Michigan Tech Benefit Services

Health and Wellness Update
February 19, 2014

Agenda
2014 Health Enrollment
Wellness Programs
Affordable Care Act

Staff
Nancy Bykkonen, Administrative Aide
Tammie Fraki, Coordinator
Karen Hext, Manager
2014 HuskyCare Health Plans

- 1,352 benefit eligible employees
- 128 employees opt out of Michigan Tech’s coverage and receive a credit of $150 per month
- 95 employees (dual career) are covered by a spouse or partner through Michigan Tech
- 398 employees are enrolled in HuskyCare PPO
- 732 employees are enrolled in the High Deductible Health Plan (HDHP)
2014 HuskyCare Health Plans

- PPO: 29%
- HDHP: 54%
- Opt Out ($150 per month credit): 7%
- Covered through Spouse/Partner at Tech: 10%
TechFit is the most popular wellness program among employees and dependents. Michigan Tech supports its growth by offering incentives to earn additional TechFit dollars through the Health Risk Assessment (HRA) promotion and HuskyPAW. Annual benefit is $150 per employee, $100 shared among eligible dependents.

**TechFit Usage By Year**
2013 TechFit Vendor Usage

- 78% Michigan Tech
- 22% Private Business
SWEAT
Social Wellness, Employee Action & Teamwork

• Program began in January 2012
• Administered by Kinesiology and Integrative Physiology
• Free to eligible employees, allows access to personal training and instructor-led classes as well as informal group activities
• Approximately 300 employees receive weekly email updates
• 236 employees have been offered instructor-led classes
• 180 employees have been offered personal training
Health Risk Assessment (HRA) Incentive

Program first introduced in August 2010 designed to bring awareness to potential health risks. Employee can earn an incentive by completing the HRA and having an annual physical.

- Incentives to be awarded in 2014
  - $75 into health savings account
  - $75 into TechFit
  - $150 into T²
$150 incentive that can be earned only by completing a health assessment and having an annual physical in 2013
- Funds can only be used at a Michigan Tech facility toward the purchase of an eligible wellness program
- Can be used in conjunction with TechFit

**Eligible Locations**
- Portage Lake Golf Course
- Mt. Ripley Ski Hill
- Michigan Tech Ski Trails
- Student Development Complex
- Gates Tennis Center
- Community Programs

- Earn in 2013
- Available in late March 2014
- Expires December 31, 2014
- Taxable Benefit
Employer Shared Responsibility Mandate

- Michigan Tech needs to offer health insurance coverage to all employees and dependents who work, on average, 30 hours per week regardless of employment status (Includes adjunct faculty, student employees, temporary employees)

- Failure to offer coverage may result in a penalty assessed to the University ($2000 per full time employee)

- Benefit Services is required to track all employee hours worked over a defined measurement period (November 1 through October 31)
Affordable Care Act

Employer Shared Responsibility Mandate cont.

• Michigan Tech health plans meet the federal standard to offer minimum essential coverage that is affordable

• The U.S. Treasury Department provided additional guidance surrounding adjunct faculty, temporary and student employees on February 10, 2014

• Communication to all departments is forthcoming (March)
Employee Benefits and Community Services Fair

Thursday, May 8, 2014
Isle Royale Ballroom, Memorial Union Building
10:00 a.m. – 2:00 p.m.

Questions?