Minutes
September 11, 2014
Hulman Memorial Student Union, Dede III
10:30am – 12:30pm

Attendance:
Audre Brickey, Barry Overpeck, Carrie Anderson, Debbi Jeffries, Debbie Woolard, Djanedi Cardwell, Evan Boyer, Jamie Hays, Kelly Anthony, Lisa Stein, Lori Vancza, Marilyn Heaton, Martha Reed, Melissa Grinslade, Pamela Malone, Patti Bolton, Rhonda Beecroft, Rick Murdock, Roxanne Torrence, Susie McNeely, Tim Roberts, Tracy Gonzalez, Tracy McDaniel, Vicki Banks

Excused: Al Banfield, Leslie Wheeler, Pam Chamberlain, Sarah Ber, Scott Leverenz

Resignation: Elizabeth Coleman

❖ Call meeting to order (Roxanne Torrence)

❖ Introductions and changes in Council membership
  o Lyndsay Bowling—returning student worker
    ▪ Let Roxanne know if you have projects that she can work on
  o Kelly Anthony—New Council Rep from the University Honors Program
  o Elizabeth Coleman has resigned and the Elections Committee is working on filling the vacancy

❖ Human Resources Report (Wil Downs and Candy Barton)
  o On the Way to Wellness
    Year Two – Year of Action
    Fall 2014
  o Year Two of the Wellness Program for Indiana State University
    Faculty, Staff and Early Retirees
  o Multi-Year Wellness Plan
    First three years
  o Year One: Discovery
  o Year Two: Action
  o Year Three: Results
  o The University may not see any reductions in claim costs for several years; in fact, our claims could increase due to employees seeking health
care that they did not before. Claims are approximately 20% higher in 2014 over 2013.

- National Health Care Crisis . . .
- One out of three deaths are from preventable heart disease and strokes each year—six out of ten happen to people under age 65.
- By the year 2030, it is estimated that almost 50% of adults will be obese which contributes to heart disease, diabetes, stroke, hypertension, and death.
- Diabetes is the leading cause of kidney failure, lower limb amputations and new cases of blindness among adults.
- It is estimated that 7 million people do not know they are diabetic.
- More than 1/4th of all adult Americans – 2 out of 3 – have multiple chronic conditions.
- Medical costs linked to obesity were estimated to be $147 billion in 2008. Annual medical costs for people who are obese was $1,429 higher than those for people of normal weight.
- Obesity among young children has doubled in the past 20 years
- There has been an increase in juvenile thyroid and kidney cancer, that although a small increase, is thought to be obesity related.
- Ninety percent of US children consume too much sodium resulting in raised blood pressure for one of six.
- Rule of 80/20 – 80% of claims/resources are paid for 20% of the population.
- The majority of chronic diseases can be prevented through lifestyle changes.
- Source – Centers for Disease Control and Prevention
- In Indiana, Grade F for FAT
  Source: Trust for America’s Health, and the Robert Wood Johnson Foundation
- Indiana’s obesity rank is still 8th in the nation
- Two thirds of Hoosiers are classified obese or overweight
- 30% are physically inactive; one in four adults
- More than half of a million adults are diabetic
- Obesity related cancers are on the rise.
- Indiana has one of the highest prevalence of smoking in the nation – more than 1.1 million adults still smoke
- Indiana Savings by 2030
  For a 5% reduction in BMI now
  - Diabetes – $5.16 Billion
  - Obesity related cancer – $256 Million
  - Coronary heart disease and stroke -- $5.92 Billion
  - Hypertension – $864 Million
  - Arthritis -- $1.2 Billion
  - Obesity threatens our State Financially
- Source: Trust for America’s Health, and the Robert Wood Johnson Foundation
- Our Situation in 2014
o Average age of employees covered by the health plan is 52+ (does not include retirees over age 65)
o Employees in age categories of 45 to 54 and 55 to 64 produce higher claims than other age categories
o We cover approximately 1,400 employees plus dependents; 3,000 total lives.
o Health claims increases are double digits thus far compared with the same time period in 2013.
o Total spend is over $20 million per year and increases annually due to medical inflation, utilization and large claims.
o On the positive side,
o The University’s health plan is self-insured.
o we pay our claims processed by third party administration (CIGNA, Delta and Express Scripts)
o we choose what we want covered
o we do not pay insurance taxes that insured groups pay
o we save the built-in profits that insurance companies charge insured plans
o We purchase a Reinsurance policy (excess coverage) for any individual's claims over $250,000 per year
o We are not subject to State mandated coverage
o Savings with self-insured plan compared to fully insured plans is ± $2 million/year
o However, we must comply with
o Health Care Reform and the Affordable Care Act
o We cover adult children to age 26 (Dec 31)
o In 2014, we have no pre-existing condition clause for anyone now and in the future,
o We cover women’s preventative care and other preventative services at 100%
o We must offer health coverage to employees working more than an average of 30 hours per week (includes part-time employees and students),
o The coverage must be affordable for 95% of employees,
o The Act imposes taxes, fees and severe penalties.
o Goals
o Help faculty/staff live happier, healthier and more productive lives.
o Emphasize the importance of wellness to faculty/staff and future affordability of health benefits.
o Reduce future health costs with targeted programs to improve health conditions.
o Maximize use of on-campus resources.
o Wellness Process for 2015
o Union Health System will again provide Wellness services.
o Health Risk Assessment - the employee's assessment of his/her own health (online)
o Biometric Testing – finger stick results
On campus health screenings – September 9 thru October 24
One Community.com -- My Health Score
Programs on Wellness Topics
Coaching – individual help with health issues
All services performed are confidential.
To be screened, employees and spouse/partner:
- Total Cholesterol
- HDL
- LDL
- Triglycerides
- Blood Glucose
- Blood Pressure
- Height/Weight and BMI
- Cheek swab for nicotine (only in individuals who sign as tobacco free) New for 2015
Each participant receives almost immediate results of the testing and information before they leave the screening
Also, results will be posted on One Community for the employee to review along with other information
Employee Incentives/Surcharge 2015
Participating employees will receive a discount on health coverage rates.
For employee only or employee child coverage: $30 less per month ($15 per pay for non-exempt staff)
For employee/spouse and employee/dependent coverage:
- $50 per month; $25 per pay for non-exempt staff.
  - ONLY IF BOTH EMPLOYEE AND SPOUSE PARTICIPATE.
Employees who use tobacco products and are on our health plan will have a $50 surcharge/month on their health coverage rates ($25/pay for non-exempt staff)
To avoid tobacco surcharge, both the employee and spouse must be tobacco free or agree to a cessation program in 2015.
Employees not on our health plan may participate in any of the services but will not have an incentive/surcharge.
Note: 2015 Rates have yet to be determined. However, with double digit claims increases, there will be changes in coverage and rate increases in 2015.
Tobacco Use Affidavit
Employees can sign affidavit indicating they do not use tobacco products and avoid the surcharge
Employee can participate in tobacco cessation during 2015 and sign the affidavit to avoid the surcharge—this can occur for only two years
Attendance/progress in cessation efforts will be monitored
Many different cessation programs are offered
Prescription cessation aids will be covered at 100%.
  - (Chantix, Nicotrol NS, Nicotrol Inhaler and Zyban)
We reserve the right to perform random tobacco testing (saliva cheek swab)
o We reserve the right to retroactively charge employees the surcharge (to January 1) should an employee sign the affidavit fraudulently

