



Meeting Minutes: Tuesday, October 9, 2018

The Commons, Multi-Purpose Room

Present:

Barclay, Samantha
 Benitone, Hastings
 Biqiku, Laurel
 Brassil, John
 Brooks, Kay
 Cahill, Bess
 Caldwell, Caroline
 Carlson, Robin
 Choate, Corey
 Clark, Joanna
 Clemmons, Lee
 Cruise-Streat, Kirra
 Dixon, Michele
 Fields, Craig
 Fox, Anita
 Gibson, Madison
 Graham, Kashif
 Hall, Andy
 Halman, Malina
 Harbin, Rachel
 Harvey, Gregory
 Higgins, Ed
 Hughey, Jasen
 Ingram, Donna
 James, Trisha
 Johnson, Denise

Kamtarin, Shahpar
 Kane, Kimberly
 King, Amanda
 Korab, Emily
 Lawrence Givens,
 Tiffany
 Linn, David
 Little, Geoff
 Loudon, Jeff
 Majewski, Ashley
 Malveaux, Nicole
 Mandeville, Jenny
 Meadows, Shelley
 Morris, Diana
 Nelson, Roberta
 Pickert, Donald
 Rall, Kathleen
 Richter, Andy
 Robinson-Nichols,
 Ursula
 Roche, Morgan
 Ruiz, Carlos
 Sanders, Sara
 Scott, Carjamin
 Sefcik, Stephanie
 Smothers, Natalia
 Sprague, Megan
 Stanard, Ray

Steinas, Jason
 Upchurch, Jodie
 Walker, Susan
 Westrom, Lynn
 Woche, Melissa

Not Present:

Barrow, Terri
 Blackledge, Phillip
 Bonner, Stacey
 Brown, Harold
 Brown, Kenneth
 Carney, Kathy
 Cooley, Emma
 Daughtdrill, Latrice
 Eckert, Danielle
 Erickson, Catherine
 Fann, Drew
 Flippo, Laura
 Hamilton, Brittni
 Heaton, Ashley
 Jones, Christopher
 Jones, Eric
 Karls, Aletha
 Linski, Jamie
 Luce, Nathaniel
 Malone, Amelia
 Marshall, Paul

McChesney, Bailey
 McDaniel, Michael
 Miller, Amber
 Morgan, Rachel
 Oliver, Leshuan
 Poindexter, Jeana
 Porter, Beth
 Pring, Michael
 Rutledge, Scott
 Shook, Elisabeth
 Sims, Beth
 Smith, Amy
 Wachter, Michelle
 Waits, Robert
 Weisbrodt, Cathy
 Williams, Tara

Guests:
 Bauer, Emilee
 Christoph, Renuka,
 Grant, Deborah
 Manlove, Sharon
 Moore, Teea
 Kopstain, Eric
 Wood, Catherine

Sent Regrets:

Baquera, Felisha
 Luffman, Josh
 Moore, LaTisha
 Perry, Alexis
 Renee Dawson, Toni
 Stiles, David
 Taylor, Susan
 Wolff, Jeanette

OLD & NEW BUSINESS ANNOUNCEMENTS

Jenny Mandeville, President, called meeting to order at 8:30 am

- The minutes have not been posted on the website long enough. We will approve next meeting.
- Chancellor's Reception will be October 15 from 6:00 pm – 7:30 am. RSVP your attendance and your "plus 1" choice. Valet parking will be available.
- Stay connected on social media thru Facebook, Twitter, and Instagram
- Remember to register your Kroger Plus Card. All proceeds go to the Employee Hardship Fund.

COMMITTEE REPORTS

Events Committee, co-chairs Shelley Meadows & Amanda King

- *Upcoming events will be:*
 - Nashville Humane Society
 - Clothes Closet
 - Elf Fund

Membership Committee, co-chairs Tara Williams & Caroline Caldwell

- Welcome Kathy Carney, Group 2
- Welcome Greeters!
- Happy birthday!
- “Meet a Member” feature will be in the USAC newsletter and on our USAC website blog. The first feature will be Jasen Hughey! If you are interested in being a participant, please email usac@vanderbilt.edu
- Meet someone new in the room and discuss one or both of the following questions:
 - Would you rather win the lottery or live twice as long?
 - If you had one wish, would you wish for the ability to fly or become invisible?
-

Communications Committee, co-chairs Carlos Ruiz & Carjamen Scott

- 2018/2019 Sub-Committees
 - Writing and Video: Sept. meeting was posted in MYVU
 - Web & Email: Resign of blog and backend changes to the template
 - Social Media: Posting and reposting content from across the University
 - New initiatives: promoting awareness of undiscovered benefits, activities, and points of interest on campus

