

BENEFITS ADVISORY COMMITTEE (BAC)

Minutes of the Meeting

November 19, 2015

[**In these minutes:** Employee Benefits Update; Open Enrollment Midmonth Report; LSS Financial Counseling Program Review; Employee Assistance Program Review]

PRESENT: Tina Falkner (chair), Linda Blake, Cynthia Murdoch, Dale Swanson, Ken Horstman, Amos Deinard, Fred Morrison, Amy Monahan, Pam Enrici, Susann Jackson, Brenda Reeves

REGRETS: Joe Jameson, Jean Abraham, Jody Ebert, Ken Doyle, Terri Wallace, Jennifer Schultz

ABSENT: Sophia Benrud, Karen Connaker, Keith Dunder, Brenda Reeves, Brooks Jackson, Kathy Brown, Scott Marsalis

GUESTS: Karen Chapin, health programs manager, Office of Human Resources; Betty Gilchrist, benefits communications project manager, Office of Human Resources; Kathy Pouliot, benefits services manager, Office of Human Resources; Ryan Reisdorfer, assistant health programs manager, Office of Human Resources; Hattie Lindahl, wellness program administrator, Office of Human Resources; Gretchen M. Stein and Joan Sirotiak, owners, The Sand Creek Group

OTHERS ATTENDING: Mary Austin

1. Employee Benefits Update: Tina Falkner, chair, convened the meeting by asking Karen Chapin, health programs manager, Office of Human Resources (OHR), for an RFP Pharmacy update. Chapin said that RFPs were due October 30th, and that they had seven potential bidders who will likely be interested in moving forward. Individuals serving on the RFP committee will receive all materials and information about their assignments in early December, she said.

2. Open Enrollment Midmonth Report: Kathy Pouliot, benefits services manager, OHR, said that there were only six days until the Open Enrollment period concluded. She stated that enrollment had been going well, but that the busiest time was still ahead. The office expects 7000-8000 to enroll. Pouliot added that they have sent a reminder out to flexible spending account (FSA) users who have not yet re-enrolled. She added that PeopleSoft 9.2 and MyU portal were working just fine and that the benefit fair was successful. She concluded by stating that this is not a mandatory plan change year for employees unless they participate in an FSA or wish to make changes to their plans or individuals covered.

3. LSS Financial Counseling Program Review: (Lutheran Social Services) Darryl Dahlheimer, program director, LSS Financial Counseling, and Shannon Doyle, partner relations specialist, LSS Financial Counseling, reported on the LSS Counseling program, including some of the benefits offered, and a review of University usage.

Dahlheimer said that Financial Choice is a partnership between the University and LSS Financial Counseling to provide safe, confidential financial counseling, and financial education workshops for University employees. Their mission statement states that: “we believe people can conquer their debt, gain control of their finances, and achieve financial wellness.” He said they have a two-pronged approach: 1) financial counseling, which is one-to-one, private, confidential, and free, and 2) employee workshops, with four workshops generally offered to University Twin Cities employees twice a year. The University gets a headcount of who used the service, he added, but no details on individuals.

Dahlheimer said that each employee or family is offered up to six sessions free of charge per year. The one fee-for-service offering is a debt management plan for those trying to consolidate debt. He said LSS is the largest NFCC (National Foundation for Credit Counseling) agency in the state, and added that the credit card companies reduce interest rates when they deal with LSS. Five years or less for full repayment is guaranteed, he said, if an employee sticks to the management plan.

Pam Enrici asked about the availability of services at system campuses, and Dahlheimer replied that they are statewide, with four offices in the metro area and five locations throughout the state. He said they have a huge presence in Duluth, and treat all clients with absolute respect, and no shame. He added that there is always a counselor on call if an employee has an emergency, such as being served papers. Plans are also being made for workshops at UMD.

Doyle then handed out a report detailing University employee usage of LLS services, and provided examples of how employees had used the services that LSS offers. She said one employee came in for a credit report review, as she wanted help planning to purchase a house. Another came in with parents to talk about reverse mortgages. Many are now coming in for student loan repayment counseling. One woman came in, said Doyle, shortly after her divorce. She had lots of debt; her credit card debt was \$35,000, and she owed attorney’s fees. Due to her debt to income ratio a bank denied her a loan to consolidate, despite great credit and a good job. LSS staff worked on balancing her budget. She tracked expenses, came back, and in a final session set up a debt management plan. LSS was able to get her credit card payments down by \$600 a month, which allowed her to rebuild her savings. Doyle said that her debt is now down to \$10,000, which will end up saving her tens of thousands of dollars in interest. Over all, said Doyle, in the last two years, University employees have paid back hundreds of thousands of dollars through this program.

