

**Senate Benefits and Welfare Committee  
University of Pittsburgh  
Minutes of January 14, 2014**

**9:00-10:30am, 403 Salk Hall**

**Attendees:** Colleen Cully, Roger Flynn, Sandra Founds, Irene, Ron, Angelina Riccelli, Sachin Velankar

**Appointed:** Carey Balaban, Ron Frisch, John Kozar, Harvey Wolfe

**Absent:** Elizabeth Bilodeau, Lucy Cotter, Rachel Fusco, R. Donald Hoffman, Belinda McQuaide, Alan Meisel, Jane Elizabeth Richey, Anna Roman, Sowmya Sanapala, Linda Tashbook

**Guest:** Geoff Schwarz – Aetna - Account Executive Public and Labor Segment  
Emily Dawkins - Aetna – Group Insurance Account Executive

<b>Topic</b>	<b>Discussion</b>	<b>Action to be Taken</b>
Call to Order 9:04	A Riccelli called the meeting to order at 9:04 am.	Informational
Committee Business	A motion to accept the November minutes was made by Irene Kane and seconded by Colleen Cully.  A Riccelli introduced the Guests: Geoff Schwarz and Emily Dawkins, Account Executives from Aetna Life Insurance	Informational
Benefits Office Report (J. Kozar)	HR is preparing for spring open enrollment for active faculty and staff with coverage effective for July 1 <sup>st</sup> . Other AAU schools are being surveyed regarding their benefit plan designs and costs. Last year the University introduced Panther Advocate Program which provided a lower deductible if certain lifestyle activities were completed. It is a voluntary program at this time- not many faculty and staff joined (1.5%). Okay with turnout because it is a trial period. At this time the program seems too complicated for most individuals. Talked to UPMC about revamping Panther Advocate to change incentives and plan design. Under consideration is the use of credits placed into a flexible spending account. This may work better since the federal government will allow rollover of spending account funds from year to year. In January survey will be sent to current Panther Advocate members to obtain feedback and random survey will be sent to those who did not join the program to find out why.	Informational

	Panther Gold is an HMO with in network benefits. Co-pay is paid at point of service. Panther Advocate is a PPO program. This program is similar to the Panther Premier PPO program with an incentive to lower the deductible.	
<b>Topic</b>	<b>Discussion</b>	<b>Action to be Taken</b>
Geoff Schwarz, Aetna Account Executive	Mr. Schwarz stated that Aetna follows four core beliefs or values; integrity, excellence, caring and inspiration. He also stated that Aetna and the university have been working together since July 2004.	Informational
Emily Dawkins, GF Account Executive	<p>The purpose of life insurance is to protect family and loved ones' futures. Aetna has tools to help determine how much is enough life insurance since the answer varies among individuals. At this time, life insurance is only offered to faculty and staff. Most life insurance plans ask for individuals to undergo a physical to determine price. Faculty and staff do not need to submit to a physical. He defined the following:</p> <ul style="list-style-type: none"> <li>• Term insurance- lower cost but does not build cash value and pays benefit on member's death.</li> <li>• AD&amp;D (personal loss) - pays benefit if loss of life or in an accident. Benefits can include use of proceeds for childcare, education for children, etc. Few employees at this time take advantage of AD&amp;D.</li> <li>• Accelerated death plan- If medical documentation is provided to substantiate that lifespan is limited, a member can receive up to 80% of life insurance ahead of time.</li> <li>• Supplemental (Optional) insurance – may be obtained up to \$2,050,000.</li> <li>• Spouse and Dependent Life Insurance - Options for coverage are available up to \$100,000.</li> </ul> <p>Information on additional benefits offered by Aetna were also discussed: financial (access to financial advice), legal (access to online legal services and estate planning), emotional (access to funeral planning), and physical (discounts on hearing aids, glasses, gym memberships, Philips LifeLine, etc.).</p> <p>Irene Kane suggested that information such as "Support through all stages of life- Aetna Life Essentials" be placed on the website. The following additional benefits were also addressed:</p>	

	<ul style="list-style-type: none"> <li>• Everest Funeral Planning and Concierge Services- Service that can help with all planning for immediate family; spouse, partner, or children.</li> <li>• Evidence of Insurability (EOI) Services- online application to determine eligibility of additional life insurance.</li> <li>• Healing Book- for children 6-13 years who are facing a loss to help cope.</li> </ul> <p>John Kozar discussed portability –Retiring or terminating faculty and staff have 31 days from termination of coverage to “port” (retain) coverage both Basic and Optional coverage. The rate is going to be higher than active coverage but it still is provided at group rates and does not require evidence of insurability (EOI). Cannot port in instance of disability.</p> <p>Beneficiary Management- make sure employees in each department are checking on beneficiary coverage and that it is up to date in the case of a divorce.</p>	
Unfinished Business	<p>Discussion occurred regarding invited guests. In order to facilitate an open dialogue the committee voted to permit representative(s) of the University Times to attend the guest presentation component of the Benefits &amp; Welfare Committee meetings.</p> <p>Communication with the University community was discussed. In order to better communicate the availability of various benefit options, the committee recommended that John Kozar prepare a summary of benefits and a report be placed in the University Times on a monthly basis.</p>	Action: A. Riccelli will contact the University Times and invite a representative(s) to attend the B & W meetings.
Adjournment	Meeting was adjourned at 10:35 am.	