Rules and Administration, co-chairs Ashely Heaton & Emily Korab

- No new business to report

Staff Life, co-chairs Elisabeth Shook & Kay Brooks

- Next meeting will be Tuesday, October 16 at 10:00 am at Kirkland Hall, room 311F

Renuka Christoph, Printing Services

- Review of what Printing Services can offer:
- Outdoor banners: we can help determine what the material should be, who you are targeting, help to market and communicate better.
- Elevator wrap example located in McGugin
- Ceiling tiles to floor graphics
- We are able to work with any material
- Stretch canvas and create art
- Clickable paper
- New digital storefront: similar to Fedex/Kinkos
 - Order what you want
 - Get the pricing

Emilee Bauer, Program Coordinator, Next Steps at Vanderbilt

- Mission: Next Steps at Vanderbilt is a 4 year inclusive higher education program committed to providing students with intellectual disabilities inclusive, transformational postsecondary education in academics, social and career development and independent living while honoring equality, compassion, and excellence in all endeavors.
- Our students are not typical Vanderbilt students. Our courses are directed to help students with mental disabilities.
- Students spend approximately 3 hours per week attending Career and Community Studies (CCS) Courses
- Main goal: career development
- Campus Life: being engaged on campus provides opportunities to connect with new peers
- Ambassadors Student Organizations spend 2-4 hours per week meeting with students building one-on-one relationships.
 - The five main areas of support include: Daily Planning, Tutor, Workout Partner, Lunch Partner, and Campus Life Ambassadors
- Currently, we do not have residential options. A few students live off-campus or with their parents; however, in the future, we are hoping for on-campus options
- These students are held to the same standards as other Vanderbilt students.
- Contact information:
 - Tammy Day, Executive Director
 - Dr. Lauren Bethune-Dix, Academic Supports
 - Lindsay Krech & Megan Vranicar, Career Development
 - John Clayton, Campus Life
 - Jenny Gustafson, Residential Life
 - Emilee Bauer, Administrative Support

Catherine Wood, Executive Director, Benefits

- Open enrollment for 2019 Benefits is October 17-31,2018
- Changes are taking place in January
- MyVU article was released last week as a good resource.
- What is include in Open Enrollment
 - Health, dental, and vision insurance
 - Health Savings Account (HSA)
 - Health Care flexible spending account (FSA)
 - Dependent care Flexible spending account (FSA)
 - Accidental Death & Dismemberment (AD&D)
- You must actively elect a health care plan option.
 - If you fail to make a choice this year, you selection will default to the Choice CDHP plan at their current tier.
- Additional important actions:

- Tobacco usage status – \$20 reduction per month in your health plan premiums. Selection will not default
- Spousal Coverage: If you carry coverage for your spouse who has access through another employer (including VUMC), you will pay a spousal fee of \$100/month
- Review/update beneficiaries and dependents
- Direct Gold for the gold wellness credit to our health plan account or a Vanderbilt Rec and Wellness Center membership
- Two health plan option: Choice CDHP and Select PPO
 - Both use existing Tier 1 VHAN (Vanderbilt Health Affiliated Network) and Tier 2 Aetna National Network for health care providers. We have not make any changes to network providers. You may change doctors if you want to but it may not be necessary unless the provider themselves left the network
 - Both provide preventative care at 100% coverage
- New Health Savings account (HSA) – only available under the CHOICE plan
 - Administered by Fidelity Investments
 - Triple tax advantage
 - Account is yours/portable
 - These funds roll-over until retirement. It is your bank account and investment account. They are yours.
- New decision support tool, PLANselect
 - By entering personal scenarios, this new tool estimates what your cost might look like under each of the two health care plans
 - Look at a projected “worst case scenario” for your and your family and look at the
- Choice (CDHP)
 - Consumer-driver health plan
 - Lower monthly premiums than the Select PPO
 - Higher deductible and out-of-pocket maximums
 - Medical and Pharmacy costs must be met at your deductible before insurance pays at 80/20 payment
 - Includes health savings account (HSA)
- Health Savings Account
 - Funds can be set aside in an HSA on a pre-tax basis for qualifies health costs
 - Contributions may be used in the same year OR saved for the future even into retirement
 - Average couple spend in retirement \$360,000 in medical expenses over the course of the retirement. If you take the money out in your 403(b), it is taxable. The HSA in an investment tool because it is not taxed. If you take it out for something that is not a medical expense before you’re 65, you’re taxed and have a penalty.

