

**Senate Benefits and Welfare Committee  
University of Pittsburgh  
Minutes of April 4, 2019**

**9:30 – 11:00 a.m. Room 702 Benedum Hall**

Attendees: Linda Tashobook (Chair), John Kozar, Angie Riccelli, Patricia McCann, Ryan Wasileski (UPMC Health Plan), Val Jamison (UPMC Health Plan), Harvey Wolfe, Angie Coldren, Lucas Berenbrok, GK Balasubramani, Irene Kane, Sachin Velankar, Mike Modo

Guest Speakers:  
Ryan Wasileski

Minutes taken by: Linda Tashobook

Topic	Discussion	Action to be Taken
<b>Call to Order</b>		
<b>Committee Business</b>	<ul style="list-style-type: none"> <li>• Congratulations to the Benefits office for winning two awards: The 2019 Plan Sponsor of the Year Award for the “Write Your Own Financial Story” campaign to inform faculty and staff about changes to our retirement investment options and the 2019 Eddy Award from Pension and Investments Magazine “for its implementation and communication efforts in updating the 2017-2018 University’s Retirement Savings Plan.”</li> <li>• The Mental Wellness Task Force is hosting a lunch and learn program about compassion fatigue tomorrow.</li> <li>• The voting members of this committee have selected Lucas Berenbrok to serve as Chair next year.</li> </ul>	
<b>Benefits Report</b>	<p>Open enrollment will run from April 24- May 15. We will have benefits fairs from 7:00 – 9:00 a.m. and 11:00 a.m.-1:00 p.m. at Scaife on April 29 and the Pitt Union Assembly Room on April 30. <a href="https://www.hr.pitt.edu/open-enrollment">https://www.hr.pitt.edu/open-enrollment</a></p> <p>John told us the healthcare cost changes that he has negotiated, but I am not printing them in advance of Cheryl Johnson’s official announcement on April 17. There is a new addition to the covered items in our healthcare plan: hearing aids! Users do not</p>	

have to opt for hearing aid coverage; it is built-in to all of our coverage. It includes \$1,000 per ear every 3 years for the hearing aids themselves plus the exam, fitting, and a two-year supply of batteries. We will have access to a network of hearing aid providers. Ampliphone will be at the Benefits fairs to answer questions.

Since Hartford Insurance bought AETNA, Hartford is now our life insurance carrier.

The My Health at Work Clinic is still busy. We are adding two offices to the suite: One for our second health coach and one that will be an office for flex space for Comprehensive Medication Management and other providers such as back services from the School of Health and Rehabilitation Sciences.

The University has used UPMC Health Plan as the sole carrier of our health insurance coverage since July 2000. At the time, health care costs were escalating to unaffordable rates. A decision was made to become self-insured for its health care coverage starting in July 2003. This means that the University pays claims and an administrative fee. UPMC Health Plan conversely, negotiates discounts off of charges and passes along the savings to the University in the form of reduced claim costs.

The benefits to using a single carrier are many. Examples include:

- Negotiating lower administrative fees. They have steadily declined over the past 15 years. In general, you have leverage when a single carrier is involved.
- Aggregation and analysis of claims for the entire population. The alternative is employing a data aggregator to obtain the “big picture”. This raises costs.
- The ability to provide wellness programs that are consistent across the University. There would be greater duplicity of effort with more than one carrier for this program and all others.
- An ability to streamline processing of flexible spending accounts. This helps keep administrative costs to a minimum for this program.
- An award winning Health Care Concierge Team dedicated to support Pitt faculty, staff, students and retirees

· Greater ease of administration of governmental reports (e.g. 1095 C forms). It is expensive to aggregate data and it adds to the timeline and possible delays in our governmental reporting.

· Consistency in health care coverage and administration. Having multiple carriers can lead to different interpretations of coverage. Examples include differences in medical management, prescription drug formularies, and interpretation of medical policies.

· The University has held its average premium increases in the past 15 years to under 4% and less than 3% over the past five years.

The University has enjoyed relatively low premium increases as a result of this sole carrier concept. Many other institutions have gone this same route over time. This is not unique to health care. In regard to our retirement savings program, moving to a sole record keeper has reduced the fees leaving more money in participant's retirement savings account for investment and growth.

To minimize the disruption, the University offers four different medical options. All of the options provide the same coverage but the plan designs vary in flexibility of their networks.

The most popular program, is the most restrictive in terms of access to providers. Panther Gold is elected by 85% of all active faculty and staff. The remaining 15% of the faculty and staff population is divided amongst three different PPO programs. Again, the coverage is the same but each PPO program has a deductible. Once it is satisfied, cost share continues in the form of co-insurance (a percentage of the cost of the claim) until an out-of-pocket maximum is met. The University offers one PPO plan design with a relatively low deductible and a low cost share percentage. It is called Panther Advocate. On the other end of the spectrum, the University offers a very low cost plan with high deductible and a more significant co-insurance. For good measure we have a "middle of the road" PPO program.

One thing that the PPO programs have in common is the offering of an out-of-network option. Choice to go outside the UPMC network is available but you will encounter a higher deductible and co-insurance. Faculty and staff have the option to elect the PPO plan if they want greater flexibility. Greater choice often leads to greater costs.

