



Renee Hiller

Director of Benefit Services

Senate Presentation

October 27, 2010

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In May 2000, a Benefits Liaison Group (BLG) was created at Michigan Tech as an advisory group. Their mission was to advise the University leadership on providing the best possible fringe benefit program within the available resources.

Membership consisted of key professional staff and University Senate representatives.

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BLG Members

Donald Beck, Professor, Physics

Jane Berner, Retiree

David Chard, Manager, Instructional Resources

Mike Hendricks, Institutional System & Analysis Director

Joe Herbig, Controller

Renee Hiller, Director of Benefit Services

Ellen Horsch, VP for Administration

Amy Hughes, Internal Auditor

Deb Lassila, Budget Director

Rudy Luck, Associate Professor, Chemistry

Pattie Luokkanen, Librarian

Michael Mullins, Professor, Chemical Engineering

Anita Quinn, HR Director

Tony Rogers, Associate Professor, Chemical Engineering

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Philosophy of the BLG has been and continues to be “a shared responsibility on the cost containment/reduction with University employees and communities.”

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Starting in February of 2001, one of the BLG's goals was to "shift employees from unaccountable consumers into the role of informed consumers with the tools to plan and manage their own health care."

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In other words . . .

- Emphasize prevention and effective health management
- Move from paternalism to individual accountability
- Assure the flexibility to meet the needs of a diverse workforce
 - ❑ Varying ages and lifestyles
- Provide comprehensive protection to the seriously ill

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Benefits Liaison Group (BLG) Charge

- Charge from the Administration
 - “To review and assess Michigan Tech’s health insurance program and provide a recommendation to the administration for cost containment for plan year 2011”
- Other considerations for 2011
 - National Healthcare Reform
 - Wellness program development

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2010 Plan Year

- Offer Two Employee Health Plans
 - HuskyCare PPO
 - HuskyCare HSA
- Implement a 15% Employee Premium Share on PPO plan
- University HSA Contribution
 - \$750 single/\$1500 family
- HuskyCare Dental/Vision Remained the Same
- Choice of 2 new Retirement Plans for those in the Defined Contribution Plans (5+5+5 or 7.5%)



National HealthCare Reform Changes

Effective January 1, 2011

- Coverage extended to children up to the age of 26 (regardless of student or marital status)
- Elimination of the lifetime maximum benefit per member
- Preventative Care Services coverage broadened
- Over-the-Counter medicines no longer eligible for reimbursement under the HSA or FSA
- HSA amounts taken out of non-medical expenses will be subject to taxes and a 20% excise tax (currently 10%)

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2011 HealthCare Plans

- Continue Two Employee Health Plans with Aetna
 - HuskyCare PPO
 - HuskyCare HSA
- Increase premium cost share on the PPO from 15% to 20%
- Implement a per adult/per child cost share on the PPO (no F-Rider charge)
- Continue the University HSA Contribution
 - \$750 single/\$1500 family
- Increase Deductible on HSA to \$1750 single/\$3500 family
- HuskyCare Dental/Vision Plan Design remains the same (vision allowance does not reset)
 - Implement a 20% premium cost share on both Dental/Vision Plans
- Implement these changes for CY11 and CY12 if Michigan Tech's healthcare costs in 2011 remains at or below the projected 2011 net costs (\$14,083,272)
 - Items out of our control (State budget, Healthcare reform, etc) may pose difficulties in fulfilling this recommendation

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More Information??

See Benefits website for more detail:

<http://www.admin.mtu.edu/hro/benefits/index.shtml>

- Detailed Employee Contribution
- Preventative Care Covered in 2011
- Forum Schedule
- Health Plan Summaries
- Plan Cost Estimator

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Wellness Program Initiatives

Year 1: Survey (completed May 2010) and focus groups

Year 2: Incentives (started August 2010), plan, and expand

- Health Risk Assessment Incentive (\$75)
- Flu Shot Clinics

Year 3: Review, expand, follow success and seek feedback

Year 4 & Beyond: Continue to assess and expand

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Wellness Survey Results

- 635 respondents or 48% of those surveyed completed
- What are employees planning to work on in the next 6 months?
 - 75% - increase physical activity
 - 67% - lose weight
 - 27% - reduce fat/cholesterol
- 63% indicated that rewards will increase likelihood to make changes
- Wellness Information website
<http://www.admin.mtu.edu/hro/techcomwellness/index.shtml>

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Wellness Program Committee

- Merged the HuskyPAW and BLG subcommittees on Wellness to form new Wellness Group

- Members include:
 - ❑ Michelle Bangen, Health & Wellness Coordinator (students)
 - ❑ Brett Hamlin, Sr Lecturer/Asst Department Chair
 - ❑ Mike Hendricks, Institutional System & Analysis Director
 - ❑ Renee Hiller, Director of Benefit Services
 - ❑ Ellen Horsch, VP for Administration
 - ❑ Kevin Kalinec, Camps, Recreation & Community Program Manager



Open Enrollment Forum Schedule

DATE	TIME	PLACE
Wednesday, October 27	5:30pm	Meeting of the University Senate
Monday, November 1	2:00 - 4:00pm	MUB – Peninsula Room
Wednesday, November 3	9:00am – 11:00am	MUB - Ballroom A2
Friday, November 5	10:00am - Noon	MUB – Ballroom A2
Tuesday, November 9	5:30pm – 7:30pm	Lakeshore Center Community Room
Thursday, November 11	10:00am - Noon	Lakeshore Center Community Room
Saturday, November 13	1:00pm – 3:00pm	MUB – Alumni Lounge A
Tuesday, November 16	9:00am	MTRI
Wednesday, November 17	1:00pm – 3:00pm	MUB - Ballroom A2
Thursday, November 18	9:00am – 11:00am	MUB Ballroom B
Friday, November 19	2:00 – 4:00 pm	MUB – Ballroom A2
Tuesday, November 23	9:00am – 11:00am	Alumni Lounge

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QUESTIONS