

**Benefits Advisory Committee (BAC)**  
**March 4, 2021**  
**Minutes of the Meeting**

[**In these minutes:** Employee Benefits Update; Delta Dental Plan Review; Employee Comments - Delta Dental; Information on Continuous Glucose Monitors]

**PRESENT:** Dale Swanson (chair), Amy Monahan (vice chair), Jon Christianson, Nikos Papanikolopoulos, Fred Morrison, Shannon Farrell, Cynthia Murdoch, Kerry Witherell, Kim Little, Carmen Sims, Karen Lovro, Terri Wallace, Jennifer Schultz, Nancy Fulton, Greg Thurston, Mary Rohman Kuhl, Deb Pavlica, Mary Blissenbach

**REGRETS:** Susan Kratz

**ABSENT:** Christine Bakke, Kenneth Horstman, Jakub Tolar, Steff Yorek, Christine O'Connor

**GUESTS:** Kelly Petkovsek, senior account manager, Delta Dental; Bruce Templeton, chief science officer, Delta Dental; Nirmala Prabhu, vice president of dental services, Delta Dental; Linda Blake, senior benefits analyst, OHR

**OTHERS:** Karen Chapin, Ryan Reisdorfer, Katie Kolodge, Annie Harvieux, Karen Wallin

Chair Dale Swanson welcomed the committee and members introduced themselves.

**1. Employee Benefits Update** - Mary Rohman Kuhl, interim director total compensation, Office of Human Resources (OHR), provided an update on employee benefits. She started by stating that OHR will soon be compiling a monthly newsletter in order to bring concise and emerging information to employees. It is the hope of OHR that when people are more aware of their benefits and utilize them more frequently that they will get a better understanding of their value.

Rohman Kuhl added that through the 2021 Consolidated Appropriations Act (CAA), employees would have increased flexibility to make changes to their healthcare and flexible savings accounts that may have been impacted by the COVID-19 pandemic. Eligible individuals may make changes through December 2021. This includes eligible families who utilize certain summer camp programs as daycare providers. Rohman Kuhl concluded by noting that many employees have experienced added anxiety and other emotional distress due to the pending trial of Derek Chauvin and mental health resources are available through Sand Creek, which is the University's Employee Assistance Program (EAP).

**2. Delta Dental Plan Review** - Swanson introduced the following individuals to provide an update and review of the University's dental plan with Delta Dental: Kelly Petkovsek, senior account manager, Bruce Templeton, chief science officer, and Nirmala Prabhu, vice president of dental services. The team presented a [slide deck](#) and highlights were as follows:

- Dental offices are safe to visit and all have changed the way they deliver services in the age of COVID-19.

- 2020 was the first year that Delta Dental was the sole dental plan provider to the UPlan. Enrollment increased by about 3,200 members yet claims in 2020 were down from the previous year, which was a byproduct of many dental offices being closed for a portion of 2020.
- University employees are active users of their dental plans and almost always utilize in-network services. This allows for better provider discounts on services.
- Delta Dental noted that over the past year there were complaints from previous members of the HealthPartners Dental plan due to the fact that some dentists (including HealthPartners clinic dentists) would not accept Delta Dental insurance.
- The UPlan’s plan design is very competitive and generous with a \$2,000 annual maximum, and no deductible.
- Delta Dental is creating a new University-specific web portal for members.
- There are many new trends in dentistry including the following:
  - Digital dentistry - the process of using 3D patient information and computer aided design to plan, execute, and fabricate custom devices used for dental treatment, resulting in increased treatment predictability and improved communication between doctors, specialists and patients.
  - New treatments are becoming available for the treatment of dental caries (tooth decay) such as silver diamine fluoride (SDF). SDF is a non-expensive, non-invasive, topical antimicrobial and remineralizing agent. SDF can be used to prevent caries.
  - Secondary caries (or cavities) can develop around previously restored sites (fillings). New products such as “Infinix” are antibacterial restoratives that can prevent future decay.

Swanson asked if SDF could eventually become a standard practice for prevention of tooth decay and what Delta Dental’s coverage of the product entails. Prabhu noted that this product has not gained commercial popularity yet due to the fact that an original version of SDF would be effective against caries but stain teeth as well. It is yet unclear what this type of treatment would cost to the plan. Templeton added that digital dentistry is currently being actively adopted by many dentists.

**3. Employee Comments - Delta Dental** - Swanson introduced Linda Blake, senior benefits analyst, OHR, who presented an [analysis](#) of the results of the BAC survey related to Delta Dental. Blake provided highlights of the results, stating that 71% of the 699 people who responded had a positive experience or provided no complaints. The most common complaint from individuals was the loss of HealthPartners Dental as an insurance provider and having to migrate to Delta Dental.

Swanson noted that due to the brief closings of dental offices in 2020, there may have been less of an impact on those individuals who needed to find a new dentist. Morrison commented that the plan’s increase in annual maximums was positive and is something that the committee should continually monitor for ampleness. Nancy Fulton had a question regarding mouth guards and if those types of things should be covered by medical or dental plans. Ryan Reisdorfer, health

programs manager, OHR, replied that those types of products are usually covered through the medical plans.

**4. Information on Continuous Glucose Monitors** - Swanson introduced Karen Chapin, pharmacy programs manager, OHR, who provided the committee with information on continuous glucose monitors. Chapin presented a [slide deck](#) and highlights were as follows:

- Continuous Glucose Monitors (CGMs) are a device for individuals with Type 1 diabetes that automatically measures blood glucose readings without finger pricks.
- There are some CGM products on the market such as DexCom and FreeStyle Libre.
- These devices are currently covered by the UPlan under durable medical equipment through Medica. Effective May 1, 2021, they will be covered through the Pharmacy Plan. A letter will be sent from Medica to people who have Type 1 Diabetes on April 1, so they will be aware of this change in advance.

Kim Little commended Chapin on the presentation and stated that these products are great news for UPlan members, and will save lives.

Hearing no further business, the meeting was adjourned.

Chris Kwapick  
University Senate Office