

Benefits Advisory Committee (BAC)
May 19, 2022
Minutes of the Meeting

[In these minutes: Delta Dental Plan Review; 2021-22 Employee Comments - Delta Dental; WEX Benefits (FSA) Program Review; 2021-22 Employee Comments - WEX Benefits; 2023 Medical & Dental Rates]

PRESENT: Dale Swanson (chair), Amy Monahan (vice chair), Lynn Blewett, Shannon Farrell, Kerry Witherell, Kim Little, Carmen Sims, Jean Otto, Terri Wallace, Nancy Fulton, Greg Thurston, Mary Rohman Kuhl, Deb Pavlica, Mary Blissenbach, Steff Yorek

REGRETS: Cynthia Murdoch

ABSENT: Nikos Papanikolopoulos, Pervin Shroff, Christine Bakke, Jennifer Schultz, Kenneth Horstman, Susan Kratz, Jakub Tolar, Christine O'Connor

GUESTS: Kelly Petkovsek, senior account manager, Delta Dental; Susan Schindelholz, senior clinical quality specialist, Delta Dental; Linda Blake, senior benefits analyst, OHR; Christine Huff, key account executive, WEX Benefits; Ryan Reisdorfer, health programs manager, OHR; Doug Swyter, finance analyst, OHR

OTHERS: Karen Chapin, Ryan Reisdorfer, Katie Kolodge, Laura Manydeeds, Lauren Daughenbaugh, Nora Hayes, Karen Wallin, Libby Stille, Shane Lueck, Kari Seime, Jackson Kerr, Montquice McCoy

Chair Dale Swanson welcomed the committee and members introduced themselves.

1. Delta Dental Plan Review - Swanson introduced Kelly Petkovsek, senior account manager, Delta Dental, and Susan Schindelholz, senior clinical quality specialist, Delta Dental, who provided an update and review of the University's dental plan. Petkovsek presented a [slide deck](#) and highlights were as follows:

- In 2021, after a substantial drop in 2020 due to the COVID-19 pandemic, the cost of dental claims returned to pre-pandemic levels at over \$18.3 million.
- Delta provides two plans with 9,530 people enrolled in its base PPO plan, and 11,650 enrolled in its Premier plan.
- Delta provided demographic information on plan utilization and average costs paid per member.
- University employees are active users of their dental plans and almost always utilize in-network services. This allows for better provider discounts on services.
- The BAC survey received 778 comments of which 80% were positive in nature. Areas of complaints or requests for improvements included lack of dentists available in each of the networks, high orthodontics coverage, and requests for the old HealthPartners insurance plan. Additionally, customer service response times met their yearly goals.
- Schindelholz continued the overview with a presentation on oral health.

Chapin asked about the typical age a child is eligible for braces and Schindelholz explained that it depends on a myriad of factors in the development of the child and their permanent teeth. Kim Little inquired about the number of appeals made by University employees and where the appeals process is posted. Petkovsek replied that she could work to get that information after the meeting, and the summary of benefits, which includes this information, is available on the University's website.

2. 2021-22 Employee Comments - Delta Dental - Linda Blake, senior benefits analyst, OHR presented the results of the BAC survey and comments made by employees regarding Delta Dental's two plans, the base PPO and Premier plans. Blake presented a [handout](#) and highlights were as follows:

- Overall, there were 352 comments on the PPO plan and 426 comments on the Premier plan. A little over 80% of the total comments were positive in nature with several employees praising the plans for the generous coverage and benefits.
- The most common complaint about the two plans were requests for more benefits and a higher annual maximum. Some members requested more services on the PPO plan such as better coverage for bridges, implants, and white resin fillings.
- Other common comments included the desire for higher quality dentists in the PPO plan or not being able to access HealthPartners dentists. Due to the fact that the University no longer provides HealthPartners dental insurance, HealthPartners clinics have decided to not accept Delta Dental insurance.
- Employees also expressed a desire for their plan names to be listed on their plan cards for better identification.

3. WEX Benefits (FSA) Program Review - Swanson introduced Christine Huff, key account executive, WEX Benefits, who provided an overview of the University's flexible spending account (FSA) program. Huff presented a [slide deck](#) and highlights were as follows:

- Huff presented a high-level summary of WEX as a company.
- The University offers three FSA plans, a Medical FSA, Limited FSA, and Dependent Care FSA. The Medical and Limited FSA each have a contribution maximum of \$2,750 annually while the FSA for Dependent Care has a contribution maximum of \$5,000.
- Participation in these plans has dipped year over year. 4,845 members utilize the Medical FSA in 2022, compared to 5,305 members in 2021. The Dependent Care FSA plan has 1,361 utilizers, compared to 1,686 in 2020. The Limited FSA plan only has 90 users.
- WEX aims to provide a high-level of customer service and its mobile app has seen a significant increase in utilization over the past six months.
- The BAC survey indicated that the most common areas for complaint or improvement were debit card/substantiation issues, user experience, and taxes/IRS. Huff noted that some of the complaints were related to regulatory requirements that are out of the control of WEX.
- WEX has recently rolled out new enhanced features including on its app, case management features, direct bill self-service, and personalized messaging. In 2022, WEX plans to offer even more enhancements including countdowns for final filing dates and dependent verification solutions.

Terri Wallace asked why debit cards cannot be used to pay in advance to better keep socially distant when picking up prescriptions. Huff replied that this was the first she was hearing of the limitation and wanted to follow up with her team.

4. 2021-22 Employee Comments - WEX Benefits - Jean Otto then presented the results of the BAC employee survey as it pertains to WEX Benefits. Otto shared a [handout](#) summarizing the results, stating that there were 413 comments and on a scale of 1 to 5, received an average score of 3.652, indicating some general approval of the plan. Overall, most users are pleased with WEX and the use of the website. The most common complaint is the denial of claims and lack of guidance as to what information needs to be submitted. Members also requested some interfacing with Medica and other University providers in order to ease the claim submission process, especially for repeat services.

5. 2023 Medical & Dental Rates - Swanson introduced Ryan Reisdorfer, health programs manager, OHR, and Doug Swyter, finance analyst, OHR, who presented the proposed rates and premiums for the 2023 medical and dental plans. Reisdorfer presented a [slide deck](#) along with spreadsheets for the proposed [medical](#) and [dental](#) rates for 2023, and highlights were as follows:

- OHR conducts an annual process alongside Willis Towers Watson (WTW) actuarial services to determine claim factors, which are reasonable assumptions based on trends and budget considerations. The University combines claim factors with other rate factors, including stop loss, administrative fees, and the Wellbeing Program to determine each year's rates and employee premiums.
- For the University's rates in 2022, the University proposed an increase in medical plan rates of 5%, and no increase in the dental plan rates. As of late-April 2022, claims have been 99.1% to budget for medical and 100% to budget for dental.
- After taking into account claim factors and recommendations by WTW, the University indicated that it has proposed and the AWG has approved a 5.5% overall increase in medical rates while keeping dental rates flat in 2023.

Lynn Blewett commented that the new rates seemed reasonable and asked for further clarification on how the negotiation process works with Medica. Swyter commented that they are consistently in ongoing dialogues with WTW and the University was able to show some actual and projected decreases in expenditures, especially related to COVID-19. Reisdorfer added that the number that comes in from the actuaries can be a little higher while the University tries to budget for as close to actual costs as possible. Shannon Farrell and Steff Yorek commented that while these increases are smaller than in years past, some of the premiums are staying higher than in years past, especially when the University would cover 100% of the costs.

Hearing no further business, the meeting was adjourned.

Chris Kwapick
University Senate Office