On a national level, the University, through UPMC Health Plan, "rents" a national network of over 950,000 health care professionals and over 6,000 facilities called

	<p>PHCS, also known as Multiplan. Any provider outside the local region is considered “in-network” if they are in the PHCS network. This allows the University achieve discounts for covered services nationally.</p> <p>We recognize that the downside of having a sole carrier is a slight restriction on choice. Today though, UPMC Health Plan has over 20,000 physicians and 127 hospitals. Providers will continue to enter and exit networks for greener pastures. This will occur no matter the insurance carrier. The goal is to ensure that appropriate providers cover any of the specialties that are needed.</p>	
<p><b>Topic</b></p>	<p><b>Smart Use of Flexible Spending Accounts</b></p> <p>Here is the list of items that FSA funds can be used for:  <a href="https://www.hr.pitt.edu/sites/default/files/FlexAdvantageExpenses.pdf">https://www.hr.pitt.edu/sites/default/files/FlexAdvantageExpenses.pdf</a></p> <p>Almost of the large retail stores (Giant Eagle, Walmart, Target, Walgreens, CVS, Sam’s Club, COSTCO etc.) use the Inventory Information Approval System (IIAS). This means that FSA eligible items purchased at these locations are identified upon checkout. Best practices when shopping at these locations if you are buying FSA eligible items or think you might be but are unsure is to try using your FSA card first. Whatever is eligible will approve and items that are not eligible won’t be authorized and you will be asked for another form of payment for the remaining items (split tender). This is all done automatically and you don’t have to worry about giving the cashier special instructions. Let the card do the work.</p> <p>The UPMC Consumer Advantage mobile app has a product scanner option where you can scan the UPC of products and the app will identify if it is eligible or not.</p> <p>FSASore.com has an excellent tool for searching for eligible FSA services.  <a href="https://fsastore.com/">https://fsastore.com/</a> Scroll to the bottom to search alphabetically and read more detail about services. Some items may require a letter of medical necessity. These need to be completed by a doctor and can be found on our website.</p>	<p><b>Action to be Taken</b></p>

	<p>Amazon now has a section specifically dedicated to eligible FSA and HSA products. <a href="https://www.amazon.com/FSA-Store/b?ie=UTF8&amp;node=17904040011">https://www.amazon.com/FSA-Store/b?ie=UTF8&amp;node=17904040011</a> Some helpful tips to make purchasing these products with your FSA card easier. (1) Sign into account. (2) Go to Your Account. (3) Select Payment Options. (4) Add your FSA/HSA card as a payment option in the dedicated FSA/HSA location. Once you do this any eligible FSA/HSA product purchased will be paid with your FSA/HSA card and other products will be paid using your normal payment option. Users have the option to change payment options before checking out.</p> <p>Remember that your doctor can prescribe over the counter medications in order for you to pay for those with your FSA card. Also, recall that you can get prescription sunglasses and spare glasses with your FSA card.</p>	
<b>Adjournment</b>	11:15	

ELECTED MEMBERS	TERM	DEPARTMENT	ADDRESS	PHONE	EMAIL
Filip Barbaric	2019	Dental Medicine	3062A SALK	648-8272	<a href="mailto:fib54@pitt.edu">fib54@pitt.edu</a>
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John Pierce	2018	SHRS	PROF 500	647-4648	<a href="mailto:jfp14@pitt.edu">jfp14@pitt.edu</a>
Joanne Prasad	2019	Dental Medicine	SALK G133	648-8637	<a href="mailto:jlp92@pitt.edu">jlp92@pitt.edu</a>
Linda Tashbook, Chair	2019	Law	406 LAW	648-1303	<a href="mailto:tashbook@pitt.edu">tashbook@pitt.edu</a>

#### Student Representatives

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Stephanie Frisch	GPSG	825 WPU	648-7844	<a href="mailto:sof9@pitt.edu">sof9@pitt.edu</a>
Nihita Manem	SGB	848 WPU	648-7970	<a href="mailto:nim69@pitt.edu">nim69@pitt.edu</a>

#### Staff Association Council

Michael Wahl	SAC	SALK 440	648-8880	<a href="mailto:m.wahl@pitt.edu">m.wahl@pitt.edu</a>
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Pro-tem

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Harvey Wolfe (R)	Engineering	1178D BENDM	624-9830	<a href="mailto:hwolfe@pitt.edu">hwolfe@pitt.edu</a>

Chancellor's Liaisons

Cheryl Johnson** Vice Chancellor	Human Resources	300 CRAIG	624-8030	<a href="mailto:clj@pitt.edu">clj@pitt.edu</a>
Laurie Kirsch, Vice Provost	Faculty Development	826 CL	624-5749	<a href="mailto:lkirsch@pitt.edu">lkirsch@pitt.edu</a>
John Kozar, Assistant Vice Chancellor	University Benefits	223 CRAIG	624-4845	<a href="mailto:jkozar@pitt.edu">jkozar@pitt.edu</a>

Senate Appointments

Frank Wilson	Senate President	Greensburg	724-836-9883	<a href="mailto:fdw@pitt.edu">fdw@pitt.edu</a>
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Cindy Tananis	Senate Liaison	5523 WWPH	648-7174	<a href="mailto:tananis@pitt.edu">tananis@pitt.edu</a>
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