

**Benefits Advisory Committee (BAC)**  
**May 26, 2016**  
**Minutes of the Meeting**

[In these minutes: Employee Benefits Update; HealthPartners Dental Plan Review; Costs for Significant Dental Expenses by Plan/Procedure; ADP Subcommittee Update]

**PRESENT:** Tina Falkner (chair), Ken Doyle, Ken Horstman, Jody Ebert, Dale Swanson, Brenda Reeves, Ted Litman, Terri Wallace, Sue Jackson, Linda Blake, Joe Jameson, Jennifer Schultz, Karen Ross

**REGRETS:** Fred Morrison, Pam Enrici, Amos Deinard, Cynthia Murdoch, David Kremer, Scott Marsalis

**ABSENT:** Amy Monahan, Keith Dunder

**GUESTS:** Karen Chapin, health programs manager, Office of Human Resources; Kathy Pouliot, benefits services manager, Office of Human Resources; Ryan Reisdorfer, assistant health programs manager, Office of Human Resources; Doug Swyter, financial analyst, Employee Benefits; Amy Mahan, Gregg Dahlgren, Kristin Harrer, Dr. David Klein, and Dr. David Gesko, Health Partners Dental

**1. Employee Benefits Update:** Karen Chapin, health programs manager, Office of Human Resources (OHR), announced two new hires: Megan Driscoll, call center representative, and Laura Manydeeds, wellness program administrator. Ken Horstman, director, OHR, added that the call center is now fully staffed.

**2. HealthPartners Dental Plan Review:** Amy Mahan, director, Special Government Accounts for HealthPartners, provided an overview of the plan and University usage for 2015, highlighting the following items:

- The HealthPartners network includes 2700+ dentists in Minnesota and surrounding communities, and 193,000 nationwide.
- They offer two plan options with nearly identical in-network coverage.
- The age distribution in University enrollment skews older, with almost 20% being 65 years and older.
- Claim cost per member per month increased by 5.4% for employees and 3.3% for spouses.
- Approximately 48% of services were for preventative and diagnostic procedures. Basic restorative services were 30.1% of services, 21% were major restorative services, and 1.3% fell into “other services.”
- 1277 members have active periodontal disease. 79.4% of those members are receiving periodontal care, while 20.6% are not receiving care of their disease. This latter category is the population they would like to get in for treatment, because gum disease buildup can lead to strokes, respiratory disease, diabetes, and other diseases throughout the body, which ultimately has an impact on insurance affordability.

- Fluoride mouth rinses, regular brushing and flossing, water between meals, and remineralizing pastes can help protect the enamel of teeth.
- Survey results on participant satisfaction garnered 55 comments. Responses were overwhelmingly positive. Very few network complaints were voiced.
- The future of HealthPartners includes combining medical and dental electronic records, focused discussions on oral health with diabetics hopefully leading to targeted outreach to diabetic patients, and fluoride applications for young children.

Karen Ross then shared the following information on the employee survey distributed by Employee Benefits:

- Of the 54 respondents, 43 were positive responses.
- Dissatisfied comments largely focused on high out-of-pocket costs.
- Other complaints ranged from a faulty card to coverage complaints; one comment focused on a specific dentist.

**4. Costs for Significant Dental Expenses by Plan/Procedure:** Chapin provided a comparison of dental procedure costs by dental plan for 2015. The numbers reflected the discounts each plan had in place for common procedures such as cleanings, fillings, x-rays, root canals, etc. Of the two Delta plans combined, 4.8% of all members reached or exceeded their plan maximum in 2015. Of HealthPartners Dental and HealthPartners Dental Choice, 4.5% exceeded each annual plan maximum. All plans had a dental maximum of \$1800.

In response to concerns about the costs for those who exceed plan maximums, Chapin reminded the committee that the plans have a \$2800 orthodontia maximum benefit, an \$1800 dental plan yearly maximum, and 80% of the cost of fillings is covered. These are quite rich in comparison to the market, she said, and including the cost of implants or other expensive procedures would make the cost of the plan out of reach for many members. Professor Ken Doyle asked for an analysis of what it would cost to increase the plan maximum to cover some of the more expensive services. Ken Horstman, director, OHR, and Chapin agreed to research how much increased coverage might affect plan costs, as well as what demographics are incurring specific costs by procedure. Doyle also wanted to know the probability of need by procedure.

**5. ADP Subcommittee Update:** Ross provided an update on the ADP subcommittee work, whose members include herself, Brenda Reeves, Fred Morrison, Falkner, Ryan Reisdorfer, Deb Erickson, Chapin, Betty Gilchrist, and Pam Enrici. She said the subcommittee has met with ADP three times. They reviewed the service issues that members have encountered and talked about ways to improve communication with employees from OHR on how to do validation and use the card most efficiently. She said the changes to the ADP website have helped but still leave room for improvement: if an employee understands how to navigate the system, the problems largely cease, but the learning curve can be steep.

Falkner added that sometimes vocabulary causes a problem. For instance, “validated claim” may mean something to ADP customer service, but the covered employee might not be aware of what that means. Committee members reiterated that contact with ADP is challenging. The subcommittee will continue to meet and work on service concerns with ADP.

Having no further business, the meeting was adjourned.

Patricia Straub  
University Senate Office