The UA System Benefits Committee met in the 8th Floor UAS Conference Room in the Birmingham Office, Thursday, September 19, 2013.

On roll call, the following offices and members were present:

Mike Boyd, Director of Benefits, UAB
Charlotte Harris, Associate Vice President Human Resources, UA
Ginny Pelliccio, Manager of Benefits, UAB
Sandra Parton, Director of Benefits, UAHuntsville
Patricia Ackers, Assistant Director for Benefits and Compensation, UAHuntsville
David Bertanzetti, Director of Benefits, UA
Sandra Abrams, Manager of Benefits, UA
Jon Garner, Director of Human Resources, UAS
Norma Lemley, UA Office of Counsel
Terri Alexander, UAB Office of Counsel
Scott McDuffie, Willis
Tania Barfield, Willis
UA System Benefits Committee Agenda
Thursday, September 19, 2013
UAB System Office 8th Floor Conference Room

9:30 - 11:00  Open Discussions
  • Benefit Focus Implementation Status Updates (UA and UAH)
  • Equifax Implementation Status Update
  • DOMA (Defense of Marriage Act) and Campus Sponsored Dependent Policies

11:00 - 12:00  TIAA-CREF Plan Outcome Assessments for Campuses
12:00 – 12:45 Lunch
12:45 – 2:00  403(b)/457(b) Plan Investment Review (Sageview)
  • Gold Fund Alternatives

2:00 – 3:30  Open Discussions
  • MD Live (Jon and Sandra Parton)
  • Required Notices
    o Exchange Notice 10/1/2013
  • Benefit’s Solver (The Standard)
    o Master Agreement Language (UAB)
  • Health Plans in 2015
**Benefit Focus Implementation**  
*(open discussions with Committee)*

David Bertanzetti asked if UAH had paid the $10,000 fee to Benefit Focus yet which Sandra Parton stated they had not. David asked from a contract standpoint when the $11,000 per month fee began which the committee confirmed was when you go to production.

UAH and UA discussed their issues with the file feeds and lack of support and help from Keith with Benefit Focus, Scott McDuffie took notes and will follow up.

UA stated they were not in a rush and would probably not utilize Benefit Focus for open enrollment in October. UAH was still pushing to have it going in time for open enrollment. UAH was going to provide a “punch list” of items to Scott McDuffie so he could push that on to Benefit Focus for assistance.

**Equifax Implementation Status Update**  
*(open discussions with Committee)*

Jon Garner will follow up with Cameron Earnhardt on her review of the contract and will give that to the Committee along with Equifax for changes if any are required.

**DOMA (Defense of Marriage Act)**  
*(open discussions with Committee)*

Scott McDuffie advised the committee that guidance will continue to be released on this issue. The new IRS ruling resolves the question of which same-sex marriages are recognized for federal tax purposes:

- For a same-sex marriage to be recognized, it must have occurred in a state, territory or foreign country that authorized same-sex marriages at the time.
- Couples that have entered into other similar relationships (e.g., domestic partnerships and civil unions) will not be treated as spouses for federal tax purposes.
- This ruling applies only for federal tax law purposes. It does not apply to other federal laws such as FMLA.
Tuition Assistance
Additional Topic Brought by the Committee
(open discussions with Committee)

UA asked if any campuses input tuition assistance for undergraduates, UAB stated only for graduates. Committee discussed they had found that if you do not claim your dependent on your income taxes and receive tuition assistance you could have tax liabilities. After discussions the committee said controlling that information would be impossible. The best solution is to add a statement on your tuition policy that “tax liabilities can occur with this benefit”.

TIAA-CREF Plan Outcome Assessments for Campuses
(Kathy Golden, Kevin Porter and Pamela Schneider with TIAA-CREF)

Kevin Porter was introduced as the new financial consultant TIAA-CREF representative located in Birmingham, his contact number was provided: (214)551-8546.

Kathy, Kevin and Pamela reviewed TIAA CREF’s Plan Outcome Assessments and informed the committee these figures did not included executive compensation plans, employees over age 81 or under 18, TRS contributions, VALIC contributions or 457(f) contributions. These things can be added and they have the capability to drill down farther on the reports which was discussed.

