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.
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
Philosophy of the BLG has been and continues to be “a shared responsibility on the cost containment/reduction with University employees and communities.”
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.”
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
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
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%)
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
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
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
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
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
<table>
<thead>
<tr>
<th>DATE</th>
<th>TIME</th>
<th>PLACE</th>
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<tbody>
<tr>
<td>Wednesday, October 27</td>
<td>5:30pm</td>
<td>Meeting of the University Senate</td>
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<td>Monday, November 1</td>
<td>2:00 - 4:00pm</td>
<td>MUB – Peninsula Room</td>
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<td>Wednesday, November 3</td>
<td>9:00am – 11:00am</td>
<td>MUB - Ballroom A2</td>
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<td>Friday, November 5</td>
<td>10:00am - Noon</td>
<td>MUB – Ballroom A2</td>
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<tr>
<td>Tuesday, November 9</td>
<td>5:30pm – 7:30pm</td>
<td>Lakeshore Center Community Room</td>
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<td>Thursday, November 11</td>
<td>10:00am - Noon</td>
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<td>Saturday, November 13</td>
<td>1:00pm – 3:00pm</td>
<td>MUB – Alumni Lounge A</td>
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<td>Friday, November 19</td>
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<tr>
<td>Tuesday, November 23</td>
<td>9:00am – 11:00am</td>
<td>Alumni Lounge</td>
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QUESTIONS