Tulane Staff Advisory Council  
Minutes of November 14, 2002  
http://www.tulane.edu/~tsac/TSAC.htm

Attendees

<table>
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<th>Representative</th>
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<tbody>
<tr>
<td>1. Raymond Vance</td>
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<td>18. Peggy Williams</td>
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<td>2.</td>
<td>Patricia Martin</td>
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<td>3. Patricia Hinds(e)</td>
<td>Diane Lenz(e)</td>
<td>20. Barbara Miller</td>
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<td>5. Jacqueline Addison(e)</td>
<td>22. Manolito Martinez</td>
<td>Michael Mayer</td>
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<td>6. Michele Saunders</td>
<td>23. Barbara Volo</td>
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<td>7. Evane Charles</td>
<td>24. Gilbert Estrada</td>
<td>Helene Farve</td>
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<td>26. Felicia Camp</td>
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<td>27. Joseph Caruso</td>
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<td>11. Daesy Behrhorst</td>
<td>28. Ronit Weingarden(e)</td>
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<td>30. Angelica Leonard(e)</td>
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<td>15. Eileen DeHaro</td>
<td>Elise Legrand</td>
<td>Patricia Harrison</td>
<td>32. Bobby Guntner</td>
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<td>17. Elizabeth Henson</td>
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<td>18. Kathleen Brumfield(e)</td>
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Pres. Mary Little  
HR Andy Heck  
PA Carol Jouet  
IT

2002/2003 Officers

Chair: Mary Little  
Vice Chair: Bobby Guntner  
Recording Secretary: Kathleen Brumfield  
Election Secretary: Gilbert Estrada  
Corresponding Secretary: Maria Gulden  
Immediate Past Chair: Maury Duplantis  
Member-At-Large, Eileen deHaro  
Member-At-Large, Elise Legrand  
Member-At-Large, Patricia Harrison

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phone: 862-8040 x6287 fax: (985) 871-6248  
phone: 582-7802 fax: 584-1600  
phone: 584-1930

Human Resources Liaisons: Andy Heck and Carol Jouet; Invited Guests: Arthur Nead, Rhonda Corgnet, and Brad Koski

The November 14, 2002 meeting was held at the Downton Campus, 127 Elks Place, 5th Floor Conference Room.

Meeting was called to order at 3:00 p.m. by Chair, Mary Little.

Approval of Minutes: The October minutes were not approved. Approval will be waived until December Meeting.
After January 1st, make sure that when you go to the doctor, they change your record to the new group/contract number. Sometime in February, we will be able to go on-line to review the status of claims. The site is called “myuhc”. Concerns were brought up regarding various hospitals, which are United Health Care network providers, contracting services of vendors (Radiologist, etc.) who do not use United Health Care and are billing the insured for balances. Question: How can Tulane safeguard us from above-referenced scenario? Answer (Cuntz/West): If providers are a network provider for United Health Care, they have no balance billing clause in their contract. If they are a non-network provider, they can balance bill the insured. Example: If you are receiving treatment at West Jefferson Hospital, they know that you are with United Health Care; therefore, they should not use a vendor who is not a part of United Health Care Network. You will hear the term “Be a Better Consumer” over the next year. We will have to start asking the hospitals, doctors, etc. more questions about services provided. We have got to start taking some responsibility in the insurance process. Question: One of the pregnant employees wants to know does a change in family status allow employees to change tiers (from low to medium). Answer (West): Whatever plan she chooses in January, her dependent will have to be in that same plan. Question: If you have a husband and wife employed at Tulane and your family is under the plan, would you use the higher or lower paid employee’s salary to determine the premium? Answer (Cuntz/West): Tulane will use the salary of the higher paid employee and that rate divided by two so that both will share the cost of premium. Back to question regarding employee with new baby, if the employee does not already have family coverage, they need to add family coverage. If they do have family coverage, they still need to add the new baby within thirty (30) days. If the employee decides not to add the baby, then the baby’s charges will not be covered. This is very important before the baby is born to make that decision and notify Human Resources. The employee would have to complete an enrollment form adding the new baby regardless of whether or not they have family coverage. Although the cost of the employee’s contribution has increased, the University is still contributing an average of $241/month per employee. Question: Back to the pregnancy question, do you have thirty days prior to the baby’s birth to add them or what? Answer (West): Thirty (30) days after the baby is born to add them. The important thing to remember is that the baby is not automatically added to your insurance, you have to complete the necessary paperwork to add the baby. Question: A child who is graduating from college in December, can he be added to the new plan? Answer (West): No, he can get COBRA or an individual policy. Question: Is a college student who is 1) under 23, 2) graduating in May, and 3) starting graduate school eligible to be added to plan? Answer (West): Yes, she is still in college and is a full-time student. Question: Will a college student who is graduating in May, but will turn 24 years old in March be covered? Answer (West): The insured will have to speak directly with United regarding this issue. They are a little bit more flexible but Tulane is not sure of exact policy. Question: An employee asked what happened to plans 1-8, etc., 14 and above, what were they and if they were more expensive than these (9, 10, and 13)? Answer (Cuntz/West): # 1, they didn’t have that many plans to choose from within the dollar parameter Tulane was seeking. United Health Care has hundreds of plans; administration just chose plans 9, 10, and 13. Question: If employee opts out of the plan, and does not have a card from the new provider, what action should be taken? Will a copy of application suffice? Would it matter if they received the card after open enrollment period? Answer (Sandy West): Administration will work with an employee in such a case. A copy of the application is sufficient, however, the employee will have to come back and provide proof.