In the Handout provided on Page Two, they noted that the average years in the plan was low because contracts were migrated and this number did not reflect that. The benchmarks, average age and other information can be adjusted if the campuses prefer.

TIAA CREF is not providing this information to participants, only to the campuses. The goal was to target certain areas or classes of employees that are not meeting their target retirement replacement income and do direct marketing to those employees.

TIAA CREF will provide the Committee a sample report of what participants receive when they meet one-on-one with a counselor. This could help employees know what benefit they are receiving when scheduling a meeting with a counselor and meeting with them even on an annual basis.

Plan Investment Review
(Larissa Whittle and Sean King with Sageview)

Larissa provided the reports for both TIAA CREF and VALIC to the committee members by email the day before the meeting. She also provided handouts showing what the committee had voted on in the previous benefit committee meeting in June
concerning removing and mapping certain funds. The only fund that was not decided on was the Fidelity Advisor Gold A, which Larissa provided information on that fund along with the funds they were considering mapping to.

The Committee voted to freeze the Fidelity Advisor Gold A and if any participants currently had elections in this fund they would be mapped to the PIMCO All Asset All Authority fund. She explained that fund was more of an alternative type investment like gold rather than a traditional account.

Sean and Larissa also reminded the Committee that TIAA CREF is over collecting revenue which is where the Revenue Credit came in to play last year. This credit can be used to cover fees or plan related expenses. The amount is in the 6 figures and they are working to reduce this number by making these share class changes. Currently UAS is using some of the revenue credit for fees and the rest is going back to the participants in the plan.

**MD Live**
*(open discussions with Committee)*

Jon Garner and Sandra Parton had viewed a Webinar for MD Live which is similar to companies like TeleDoc and AmeriDoc Scott McDuffie added. They are designed to where a participant in the plan gets a fever late at night, call an 800 number and receives a prescription rather than making a trip to the doctor’s office. The calls are generally being taken by retired doctors. You call the number, provide your information the first time for your health review and the doctor calls you back and speaks to you about your symptoms.

The cost to the employer is usually around $2.00 per month per employee. MD Live was offering $.80 per employee per month with a $40 physician fee for the call. This would save the plan money if employees utilized the service, cheaper than a doctor’s visit to the office.

UAB and UA are going to speak with their campus medical centers and see if they could possibly implement something similar to this from their clinics, the money would essentially stay with the University for the same benefit.

**Required Notices**
*(open discussions with Committee)*

Committee was okay with notices and UA had their notices currently at the printers. All campuses were providing their SBC notice on their website, not making a hard copy.
**Benefit Solver (The Standard)**
*(open discussions with Committee)*

Mike Boyd stated that UAB’s file was going to a FTP site and the location of the site changed which affected their files. After research they realized they did not have an agreement with Benefit Solver who accepts the file on behalf of The Standard. They asked for language in the agreement we have with The Standard showing where information is shared with Benefit Solver and there was no language or agreement. Mike Boyd stated that his main concern was that they are sending a file directly to a vendor (Benefit Solver) whom there is no contract with concerning privacy. Norma Lemley and Terri Alexander will review the process and recommend any changes they feel are needed to the contract.

**Dependent Child Coverage with the Standard**
*Additional topic added by Sandra Parton*  
*(open discussions with Committee)*

Sandra Parton at UAH had a claim come where a newborn deceased on Day 14 after birth and found out that they baby was not covered under The Standard’s voluntary life insurance plan. She thought the committee decided to cover newborns from birth, but some members stated we might have stayed with the same policy from MetLife which was 15 days after birth. Tania was going to go through some of the minutes from calls and information from the Standard and find out where and why that decision was made not to cover infants from birth.

**Health Plans for 2015**  
*(open discussions with Committee)*

Scott McDuffied stated that HSA Plans are increasing for 2014.

With no further business before the Committee the meeting was adjourned at 4:00pm.