**North Carolina State University**

**Group Insurance & Benefits Committee (GIBC)**

**April 25, 2017**

**3:30 pm**

**Administrative Services III Building, Conference Room 101**

**Members Present:** Yolanda Sanders, Matthew High, Linda McCabe Smith, Carrie Levow, James Brunet, Laura Blessing, Korukonda Murty, DeAnn Judge

**Members Absent:** Mohammed Assfari, Vickie Youngblood, George Girgis, Denis Jackson, Marie Williams, Stephen Porter, Steven Peretti, Xiaoyong Zheng, Don Pagach,

**Ex-Officio Members Present:** Joe Williams, Steve Norris

**Ex-Officio Members Absent:**

**Call to Order:** Carrie Levow, Chair, called the meeting to order at 3:32 pm

**Minutes:** The committee reviewed and approved the November 15, 2016 meeting minutes.

**Benefits Office Updates:** **Joe Williams, HR Benefits Director**

**Updates**

There has been a push back from employees about providing their SSN to benefit vendors. This has been prompted by the change to the dental plan. Employees are not pleased about having to provide their SSN to access accounts. This is not a new issue, but it has come to the forefront because of the change to MetLife as the new dental vendor. NC Flex has the task to oversee that vendors move away from asking for SSN and to ask for other types of identification.

The Retiree Health Plan is considered an unfunded liability by the new Treasurer’s office. The retirement vesting period used to be 5 years, but it was changed because people were coming to work for the State just to get the retiree health insurance. In 2006 the law was changed to state that employees would have to work at least 20 years to be able to receive the benefit.

The State Treasurer decided to look into a self-funded state health plan. The idea was to eliminate vendors so the State would not be responsible for the cost.

**Annual Enrollment 2017-2018**

The State Treasurer has made several changes to the State Health Plan for 2018.

The CDHP has been eliminated for 2018. The CDHP plan was added three years ago and although it has a high deductible people have liked it. It included a health reimbursement account and it was great for those that were in great health condition or those that were regularly ill. The State decided to eliminate the plan because they felt that it was too complex for people to understand and that the cost was too high to maintain.

With the elimination of the CDHP plan the Health Reimbursement Account (HRA) will also be gone. Employees will have to use any money that they have in their account before January 1, 2018. The Benefits office will be sending out emails to let employees know and to remind them to use the money or they will lose it.

Only the 70/30 and the 80/20 plans will be available for 2018. Both plans will have premiums, the 70/30 will be $20 per month and the 80/20 will be $50 per month. These are both employee only premiums. The child and spouse premiums will increase 7%, but the state will freeze the rates until 2021.

There will only be one wellness credit this year, the PCP and the health assessment credits have both been eliminated. Employees will have to complete the tobacco attestation this year if participating in either plan. Failing to do so will result in a $60 surcharge per month.

**Other Changes as of January 1, 2018**

The State Health (board of trustees) have decided to cancel all of their wellness programs. Programs like the Stork Program, Diabetes Prevention Program, Eat Smart Move More and Rival Health will all be cancelled. There are, however, other wellness opportunities on campus, like the Wellness Champions. Britt Hurst is our Wellness Coordinator and she is working with other departments on campus to hopefully combine student and employee wellness into a move inclusive program called campus wellness.

The retirement plan update: the State Retirement System is continuing to flush out the pension plan. It is ranked one of the top 5 pension plans in the country, but the State Retirement System has spent a lot in management fees. The new treasurer has been looking into the plan to make sure it is feasible/necessary.

Our vendors for the ORP are TIAA and Fidelity. There is an investment committee that looks at all the funds and reviews their performance. The UNC system has been looking to reduce the built in management fees and to get better fees for state employees.

The Benefits office shares all this information at HR connections and information meetings around Annual Enrollment to different colleges and divisions to make sure everyone stays informed.

**Adjournment:** Carrie Levow, Chair, adjourned the meeting at 4:32 p.m