

LMBC Meeting Minutes

April 18, 2023

Zoom Meeting

Attendance

Compiled by Anne Hogan

LMBC Members present

Tom Armstrong
Dave Benson
Kim Epling
Margaret Evans
Mark Gipson
Leslie Goodlow
Casey Hettman
Carolyn Welch for Jeanette Hopson
Claire Houston
Isaac McLennan
Erich Pacheco
Nicole Powell
Rachel Whiteside

Staff

Michelle Taylor
Anne Hogan
Santos Aguilar

Presenters

Megan Pope (Aon)

LMBC Members absent

Jamie Doscher

1. Meeting Called to Order

New co-chair Leslie Goodlow called the meeting to order at 1:32 pm. Committee members introduced themselves to new attendees.

2. Meeting Minutes Discussion

Leslie asked the committee whether members wanted to accept the March 21st meeting minutes as written or whether there were any deletions, additions or modifications that needed to be made. No changes were needed, and the minutes were accepted by the committee

3. 2023-2024 Plan Year Recap (Aon)

Aon's Megan Poppe began the discussion by reviewing the 2023 Renewal Voting Chart and recapping voting outcomes from the previous LMBC meeting. The following are all the approved items that members voted on and should be implemented in the new plan year starting on July 1, 2023:

Item #	Voting Decision	Yes	No
1	Moda – Remove 4-visit maximum for nutritional therapy services for the CityCore and CityHD plans	X	

This change would expand coverage for eating disorders and conform with mental health parity. Prior authorization would also not be required for the first 5 visits.

Item #	Voting Decision	Yes	No
5	Moda - Increase stop loss coverage to \$1.2 Million	X	

A “yes” vote will result in a \$108,152 reduction in the City’s annual stop loss premium. Moda contracts with another vendor to provide this stop loss coverage and protect the City’s self-insured plan from unforeseen large claims—anything \$1 million or above.

Item #	Voting Decision	Yes	No
6	Delta Dental Basic and Buy-Up Plans - Reduce the waiting period for restorations following interim caries arresting medicament application from 3 months to 2 months.	X	

Clinical evidence shows a dentist can determine at 2 months whether this medicament (tooth band-aid) is working or if the member needs a filling. Aon has determined that the claims impact would be negligible.

Item #	Voting Decision	Yes	No
11	Kaiser - Increase vision hardware allowance to \$250 per 24 months (active and senior advantage).	X	

Currently the coverage is \$150 per 24 months for the active plan and \$100 per 24 months for the Medicare plan. The cost impact for the active plan is \$99,000 per year

Item #	Voting Decision	Yes	No
13	Employee Assistance Program (EAP) - Continue the five additional EAP visits for the 2023 plan year (July 1, 2023, through June 30, 2024). Extends current three-year pilot by an additional year.	X	

4. RFP Updates, Open Enrollment and Other Updates (Michelle Taylor)

Michelle Taylor began the discussion by highlighting slide 2 of her presentation listing LMBC’s recommended changes. These items include increasing the Kaiser’s vision hardware allowance to \$250 and keeping the higher EAP visit limits (13 for PFFA members and 10 for all other participants). These plan changes will be presented to City Council on Wednesday, May 10th for approval by the Mayor and Commissioners.

Moving on to Request for Proposal (RFP) and contract updates, Michelle thanked Aon for all their work compiling and reviewing the vendors’ submitted proposals for both the prescription benefit manager (PBM) RFP and Flexible Spending Account (FSA) RFP. After narrowing down the six qualified bids to three finalists, the PBM contract has been awarded to Express Scripts (ESI). ESI presented a strong financial bid and members will experience less disruption to pharmacy services. With the other qualified candidates, contracting problems and potential administrative/customer service issues were concerns.

After narrowing down the 15 qualified bids to five finalists, sub-committee members awarded the FSA administrator account to Navia. Navia presented a strong financial bid as well as a commitment to diversity, equity, and inclusion. Other Pacific NW public sector entities strongly endorsed Navia. Navia will be able to provide members with a customer service representative who will not only share their contact information but help them navigate through the entire process—from reimbursement submittal to a decision.

Michelle reminded the committee that the COVID-19 Public Health Emergency Declaration is ending on May 11th. As a result, both Moda and Kaiser plans are returning to pre-pandemic coverage levels regarding COVID treatment and vaccinations. The main difference between the two plans is that

over-the-counter COVID test kits will no longer be covered by Kaiser while Moda/ESI will cover four test kits per member per month. Members can log on to the Express Scripts website (www.express-scripts.com) to order free test kits for themselves and each dependent, or purchase at a retailer and submit reimbursement through Moda.