Chapin commented that someone had asked whether LSS could track the types of employees using this service, but Dahlheimer said he wasn’t aware if that was being tracked. Doyle stated that she has met with everyone from facilities management employees to faculty and staff. When asked about the rate of recidivism, Dahlheimer said that the rate on debt management is extremely low. He said they haven’t tracked it specifically for the University because they do not have long term permission to do that research. However, he added, the three-year post-foreclosure assistance rate for those in good standing on their houses was 100%. Dahlheimer concluded by asking the committee to help spread the word about LSS services.

4. Employee Assistance Program Review: Dr. Gretchen Stein, CEO, and Joan Sirotiak, CFO, Sand Creek Group provided an overview of the Employee Assistance Program benefits offered to University employees who elect coverage under the UPlan. Stein said their company, an Employee Assistance Program (EAP), is twenty-two years old and 100% woman-owned. They work with 640 employers across the United States and two years ago, said Stein, when Major League Baseball asked if they could cover trainers in various countries, they went global. So they now have resources to find services for employees who may be abroad. They have 10,000 counselors across the U.S. and are also available for those who have children in various locations (for instance, away at college.) Stein said that everyone who works with Sand Creek Group has a graduate degree or higher, and all are licensed therapists. She said their focus is to help and they are never judging.

Stein listed the following confidential services they provide all UPlan employees and dependents:

- Assessment, referral, counseling and consultation;
- 1/1 sessions - this had been at no cost for the first four visits and \$15 copay for up to four additional sessions, but as of 1/1/16 there is no copay for sessions one through eight;
- Sessions available on campus, off campus, via their state-wide network, and via their national network;
- Telephone consultations are available, with 24/7 phone coverage;
- They are solution focused, so employees come in with an issue and they focus on that issue;
- They offer appointment within two days; and,
- Easy process. Just call and identify as a University employee or dependent and that will initiate the service.

Stein said that so far, about 10% of University users are faculty, while about 20% fall in the professional and administrative class. Counselors have talked to employees about work related problems, relationship counseling, alcohol or drug addictions, grief counseling, issues of work/life balance, stress, conflict resolution, work productivity, and other challenges related to mental health. Professor Amos Deinard asked if they collaborate with medical providers, to which Stein said they usually see people before they have gone through the medical care system. They are often the first screeners, she said, and regularly refer patients for additional counseling.

Sirotiak then shared the following information regarding University employee usage:

- 2014 was the first full year of covering the entire University. Throughout that year, they opened 616 EAP cases, held 25 trainings and orientations, and received three supervisor referrals.
- A total of 4008 individuals were served, with 1559 total hours of counseling provided. The % of employees using the service was 3.56, with 73% of those being Twin Cities campus based. Other users were classified as 13% unknown, 8% Duluth, 3% extension and 3% others.
- About 25% of the calls were work-related, 17% involved individual stressors, 16% were relationship based, 10% family based, and 32% were classified as other.

- Based on satisfaction surveys, 86% of participants were satisfied with their experience; 85% said they were better able to deal with their situation and 92% said they would recommend the service to others. Between 14% and 20% of participants responded to the survey.

Sirotiak added that their promotional flyer had just been printed and would be distributed very soon. Additionally, she said, they are willing to talk to any group about the services they provide. Falkner asked if they would create a quick YouTube video that could be featured on the benefits website and Cynthia Murdoch asked about putting something on the Portal so employees would know about the service. Stein and Sirotiak agreed to follow up on these requests.

Falkner thanked Dahlheimer and Doyle for their time. She then concluded the meeting by asking for more volunteers to serve on an ADP subcommittee. Fred Morrison and Brenda Reeves agreed to serve, in addition to Pam Enrici and Karen Ross, who had previously volunteered.

Having no further business, the meeting was adjourned.

Patricia Straub
University Senate Office