department so they could forward it to the faculty and staff in their unit
 - d. Increase in mental health - Change in weather and increase in illness, election, coronavirus – more mental health resource communications planned over the fall semester
5. Quality personnel – mental health coverage – Anthem has reached out locally to see if providers will not be in network. General resistance to dealing with insurance. For children under age 18, there even less resources and providers are overwhelmed
6. Graduate student employees – all 3500 GAs and fellowship recipients (1200 of those) around 4500 – 4700 -mostly in Bloomington – they have Anthem plan and they receive the same EAP benefits, since they pay through the Health Center – there are CAPS – a couple of free and reduced visits for mental health – the counselors at the Health Center are all covered under the medical plan
 - a. Communication about COVID and healthy IU all go to graduate students – webinars and public websites –

- b. Maybe alert the graduate student council about these methods of communication
- 7. Communication from IU about parents with children was noted to be very helpful.
- 8. Historically, IU psych management – students were doing internship – disbanded about a decade ago – maybe risk and liability caused it to disband
- 9. Comment that quality mental health professionals are not readily available or at least in network
 - a. Christan reported that IU is aware of this trend and have looked into this problem. Some of the reasons for this problem include:
 - i. Bloomington a wealthier community – more people will pay out of pocket for their mental health
 - ii. Therapist prefer not be in network as they can be reimbursed at a higher rate per hour – there are limits on reimbursement rates when you bill through insurance. Recovering insurance payments can also be a hassle for providers
 - iii. Data from Anthem – providers reimbursement and primary care providers are poorly reimbursed for many services
- 10. Retirement benefits – Fidelity is opening their local office
 - a. Part of the RFP was requirement for local brick/mortar building –
 - b. Fidelity was intended to open this fall – sometime in October/November and could meet with people in person
 - i. Currently, only meeting with folks virtually
 - ii. Office located at Auto Mall road (near the TIAA office) – plenty of parking available
 - iii. Office in Bloomington – dedicated office – won't be open to the public – only IU employees
 - 1. Targeted presentations potentially
- 11. Christan reported that there is a Retirement investment committee – meets on a regular basis (3-4 times a year, including 9/17/2021) and reviews the investment lineup and whether there should be any changes. More information can be found here: – hr.iu.edu/benefits/retirement-invest-comm.html
- 12. Question about whether HR (John Whelan and/or Christan Royer) should present in October to BFC meeting. BFC Executive Committee will decide. It might make sense to have presentation first October meeting (Whelan available on that date)
 - a. Is there room on the agenda?
 - b. COVID rates on campus might be problematic
- 13. Open enrollment is 10/26/2020 (a couple of weeks early this year) – wanted to catch and clarify with employees
 - a. Everyone is getting a brand new Anthem ID card this year since EAP phone number is new
 - i. Digital ID cards may also be available
 - ii. Physical ID cards will be mailed
 - b. Mailing to home – info about open enrollment – direct to website (info linked by PDF)
 - i. Hoping to catch staff who might not have access to email from home
- 14. Email from IU goes to students and employees on Fridays
 - a. This week is all mental health
- 15. Meeting times – Cheryl will send a doodle poll -

Respectfully submitted, Nancy Nelson



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