

- Q1      Legal ramifications of opt out
- Q2      Have you considered allowing opt out but then charging a fee to employees
- Q3      Timeline after Feb 1st, what happens?
- Q4      Who determines if you have to pay spousal surcharge?
- Q5      Are you considering doing another dependent audit?
- Q6      Spousal surcharge if your spouse is self employed?

Q22

Not all employees have the opportunity to participate in wellness because of their supervisors and are required to take leave



- Q22 Do you expect the costs to come down?
- Q23 Why are you doing the dependent cut off at 3?
- Q24 How many employees have 3 or more dependents?
- Q25 Have you looked at increasing the dental coverage maximum benefit?
- Q26 Audio coverage is not good
- Q27 Is health care a benefit or liability if you are making us have it?  
This will be a pay cut to employees
- Q28 Can you add better descriptions on UA online so we know what health care plan we have?
- Q29 All the discussion about costs, I am glad to see more wellness
- Q30 How do health savings accounts work?
- Q31 Will we still have FSA accounts?
- Q32 In some jobs we can't leave during the day, can you bring the wellness program to us?
- Q33 For the WIN rebate, can you consider employees working out at the SRC by having signup sheets?



- Q23 Do you think your opt out assumptions seem reasonable?
- Q24 If you eliminate the 500 plan, won't it increase costs?
- Q25 Could there be lawsuits with opt out and surcharge changes?
- Q26 Do a per person charge, not a 3 plus charge for children.
- Q27 Agree if you have more kids you should pay more
- Q28 Related to opt outs, you should see how many are on medicare or Tricare.

Q1 Can you enroll more than 3 children?

Q2

- Q19 Opt in versus opt out? Not saving University money. My benefit is turning into a tax
- Q20 Wellness Phase 3 meeting goals and outcomes, who determines this?  
How implemented?
- Q21 Thank you for your work. Shelf surcharge until more analysis done
- Q22 Do you have data that more children costs more money?
- Q23 What does Premera do?
- Q24 Legality of opt out?
- Q25 Effective date of opt out?
- Q26 How does spousal surcharge work? Only if they have access to other health care through their employer?



- Q1 HSA, would UA contribute to HSA like other employees?
- Q2 Boost enrollment with opt out but then charging spouse surcharge, doesn't make sense
- Q3 Opt out: How does more employees in the plan equate to less cost to employees?
- Q4 Unintended consequences: Increased opt outs may be related to premiums doubling last year
- Q5 Wellness I am concerned about using BMI. I am considered obese but am in good shape. I only go to doctor if I absolutely have to. Are we increasing costs by requiring people to go to the doctor?
- Q6 What are the additional charges for dependents? If I am an opt out, do I have to bring my dependents back?
- Q7 Can we get the financial analysis on the opt outs?
- Q8 Spousal surcharge: Spouses cost 40% but only 25% of plan, can wellness be offered to them? Yes, wellness will be offered to spouses in the future.
- Q9 Opt out difficult to explain? Not really. You are just trying to get healthy people in to help cover the costs. A lot of the proposal seems good but some seem bad. Just changing who pays.
- Q10 I appreciate having good health care benefits. We take lower pay at the university than private sector as you squeeze our benefits it becomes less attractive. This is bad for morale.
- Q11 Have you thought about future recruitment problems with opt out? Military spouses already have insurance th ihou atk?





- Q1 Telemedicine part of health care of plan? If it doesn't count as part of deductible, why would I do it?
- Q2 Multiple tiers for children how will this be charged?
- Q3 Retirees health care insurance does not cover adult children so people may have to work longer?
- Q4 Will you still have a high deductible plan without an HSA?
- Q5 Additional admin costs to move orthodontia care to different plan?
- Q6 Differences between FSA and HSA?
- Q7 Will moving orthodontia to 750 plan increase costs?
- Q8 When will new insurance rates be available?
- Q9 Moving up timing of being able to take advantage of pricing premiums.
- Q10 Against wellness program. We could do other things besides a biometrics.
- Q11

