

**UVISC TOWN HALL MEETING**  
**SEPTEMBER 12, 2008**  
**10:00 am – 11:30 pm**  
**ACC 142-1B – STT/EVC 401 – STX**

As a result of the response that health insurance is the number one issue that the UVI Staff Council (UVISC) should address in a recent survey of the entire staff community, a town hall meeting was held on September 12, 2008 on both campuses.

Mr. Vincent Samuel, Vice President for Administration and Finance, and Ms. Veda V. Richards, Director of Employee Benefits were invited to answer questions from the staff.

**Question:** Who is involved and how are decisions made when selecting the insurance carrier for UVI?

**Answer:**

- The University has been part of the Government Plan since 1994
- The rates are lower when the University participates as part of the Government Group Plan
- UVI is an **advisory member** of the Government Insurance Commission – No vote in decisions made

**Question:** Who is involved in making decisions regarding the employee portion of the premium costs at UVI?

**Answer:**

- UVI Budget Committee forwards recommendations to the Board of Trustees
- Decision of UVI Budget Committee was to split the yearly increase of health insurance premiums 50/50, i.e., UVI pays 50% and employee pays the other 50%

**Question:** Specify the number of employees enrolled for single coverage and employees enrolled for family coverage at UVI.

**Answer:**

- 425 active employees on plan
- 235 - single coverage plan (55%)
- 190 - family coverage plan (45%)

**Question:** What is the cost breakdown for an individual at UVI? (percentage and dollar amounts)? What is the cost breakdown for a family at UVI? (percentage and dollar amounts)

**Answer:**

- The University covers 80% of the employee only health insurance premium. Once the employee chooses a dependent health insurance plan, the University continues its 80% coverage for the employee only health insurance premium and the employee is responsible for the cost for dependent coverage. Please remember that more than 50% of UVI participants enjoy a higher employer contribution to the premium than that of Government employees.

**(RS Note)** Below is the breakdown of premiums as of October 1, 2007 (per V. Richards e-mail to staff in October 2007:

Currently – Bi-weekly

Employee Health and Dental:	\$ 40.35 – employee \$176.17 – UVI
Family Medical and Dental:	\$204.73 – employee \$176.17 – UVI
Family Medical and Employee Dental:	\$190.63 – employee \$176.17 – UVI

**Question:** How do these costs compare to VI government employees? Are the insurance plans between VI government and UVI the same?

**Answer:**

- UVI has same coverage as VI Government. The only difference is premium cost.
- VI Government Cost Breakdown:
  - 65% VI Government Share for employee and family coverage
  - 35% Employee and family coverage

**Question:** What are the insurance costs upon retirement? TIAA-CREF versus GERS?

**Answer:**

- GERS continue to pick up cost of retiree's health insurance premiums under the GERS retirement plan: 65% - GERS portion
- Since TIAA-CREF does not have a health insurance plan, the Government allows the UVI's TIAA-CREF retirees to continue to participate on the health insurance Plan. The retiree pays the entire cost of the health insurance premiums.

**Question:** What is the rate increase that is going into effect shortly? (percentage and dollar amounts for individual and family)?

**Answer:**

- The proposed rate increase is APPROXIMATELY 8%.
- Changes in plan: Mainland doctors will be in Open Access Plan (OAP). All VI doctors will be in PPO.

**Question:** What is the avenue to propose changes regarding health insurance for staff?

**Answer:**

- The UVI Staff Council has two members in the Budget Committee: Ms. Cheryl Roberts/STX and Ms. Denisa Wattlely. Recommendations about changes to the Health Insurance Plan should be made to those staff members elected to the Budget Committee. Ms. Freas-Lutz suggested that staff fill out the **UVISC Issue Form** if staff members have recommendations on how to address this.

**Others:**

- Employees in GERS = ten years = 100% vested. 40 years of service – can collect a maximum of \$65,000
- UVI does not have to offer COBRA
- The VI Legislature passed law to increase the employer's contribution to GERS participants to 17.5%. This is a 3% increase making total retirement contributions (employer and employee) to 25.5%. The Government has not identified a funding source for the increase. Although the University has traditionally matched any increase established by the VI Legislature for GERS participants to those participants of TIAA-CREF, the Cabinet must take a closer look at the contributions for TIAA-CREF participants.
- week of September 22: V. Richards will be in St. Croix. Sign-up sheet for appointment with V. Richards is available in D. Freas-Lutz' office.  
**RS NOTE:** V. Richards did not travel to STX. According to D. Freas-Lutz, only one person contacted her to make an appointment to meet with V. Richards; this individual was told to contact V. Richards directly.
- last week of October – TIAA-CREF rep will be in STT and STX.  
**RS NOTE:** V. Richards has sent an e-mail to TIAA-CREF participants re: Scheduling appointments with the TIAA-CREF rep.