(Warren Cuntz) The big concern that came out on the arrangements with United Health Care was that United would come back in 2003-2004, remove all of the existing arrangements, increase the rates, and we will be right back where we started. Therefore, some inside limits were built into the renewal contract as follows: a) medical inflation (trend) is averaging between 17% - 20%. We have them by contract agreeing not to “trend” higher than 15% at renewal in 2004. They also have margin built in at 10.5%. It is 13%, but 2.5% of that is what they call “printing taxes” (everybody pays). Their margin is 10.5%. We have again by contract, them locking theirs in at 10.5% and cannot be raised at renewal. This does not mean that we are not locked into this program going into 2004. The goal was to get United to agree to some inside limits so that they could not come back at renewal with a 40% to 50% rate increase.

Mr. Cuntz stated that it is the Director(s) of Benefits and everyone else in Employee Benefits responsibility to give the employee as much information as possible so that they can make an informed choice. If they are not doing that, please let him know.

Question: Why didn’t Tulane just get rid of the salary increases and apply that directly into insurance? Answer (Anne Banos): What Administration has been trying to do is give people as much choice as possible. As part of the strategic plan,
the President has made the decision to try and maintain salaries and bring our salary levels up. While other Universities have been laying off employees, we have implemented a position freeze and allocated units. We are trying very hard to give the employees working for Tulane more choices.

I. Reports

Please note that due to the extent of the this meeting, no reports were given

A. University Senate - Mary Little, Miriam Espinosa, and Maury Duplantis, III

B. Human Resources – Andy Heck, Frank Currie, Carol Jouet

C. University Senate Committees (individual committee reports)
   1. Benefits – Miriam Espinosa, Barbara Volo
   2. Budget Review – Miriam Espinosa, Jose Alcaine
   3. Campus Recycling – Tom Latusa
   4. Committees on Committees – Mary Little
   5. Committee on Information Technology – John August
   6. Diversity Task Force – Raymond Vance
   7. Equal Opportunity – Michele Saunders, Maria Gulden
   8. Physical Facilities – Raymond Vance
   9. Social Issues – Barbara Volo
   10. Senate Governance Committee

D. SAC Committees
   1. Constitution/Election – Eileen deHaro, Gilbert Estrada
   2. Electronic Technologies and Information - John August
   3. Recognition – Patricia Harrison, Bobby Guntner
   4. Staff Issues – Raymond Vance
   5. Governance – Mary Little (see unfinished business below)

II. Unfinished Business

III. New Business

Meeting adjourned at 5:00 p.m.

Respectfully submitted by:
Kathleen Brumfield
Recording Secretary