o Tobacco Cessation Programs
  @ No charge to employees
    ▪ Union Health System's *Beat the Pack*, 812-238-7163 or email msbyrd@uhhg.org
    ▪ Cigna – [www.myCigna.com](http://www.myCigna.com) view cessation programs
    ▪ The American Lung Association Tobacco QuitLine, 1-800-548-8252
    ▪ The American Lung Association – Freedom from Smoking
    ▪ [www.ffsonline.org/corporate/in-anthem-bcbs.html](http://www.ffsonline.org/corporate/in-anthem-bcbs.html)
    ▪ Wellness Council of Indiana – QuitNow, 1-800-Quit-Now or 1-800-784-8669
    ▪ ISU Prescription Drug Assistance Rx coverage – talk with your MD
      – you must have a prescription to purchase at NO CHARGE to you:
      ▪ Chantix, Nicotrol NS, Nicotrol Inhaler, Zyban
    ▪ Health Coverage Rate Subsidy

o Individuals may voluntarily apply for a subsidy:
  ▪ If total household income is lower than 200% of the 2014 Poverty Guidelines
  ▪ The subsidy application must be completed no later than October 31, 2014, and
  ▪ A 2013 tax transcript must be provided on all family members indicated on the Subsidy form before the reduced rates are applied.
  ▪ Late information will be accepted, but the subsidy will not be retroactive. Subsidy rates will begin the month after receipt of the tax transcripts.
  ▪ Assistance with forms is available.
  ▪ 200% of 2014 Poverty Guidelines
  48 Contiguous States & DC

o Assessment
  ▪ One Community allows employees to see how their results have improved from one year to the next.
  ▪ Aggregate reports will be provided to ISU with how the group has improved over from one year to the next in various areas.
  ▪ The aggregate reports will guide wellness programing.
  ▪ Individual results are all confidential. No one will have access to individual results except their own.

