

# University Benefits Committee

**Monday, March 13, 2017**

**University faculty representatives:** Angelina Arcamone, Frank Galgano, Bijan Mobasseri, Joy Mullane, Catherine Wilson, and Peter Zaleski

## **(1) FY 2018 Open Enrollment Details**

- a. Open enrollment will take place from April 24-May 3, 2017.
- b. There are no changes to the medical plan benefits for the three plans (HMO, PPO, and CDHP HSA) for FY2018.
- c. [From the 3/14/17 email sent yesterday]: Ray provided the Committee with a graph (which he would be happy to provide to Faculty Congress) which documents the rising cost of health care since 2013. The graph documents how the rates for Villanova employees' medical/Rx contribution have risen (on average an increase of 2.95% between 2012-2017). These rates are better than the average national trend (7.22% rise between 2012-2017). However, even amidst the rising cost of health care, Villanova University still provides the same share of health care coverage for its employees. While Villanova takes care of 70% of the cost of employees' health care, Villanova employees cover 30% of their health care costs.

## **(2) Telemedicine**

- a. Telemedicine was implemented by HR in June 2016. The Committee discussed the need to communicate this service with faculty and staff as there has been rather low utilization. Telemedicine allows an employee 24/7 access to a licensed physician through telecommunications technology.

## **(3) Livongo**

- a. Ray discussed how Human Relations (HR) is currently contemplating the implementation of a voluntary program called Livongo for those employees who have diabetes. The intention of this program would be to reduce medical complications in the long-term for those with diabetes.

## **(4) Compliance Updates**

- a. A consultant with Mercer provided a broad look at what could happen to health care as a result of the newly unveiled American Health Care Act, including: (1) the maintenance of the "Cadillac" tax from the Affordable Care Act (ACA); (2) the elimination of employer and individual mandate penalties; (3) the introduction of age-based tax credits in 2020; (4) the repeal of other ACA taxes (such as the medical device tax) after 2017; (5) enhancements to the Health Savings Account (HSA); (6) the phasing out of Medicaid expansion after 2019; and (7) the use of new W-2 reporting in 2020.
- b. Mercer is involved in advocacy for its clients regarding the following issues: (1) elimination of the Cadillac tax; (2) maintenance of the employee tax exclusion on health benefits; (3) HSA expansion; (4) increased transparency; and (5)

innovative approaches to health care quality and pay-for-value.

**(5) Voluntary Individual Disability Insurance (IDI) Plan**

- a. Ray discussed a voluntary supplemental IDI plan for employees. The enrollment period for this plan begins on April 24, 2017 and will last three weeks.

**(6) Retiree Medicare Exchange**

- a. Ray discussed the changing retiree benefits at the University. The decision to discontinue retiree benefits as of May 31, 2018 was announced by HR in 2013. The rationale for this decision was the large financial liability that employers such as Villanova take on to provide these benefits.
- b. Villanova HR is considering different possible plans for retirees, including ones that other higher education institutions have adopted.

**(7) Open Discussion – Reviewed Faculty Congress Questions**

- a. Ray set aside time to address the questions raised in the email by Faculty Congress. Responses to these questions were sent to Faculty Congress members (Jerusha Conner, Catherine Warrick, and Marylu Hill) on 3/14/17.

Respectfully submitted,  
Catherine E. Wilson  
Member, University Benefits Committee