

Health Benefits: All Recommended Options

| Options | Current Benefit | Plan Change | Plan Change Impact | Athens Impact Est. (65% of total emp.) |
|---|-----------------|-------------------|--------------------|--|
| Premiums | 9.85% | 12.15% | \$900,000 | \$585,000 |
| Premiums | 9.85% | 16% | \$2,131,000 | \$1,385,150 |
| Deductible | None | \$200 / \$400 | \$800,000 | \$520,000 |
| Deductible | None | \$300 / \$600 | \$1,200,000 | \$780,000 |
| Co-Insurance Limit | \$750 / \$1,500 | \$1,000/\$2,000 | \$137,500 | \$89,375 |
| Co-Insurance Limit | \$750 / \$1,500 | \$1,500 / \$3,000 | \$495,000 | \$321,750 |
| Office Visit Copay | \$15 | \$20 | \$220,000 | \$143,000 |
| Mandatory Generic | not in place | implement | \$400,000 | \$260,000 |
| Mandatory Mail Order | not in place | implement | \$400,000 | \$260,000 |
| Spouse Surcharge (\$50 Month) | not in place | implement | \$100,000 | \$65,000 |
| Premium based on Highest Paid OU Spouse | not in place | implement | \$60,000 | \$39,000 |

Health Benefits: All Recommendations

| | Current | \$1 Million | \$3 Million | \$5 Million |
|--|-----------------|-------------|-----------------|-------------------|
| <i>Athens Campus Impact (~65% of Total Emp.)</i> | | \$650,000 | \$1,950,000 | \$3,250,000 |
| Premiums | 9.85% | No change | 12.15% | 16% |
| Deductible | None | No change | \$200 / \$400 | \$300 / \$600 |
| Co-Insurance Limit | \$750 / \$1,500 | No change | \$1,000/\$2,000 | \$1,500 / \$3,000 |
| Office Visit Copay | \$15 | No change | \$20 | \$20 |
| Mandatory Generic | not in place | implement | implement | implement |
| Mandatory Mail Order | not in place | implement | implement | implement |
| Spouse Surcharge (\$50 Month) | not in place | implement | implement | implement |
| Premium based on Highest Paid OU Spouse | not in place | implement | implement | implement |

Premium Comparison

| | Current 9.85% | 12.15% | 16% |
|--------------------|----------------------|-------------------|-------------------|
| Single Monthly | \$30 - \$54 | \$38 - \$68 | \$49 - \$88 |
| Annual | \$360 - \$648 | \$456 - \$816 | \$588 - \$1,056 |
| Single + 1 Monthly | \$61 - \$108 | \$76 - \$135 | \$99 - \$177 |
| Annual | \$732 - \$1,296 | \$912 - \$1,620 | \$1,188 - \$2,124 |
| Family Monthly | \$91 - \$162 | \$113 - \$202 | \$149 - \$265 |
| Annual | \$1,092 - \$1,944 | \$1,356 - \$2,424 | \$1,788 - \$3,180 |

Recommended Improvements

| | Current Benefit | Plan Change | Impact or Note |
|---|--|--|--|
| Healthy Ohio | NA | Implement | Approved by Vision Ohio |
| Dental Annual Maximum | \$750 per person | \$1,500 per person | +\$300,000 |
| Dental Employee Premium | No premium for employee | \$5 monthly premium for employee | Can offset cost of annual max increase by \$75,000 |
| Vision – Improve Fac. And Admin Benefit | \$25 per exam. \$55 to \$75 for glasses and frames | Provide same benefit as Classified Staff | +\$225,000 |
| Domestic Partner Eligibility | Same Sex Only | Include Opposite Sex | Minimal – Equity Impact |
| Increase Child Eligibility with \$50 Monthly Surcharge | To age 19 or 23 if a full time student | To age 25 if a full time student | Increase risk (max exposure \$250,000) |
| Medical Lifetime Maximum | \$2,000,000 | \$3,000,000 | University increased risk |

Additional Recommended Changes

| | Current Benefit | Plan Change | Impact or Note |
|--|---|---|---|
| Mental Health Benefits | First 5 visits paid 100%; remaining visits paid 70% | First 5 visits paid 100%; \$15 copay thereafter | Equity / Enhancement Minimal impact |
| Emergency Room Visits | no deductible; 90% | \$50 Copay Per Visit | Minimal – Encourage use of family physician |
| Survivor Health Care Benefit | 6 months at university expense | Up to 5 years at university expense | \$9,600 or applicable standard rate |
| Flexible Spending Account Annual Limit | \$3,000 limit | \$5,000 limit | Increased University Risk |
| Adoption Benefits | None | \$5,000 provided for associated fees | \$30,000 |
| Extend Legal Guardians Health Care Coverage | Not covered | Provide coverage | Increased University Risk |
| Bid Vision, Dental, Life | | Bid all by end of FY10 | Cost reduction |

Additional Recommendations: Healthy Ohio

- Healthy Ohio
 - Health Risk Appraisal (HRA) \$162,000
 - Assumes 30% participation
 - Wellworks Membership Incentive \$27,000
 - For members who utilize Wellworks 100 times per year
 - Disease Management Programs \$110,000
 - Preventive Care Updates \$100,000
 - Follow Anthem standards, which are more flexible and cover more vaccines and procedures.
- Annual Total \$399,000
- February 13 Deadline to offer HRA in FY2009

Employee Paid Benefits Enhancements and/or Additions

- Pursue the following
 - Supplemental Life Insurance
 - Increase benefit allowed to \$500,000
 - Dependent Life Insurance
 - Increase benefit allowed to \$50,000
 - Short Term Disability
 - Long Term Care
 - Legal Services