o Communications
  ▪ Wellness Instructions
  ▪ Wellness Newsletters
  ▪ Reminders / Posters
  ▪ Web Page / email announcements
  ▪ Group meetings across campus
  ▪ Individual meetings
- Prescription Drugs
- Health issues can cause pain, but not enough for the number of prescriptions that are written
- 46 people die every day from an overdose of prescription painkillers (opioid or narcotic)
- 259 Million prescriptions were written in 2012 (enough for every adult to have a bottle)
- Most insurance companies require management/control tools on Rx purchases
  - Proposed Medical Coverage Changes 2015
    - **Medical Plan Changes:**
      - Office Visit Copays: $25/visit for General Practice or Family MD
        $40/visit for Specialist MD
      - Urgent Care Visit Copay: $50/visit
      - Emergency Room: $200/visit
      - Annual Deductible: $500/person; $1,500/family IN or OUT of Network is the same deductible
      - Out of Pocket Max (Medical): IN-Network $3,500/person; $7,000/family
      - Out of Network: OOP $9,000/person; $18,000/family (unchanged)
  - Proposed Changes (Rx)
    - **Prescription Drug Coverage**
      - Out of Pocket Max (Rx): $2,500/person; $5,000/family
      - Advanced Utilization Management Reduces waste, step therapy, prior authorization and drug quantity management.
      - Fraud, Waste, Abuse
        Controls costs and stops inappropriate drug use by detecting unusual utilization, dispensing, and prescribing patterns – facilitates corrective actions.

Faculty Senate (Dr. Bob Guell)
- Working on handbook changes
- Suggested project of joint interest
  - How to handle situations where were rudeness or inappropriate behavior is experienced across constituent groups
  - Suggestion on how to handle would be utilizing the grievance procedure for the group in which the grievant is a member but use a pool of members from both groups to hear the grievance
  - “adjudicated smack down on faculty member”

Approval of Minutes (Debra Jeffries)
- Motion was made by Jamie Hays and seconded by Rick Murdock to approve the June, 2014 meeting minutes. Motion passed.

Treasurer’s Report (Jamie Hays)
Council had agreed to sponsor Lori Vancza to the Leadership ISU programs this year. Program was cancelled so funds were refunded to the account.

Executive Committee Report

Fall Address
- September 24th @ 3 p.m. in Tilson Auditorium

Updates from meeting with President Bradley
- Search Committee for Provost & VP for Academic Affairs
  - Roxanne Torrance—Staff Council Representative
- Search Committee for VP for Student Affairs
  - Debbi Jeffries—Staff Council Representative

Video update
- Filming on 9/19
- Still need folks to participate—let Roxanne know if we know of someone
- Meet at the fountain area @ 11 a.m. and will move around from there
- ISU blue required—staff council attire preferred

New Employee Welcome
- Volunteers are needed to greet new employees
  - 1st week—Orientation
  - 2nd week—Letter of greeting from Roxanne
  - 3rd week—Personal Visit
- Send an email to Roxanne if you want to be a volunteer
- We’ll receive a list of new employees on Monday and will make assignments from there

December Meeting
- Workshop/training—Joshua Powers, Assoc VP for Student Success

Committee Reports

Election Committee (Barry Overpeck)
- Working on next year’s election
- Making headway on manual
- Filling vacancies as they arise

Employee Relations Committee (Rick Murdock)
- Didn’t meet

Events and Special Recognition (Vicki Banks)
- Vicki Banks is the new Co-Chairperson
- Welcome back picnic was a huge success—our booth was a big hit
- Cookbook project
  - Still accepting recipes
  - Would like to include some pictures in the publication—let Vicki or Rhonda Beecroft know if you have any ideas
  - Hoping to get assembled and have price quote by homecoming
- **Homecoming**
  - Need volunteers to walk/ride the tram in the parade
  - Tent and tables for the Tent City have been reserved
    - Nachos will be the menu item
    - Free coasters will be distributed
    - Any donations will be contributed to the Scholarship Fund
  - Have received permission from Pres Bradley for offices to participate in the Spirit Week festivities
- **Halloween Party**
  - October 29, 2014
  - Faculty/staff/students participation is encouraged
  - Trick or treating
- **Christmas Bazaar in November**
  - November 26th & December 12th (if anything remains)
  - HMSU Gallery Lounge
  - Need contributions
    - Handmade or store bought
- **Staff Benefits Committee**
  - Sick Leave distribution was discussed. Rationales and cost analysis is being worked on
  - They have asked Chip Rogers &/or Candy Barton to make a presentation come talk with them about the Vacation Payout

- **New Business**
  - Motion made by Pam Malone and seconded by Rick Murdock to grant a leave of absence from the Council for Leslie Wheeler through November. Motion passed.
  - Motion made by Tracy McDaniel and seconded by Rick Murdock to participate in this community service project. Motion passed.

- Motion to adjourn meeting made by Rhonda Beecroft and seconded by Rick Murdock. Meeting adjourned to closed session discussion.

- **Closed Session Discussion (Council Representatives Only)**

**Next meeting:**
October 9, 2014, HMSU Dede III, 10:30 a.m.