

Meeting: Fringe Benefits Committee (FBC) 2016/2017

Date: September 21, 2016

Attended: Fabienne Miller (Chair), Eric Chojnowski, Jodi Hogan, Kevin Wheeler, Daniel Amsden, Brian Savilonis, George Kaminski, Jagan Srinivasan, Paul Reilly, Hugh Lauer

Not Present: Monika Maslen, Kenneth Stafford, Glenn Gaudette

Minutes submitted by Jodi Hogan

Agenda/Notes:

Minutes of 09/12/16 meeting were approved as submitted.

Health insurance recommendation

The committee reviewed additional information provided by Marsh McLennan, WPI's insurance broker.

1. Disruption report of WPI health plan participants' claims from last year: Participants utilized 3,472 providers. Of these, 187 (7 of which are primary care physicians) were out-of-network providers through Harvard Pilgrim compared to 51 (2 of which are primary care physicians) out-of-network providers if Tufts had been our insurance carrier last year.
2. Increases since 2013 were similar between Harvard Pilgrim and Tufts (for two years) or lower for Tufts (for one year). This year, Harvard Pilgrim's proposed increase was about 3% higher than Tufts.

FBC confirmed again that the benefit levels/plans will remain the same with both carriers.

In summary:

- Tufts offers a lower premium increase to employees than Harvard Pilgrim,
- Tufts offers a lower increase in cost to WPI than Harvard Pilgrim,
- Tufts plans are identical to the plans currently provided by Harvard Pilgrim and a greater number of providers used by WPI employees are in-network with Tufts. Thus, switching to Tufts should cause minimal disruption to employees.

It was motioned and unanimously approved by the FBC committee to recommend to FAP switching WPI's health insurance carrier to Tufts.

Other business

FBC will brainstorm additional topics that warrant further analysis. That includes:

- Topics carried over from previous year (e.g., Vacation - carryover, exempt vs non-exempt policy, accrual)
- New topics (e.g., review of enrollment form prior to open enrollment, communication of HSA guidelines, payment of insurance premiums).

The FBC Chair encouraged the group to present additional topics during the next FBC meeting.