

**(UNIVERSITY OF MINNESOTA HEALTHCARE BENEFITS COMMITTEE (BAC)  
ANNUAL REPORT (7/1/24-6/01/25)**

**Benefits Advisory Committee Mission and Scope**

The Benefits Advisory Committee (BAC) will advise the Administrative Working Group (AWG) and the vice president for human resources (or designee) on benefit offerings common to non-represented employee groups (specifically excluding the Faculty Retirement Plan, the optional retirement Plan, MSRS, faculty group disability,, and faculty life insurance).

**UMRA Representation on the BAC**

Nancy Fulton

Russell Luepker

**The current UM health plans for retirees will end 12/31/25. All members using those plans must switch to another plan. The University has selected WTW as the broker to find the right plans for individuals currently on the UM plans and those retiring in the future. WTW will meet with each retiree and help select the best plan from many insurance companies. Information sessions will precede these meetings this fall. (2025)**

**Meeting Topics**

- . 9/19/24 Employee Benefits Update
- . 2025 Retiree Medical Rates & Benefit Changes:
  - . This will be the last year for this plan. Rates will increase significantly particularly for Health Partners Plan 1 which will have a premium increase of 45%.
  - . January-June Semi-Annual Report on employee enrollment and claims:
    - . Costs are rising at a higher rate than predicted.
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- . 10/17/24 Employee Benefits Update
- . Open Enrollment Overview
- . Pharmacy Market Review and University Pharmacy Program Review:
  - . Rising costs of GLP-1 drugs.

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- . 11/21/24 Employee Benefits Update
- . Costs of substance abuse/mental health treatments

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- . 1/16/25 Employee Benefits Update
- . COBRA RFP awarded to Inspira
- . Pharmacy Benefits RFP delayed but progressing
- . Wellbeing Program shows increasing enrollment
- . Retiree Medical Exchange RFP

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2/13/24 Employee Benefits Update

Open Enrollment Update

Report on Retiree Health Plans found general satisfaction

3/20/25 Employee Benefits Update

Prime Therapeutics Review

Employee Health Plan Review

4/17/25 Employee Benefits Update

HSA/FSA Presentation and Employee Survey Review

Prime Therapeutics Survey Review

4/24/25 Employee Benefits Update

Personify Health Presentation and Employee Survey Review

5/15/25 Employee Benefits Update

HSA Fees Update

Medica Health Plans Presentation and Employee Survey Review

Fairview Specialty Pharmacy Review

5/29/25 Employee Benefits Update

Delta Dental Plans Presentation and Employee Survey Results

Fairview Specialty Pharmacy Review

2026 Medical/Dental Rates

Medical +10.2%

Dental +3.5%

For Full Minutes see: <https://bac.umn.edu/meetings/meeting-minutes>