



SHIAC Meeting Minutes

February 17, 2017

Room 2284

Note: All italicized notes reflect student comments or student input.

Agenda:

1. SHIP Renewal
 - a. As-is renewal recap
 - i. One modification (added \$2 to premium)
 - b. Update and review of benefit add options
2. Discussed SHIAC and GA Survey Results
 - a. Similar results from both surveys:
 - i. Almost exclusively graduate student respondents.
 1. Majority of students support adding fertility preservation but not laser hair removal. Vast majority support adding dental increase. Majority of students support at least a partial increase in vision benefits.
3. SHAC feedback
4. Formal SHIAC recommendations/vote (3 present, 1 not present)
 - a. Medical plan with Anthem
 - i. Fertility preservation:
 1. *SHIAC votes: Yes: 4, No: 0*
 - ii. Laser hair removal:
 1. *SHIAC votes: Yes: 2, No: 2*
 - a. Note: After the meeting one of the no votes contact the group and changed their vote to yes
 - b. Dental plan with MetLife
 - i. Increase cap from \$1,700 to \$2,000:
 1. *SHIAC votes: Yes: 4, No: 0*
 - c. Vision plan with VSP
 - i. 3rd option: increase both lens/frames to \$150 allowance:
 1. *SHIAC votes: Yes: 4, No: 0*



2. *No votes for other add options.*

5. Next Steps

- a. *Suggestions for renewal process next year*
 - i. *Begin process in the Fall semester to allow more time to survey constituents to get better results/response.*
 - ii. *Survey constituents on the kind of benefits they would like to add onto SHIP.*
- b. Notification of possibility of late waiver fee increase from \$50 to \$100
 - i. Did not object to this change if approved.
- c. *Questions asked at the end of meeting:*
 - i. *What determined the add-on options?*
 1. These add options were determined from a variety of sources:
 - a. Direct SHIAC request
 - b. UHS clinical team feedback
 - c. SHIP Office feedback
 - ii. *What factored into the premium increase? Is this increase a favorable outcome?*
 1. Largely based on medical inflation and previous claims experience because this plan year is still too new for Anthem to really rely on their own experiences from this year in determining the renewal rate. Yes, we consider this to be a favorable outcome since before the add options, the premium increase was below medical inflation rates.
 - iii. *What are the sources of pressure resulting in the need to go out for bid in 2018-19?*
 1. There is some pressure from UCOP that Berkeley rejoin the systemwide UC SHIP plan so campus has agreed to go out for a full bid again for the 2018-2019 plan year.



2017-2018 SHIP Renewal
Summary Sheet – Updated 2/16/17

- A. Please note 2016-2017 SHIP was only 350 days (15 days less than usual due to plan cycle changes).
- B. Medical inflation/trend is currently 8-10%.
- C. As-is renewal from carriers:
 - a. Undergrads would see a 7% premium increase in total.
 - b. Graduate students would see a 6.4% premium increase in total.
 - c. If last plan year rate had been for 365 days instead of 350 days, this would actually feel more like a 3% premium increase.
- D. Add options:
 - a. Medical plan with Anthem
 - i. Add fertility preservation for trans students and those with medical necessity (e.g. ovarian cancer patient or lupus, etc.)
 - 1. UGs add \$22, Grads add \$38
 - 2. Note limitations: \$20k lifetime max, \$250 copay, does not include annual storage costs of \$300-500.
 - a. Anthem estimates average cost is closer to \$10k
 - ii. Add laser hair removal benefit for trans students and those with medical necessity
 - 1. UGs add \$10, Grads add \$16
 - 2. Note: Student would pick laser or electrolysis, not both benefits.
 - b. Dental plan with MetLife:
 - i. Increase cap from \$1700 to \$2000
 - 1. UGs add \$6, Grads add \$6
 - c. Vision plan with VSP:
 - i. Increase contact lens coverage to \$130 (from \$120)
 - 1. UGs/Grads add \$2
 - ii. Increase contacts to \$130 and frames to \$150 (currently \$130)
 - 1. UGs/Grads add \$4
 - iii. Increase both lens coverage and frames allowance to \$150
 - 1. UGs/Grads add \$6