University Benefits Advisory Council
September 29, 2010 Meeting Minutes

Attended: Jan Carney, Deane Dudley, Jackie Gribbons, Jean Held, Carmyn Stanko, David Shiman, Beth Mintz, Claire Burlingham, Gary Mawe, Larry Kost, Michael Gurdon, Deb Stern, Tim Murad, Claude Nichols, Kelly Circe

Unable to attend: Michael Blow, David Maciewicz, Elizabeth Haggart, Sharon Patenaude, William Sioss

Non-voting: Barbara Johnson, Richard Cate

From Hewitt: Steve Mendelsohn

Jan Carney opened the meeting by thanking council members for coming to Monday’s informational sessions. People acknowledged the amount of work and time as well as the complexity of this project. She reminded the council that people were encouraged to continue to send comments to UBAC throughout the week.

Council members were asked to comment on themes from the emails and information meetings; the report will present the themes as well as the actual feedback statements. The following items were identified as themes:

- Protecting long term employees
- Protecting currently eligible/near eligible…grandfathering
- Fear of the unknown; fear of change
- Reducing retiree medical benefit costs should not be the only budget consideration; University should look at other key expenditures, as well.
- Follow one person theoretical person thru each of the 9 scenarios.
- Still confusion re: book account /how the actual amount gets calculated/what the dollar amount actually pays for … to pay UVM’s premium portion /retiree pays own portion
- Majority of people do not see illustrations as hypothetical examples
- What about catastrophic health events?
- Spouse coverage after retiree death?
- Time lines…when will this go into effect?
- Reliability of Medicare
- Impact of universal health care/single payer if this is passed in Vermont. What role the university will play in supporting legislation.
- Represented vs. unrepresented vs. administrative…same coverage across the board?
Suggested terms for a report Glossary: Cliff, book account, hypothetical scenario, aspirant, actuarial, defined benefit, defined contribution, defined cost, access only, model, prefunding, pay-based cost sharing, eligibility premium cost sharing, GASB, Medicare, Medigap, defined dollar cap, wrap around, carve out, retiree medical savings account, premium cost vs. medical expenses, option vs. recommendation, Roth 403b account, prevalence data, public peer, private competitors, grandfathering.

Barbara noted that the draft report will go to president as a draft for his feedback to ensure all areas of interest are covered. When the draft is approved, the final report will be delivered. Themes and glossary, all comments-to-date and draft report will go to the president on 9/30/10.

Since the draft report was posted for the first time on the morning of meetings, Jan recommended inviting people to continue to look at the draft and to send comments by the close of business on Monday, October 4. The remainder of comments will be added to the final report.

It was requested that a list of committee members should be added, as well as an executive summary or abstract of about 150 words at the front of the report.

Steve gave more information about how Maine and Dartmouth came to their decisions.

Gary Mawe observed that the U of Maine model appears to favor long term employees with defined % of cost share, and he suggested adding language to describe it in greater detail. Jan agreed to use the language in an addendum, without qualifying comments.

Beth Mintz commented that our process may have privileged certain plans. The Final Report can be strengthened by mentioning that there are others that merit further investigation.

Jean Held noted and Tim Murad concurred that this summer’s study has focused on the retiree medical benefit in isolation from the whole UVM budget. We may have been limited by the scope of our charge.

Public comment:

C: Dartmouth and Maine are not hypothetical, but actual plans. We should balance our choices with what we already know exists.

C: What is the current state of options for clinical faculty?

C: Grandfathering should be added to the glossary.

C: Add “points” to the glossary.

C: I am satisfied that the council has done their job, as charged.