Open enrollment begins on May 12th and end at 9:00 pm on May 31st. “Save the Date” postcards have already been mailed out, while other communication materials such as a “What’s New” brochure is being finalized and will be sent out to employees. Both virtual and in-person/on-site presentations are being scheduled. Email and text messages will alert employees to important deadlines. In addition, enhanced enrollment portal log on options will allow employees to view their benefit options at home without having to use a city computer or the network. A new streamlined evidence of insurability process (EOI) will also be implemented during open enrollment. Standard Insurance will now be notified through an enrollment system report if employees or spouses of employees increase their life insurance policy amounts, and they will reach out to employees to request EOI information after open enrollment. Once a decision has been made, this change will get downloaded via a data file link into the enrollment system, so the Benefits Office staff does not have to manually enter these updates.

Michelle moved on to slide 6 and the “What’s New” brochure highlights. The brochure will include information about plan changes (both LMBC approved and regulatory), the FSA vendor change, COVID-19 care changes after the emergency declaration ends, a reminder that Kaiser is no longer covering chiropractic/acupuncture services and the deferred compensation/Voya online portal changes. New plan year deductions will start on July 13th, the first pay day in the new fiscal year.

Michelle highlighted benefits that will soon be available to non-benefits eligible employees on slide 7. This includes EAP services (counseling, financial or legal advice through ComPsych GuidanceResources), the VSP EveryEye program and the Express Scripts pharmacy discount card. More details will be available soon, but the VSP program will offer access to discounted eye services.

For the new plan year 2023-2024, the Preventive Care Initiative (PCI) completion rate for employees stands at 96%. A total of 245 employees (133 Moda participants and 112 Kaiser participants) did not meet the PCI requirement to keep their premium deductions at the lowest rate of 5%. Notifications to employees are being mailed out and final lists to union representatives are being compiled. For the following plan year 2024-2025, Kaiser will be collecting HIPAA authorizations through their online member portal. Both Kaiser and Moda will be notifying employees whether they meet the PCI requirement for 2024-2025 based on a review of calendar years 2022 and 2023. If not, these employees need to schedule an annual exam with their doctor by December 31, 2023 (meeting with their doctor on a regular basis or being admitted to the hospital will also meet the requirement). If anybody has any questions or concerns, they can reach out to Michelle or Jeannine Herrera in the Benefits Office.

Michelle finished her presentation by announcing to members that the Voya enrollment project will go live on April 27th. As a result, participants can enroll or make changes to their deferred compensation account (457b) from any device and earlier effective deadlines will be in place (e.g., the deadline is no longer the 15th of each month). Participants will also have access to an auto escalation feature, which will allow them to update their account so that contribution increases automatically occur based on a future COLA or other change. Voya will also maintain beneficiary designations so participants will have to go online to re-designate them. To transition to this new system and ensure that data is accurately imported into it, a blackout period will be implemented. During this time, participants can’t make enrollment changes, only view their account information. Voya mailed out information about this new system to participants and this change will be highlighted in the BHR Bulletin.

5. Future Committee Meeting Topics (Committee Discussion)

Michelle notified the committee that both Kaiser and Moda will be discussing mental health services and updates at the next meeting to highlight Mental Health Awareness Month. Rachel Whiteside requested a recording be made of each presentation so employees could view them, and Michelle responded she would ask the representatives if that would be possible. Another option would be to have them record a presentation that could be uploaded to the City's open enrollment microsite or website.

Claire Houston asked if 24/7 virtual health care services could be made available to night shift employees and Michelle responded this service could be revisited for the upcoming plan year.

Leslie also has concerns about Kaiser's dental services as she has heard employees are still having issues making timely dental appointments or not receiving appointment reminders, etc.

Michelle asked members whether they wanted to hold a June meeting or suspend meetings through the rest of the spring and summer. Members agreed to wait until the next May meeting to decide.

6. Public Comment: None

7. Other Business: None

8. Next Meeting: May 16, 2023. The meeting will begin at 1:30 PM and will be scheduled to go until 3:00 PM. This meeting will be held online via Zoom and details included upon request or via the meeting invite.

9. The meeting was adjourned at 2:24 pm.