If you take it out for something that is not a medical expense when you're 65, you're taxed and will have a penalty

- If you leave Vanderbilt, you get to take the HSA money; it is yours
- HSA Important Notes
 - You must accept the terms and conditions of your HSA in order to make (receive VU) contributions
 - Be sure to review investment option and name your beneficiary
 - Acts as a 403(b) because you can change the contribution level. There is still flexibility.
 - If you get the CDHP with HSA but you cannot have an FSA due to IRS stipulations
 - HSA funds can be used as long as a child is a dependent for tax purposes
 - If you are on Medicare, the IRS will not allow you to contribute to HSA
 - If you change to another plan such as a PPO, you will not be able to contribute to the HSA but you can still redeem the funds
- Select PPO
 - Higher monthly premiums
 - Lower deductibles
 - Deductibles and out-of-pocket maximum is the same as 2018
 - Employee co-insurance rate remains 10% for Tier 1
 - New co-pay level for visits to specialist
 - Modest increase to Level 1 copay at VUMC pharmacies
 - You may participate in a health care FSA if you choose the Select PPO
 - You have to anticipate what you think you are going to use next year. The money does not roll over nor can you take it with you if you leave Vanderbilt; it stays with Vanderbilt
 - If you have not contributed enough at a moment in time, you can still take out up to your amount
- PLANselect
 - Helps you choose a health plan that may offer the best value and/or the lowest overall cost
 - Answer a few simple questions
 - The tool provides a personalized analysis and plan comparisons
 - Results are based on user data from over 16 million healthcare claims.
 - The analysis is not an exact amount of how much you will spend next year but is a good tool to estimate amount and hopefully make good decisions.
- Flexible Spending Account (FSA)
 - Allows you to put pre-tax dollars from your paycheck into an account to help pay for eligible expenses
 - Healthcare FSA

- Pay for qualified out-of-pocket medical expenses
 - Can be used for you and your eligible tax dependents
 - Available with the Select health plan of if you waive coverage
- Dependent Care FSA
 - Pay for eligible tax-dependent care expenses while you (and/or spouse) work, including day care, after-school programs and homecare
 - Cannot be used for health care expenses
- If you are enrolled in your spouse's health insurance, you can still contribute money into an FSA
- Accidental Death & Dismemberment
 - No change in AD&D coverage for 2019
 - Available in increment of \$10,000
 - Max coverage of 10 times your salary up to \$500,000 (whichever is less)
 - Cost for individual coverage is \$.14 per \$10,000 of coverage per month
 - Cost for family coverage is \$.23 per \$10,000 of coverage per month
- Benefits you can change any time
 - Life Insurance
 - Short Term Disability insurance
 - Long term disability insurance
 - Retirement plan contributions and investments
 - Discounted pet, auto, and home insurance
 - If you elect the Choice CDHP with HSA, you may change your HSA contribution amount, investment funds, and beneficiary at any time
- Open Enrollment Labs are available Oct 18-Oct 31
- Check the Open Enrollment website for the most up-to-date schedule of events
- Visit hr.vanderbilt.edu/oe
- Attend the benefits Open House
 - Wednesday, Oct 24 10am-4 pm – HR Training Room, Baker Building, 10th floor
- Contact Human Resources
 - 8a-5p, M-F
 - Email: human.resources@vanderbilt.edu

Questions/Additional Comment:

- How do you use the HSA funds?
 - You will be issued a Fidelity card to be used for payments.
- Where would I find out the cost of certain medications to help me choice my best option?
 - Go to the Navitas website and it will help with costs of medications
 - GoodRX.com is an app you can use to determine the costs of medication based on a radius of where you are. It will give you a ballpark figure of what costs to expect.

- If I chose to delay going on Medicare beyond my 65th birthday, could I still contribute to my HSA account?
 - Yes, it is the point of which you decide to use the Medicare benefits is when contributions will stop
- If I had a child under 26 that is a dependence and I am under the Choice Plan, do I have to pay for their cost?
 - You would have to pay up to \$3,500 if you were Tier 1 but you would not be able to pull out funds from the HSA.
- Do I have to meet the deductible before using HSA funds?
 - No, you can use the HSA funds to meet your deductible.

CLOSING REMARKS

Jenny Mandeville, President

- Next meeting will be Tuesday, November 13 at 8:30 in the Commons, multi-purpose room.

Meeting was adjourned at 9:46 am