

**Ohio University Faculty Senate Meeting Agenda:  
Monday, December 12, 2022**

**Irvine 194 and Via Teams  
7:00 p.m. to 9:00 p.m.**

- I Invited Speakers:
  - A. Provost Sayrs
  - B. Gregory Fialko - Senior HR Director and Director of Benefits University Human Resources
  
- II Roll Call and Approval of the Minutes (November 7, 2022)
  
- III Chair's Report – Sarah Wyatt
  - A. Updates and Announcements
  - B. Upcoming Regular Senate Meeting: January 9, 2023 [canceled]
  - C. Regular Senate Meeting: February 6, 2023
  
- IV Professional Relations Committee – Daniel Karney
  - A. Update/Report/Items
  
- V Promotion and Tenure Committee – Cynthia Anderson
  - A. Update/Report/Items
  
- VI Educational Policy and Student Affairs Committee – Jennie Klein
  - A. Update/Report/Items
  - B. Resolution to Amend the Acceptance of D grades for Transfer Students to include Out-Of-State and Independent Institutions
  
- VII Finance and Facilities Committee – Aaron Wilson
  - A. Update/Report/Items
  
- VIII Faculty Senate Executive Committee – Sarah Wyatt/Todd Eisworth
  - A. Update/Report/Items
  - B. Resolution to Endorse the Project Report Conceptualizing Teaching Excellence at Ohio University– Second Reading
  
- IX New Business
  
- X Adjournment

## In Attendance

Faculty Senate Meeting Roster		
Monday, December 12, 2022		
<b>Arts and Sciences</b>	<b>Comm</b>	<b>CHSP/HCOM Clinical</b>
Jonathan Agensky	Ben Bates	Macario Llamas
Cynthia Anderson	Matthew deTar	<b>Heritage College</b>
Rebecca Challenger	Jatin Srivastava	Peter Coschigano
Gang Chen	Wolfgang Suetzel	Emily Guseman
Cory Crawford	<b>Education</b>	Zelalem Haile
Alexei Davydov	Donnie Brown	<b>University College</b>
Dominique Duvert	Allyson Hallman-Thrasher	Jim McKean
Jim Dyer	Sara Hartman	<b>Voinovich</b>
Todd Eisworth	Mike Hess	Leslie Johnson
Robert Ingram	<b>Engineering</b>	<b>Regional - Chillicothe</b>
Daniel Karney	Zaki Kuruppallil	John O'Keefe
Glenn Matlack	Shawn Ostermann	<b>Regional - Eastern</b>
Talinn Phillips	Valerie Young	James Casebolt
Julie Roche Drogula, Fred	Yuqiu You	<b>Regional - Lancaster</b>
Gary Sarver	<b>Fine Arts</b>	Jennifer Steele
Sarah Wyatt	Jennie Klein	<b>Regional - Southern</b>
<b>COB</b>	Vladimir Marchenkov	Kristi Barnes
Mick Andzulis	Duane McDiarmid	<b>Regional - Zanesville</b>
Ellen Gordon	Angela Sprunger	Susan Dowell
Andrew Pueschel	<b>HSP</b>	Gabriela Popa
David Stowe	Melvina Brandau	<b>Regional At Large</b>
Aaron Wilson	Debra Cox	Kim Ciroti
<b>Athens: At Large</b>	Molly Jenson Janet Simon	Brenda Miller
Ruger Porter		
<b>REMEMBER TO NOTIFY ANGIE BROCK IF YOU WILL BE ABSENT SO YOUR ALTERNATE CAN ATTEND</b>		

### Meeting called to order by Chair Sarah Wyatt at 7:03 PM

Chair Wyatt welcomes EVVP & Provost Elizabeth Sayrs and Gregory Fialko, Sr. HR Dir and Dir of Benefits University HR

### Provost Sayrs 7:04 PM

Thanked faculty and offered several updates:

- 1) LMS (Learning Management System) evaluation Vendor Demonstrations
- 2) Update on Dean Searches
- 3) Faculty Compensation Call of Participants
- 4) Updates around D&I initiatives

LMS: Will be on campus to demonstrate platforms on January 9<sup>th</sup> and 10<sup>th</sup>. Faculty encouraged to attend and provide feedback via Website or to contact Eszti Major-Rohrer (lead on the project) in OIT with questions/feedback. She is academic liaison for OIT issues and great to work with.

Dean Search Updates:

- Recently announced Dean of CHSP announced as Dean John McCarthy.
- Rest of searches have staggered visits through Spring
- VPR Graduate College finalists on campus week of Feb 27th
- Week of March 6<sup>th</sup> Russ College Dean finalists

- Week of April 7<sup>th</sup> College of Arts & Sciences [committee formerly launched early December]
- Late April Honors Tutorial College Finalists [search launched in Jan with Search Firm]
- Patton College Search was originally internal but was closed and will be relaunched as with external firm in late April. Since it was closed not failed, the Candidates in first pool will be eligible to reapply.

Faculty Compensation Task Force reminder: Sent out email last week. Partnering with Faculty Senate to conduct a faculty compensation study and will work to define parameters. Chaired by John Day from Provost Office and Chair of Finance and Facilities Committee Aaron Wilson. Will meet in Spring semester with goal of providing recommendations in May. Nominations and self-nominations due Dec 16<sup>th</sup>.

D&I: Reminder about cluster and cohort hire initiatives announced via email. Two initiatives including one around instructional faculty and inclusive pedagogy and one on tenure track faculty around teaching, research and service that intersect with areas around belonging, inclusion, diversity, gender, race, accessibility or equity. Each will be up to six faculty for a total of up to twelve faculty. Call for proposals was shared with Deans and will be posted on Website. Proposals will come from colleges. Cross-disciplinary multi-college proposals encouraged. Vice Provost Hartman will talk a little bit more about those two hiring initiatives intersecting with D&I Opportunity fund revamp and other D&I efforts from Provost office perspective.

### **Vice Provost Katie Hartman 7:08PM**

Division of diversity and inclusion is currently revising the diverse Opportunity Hire fund. Revisions will be completed and announced in January 2023. As you know, the plan currently offers funding for faculty and staff strategic higher initiatives which funds academic and administrative units across the campus to recruit exceptional faculty or staff who will advance the university's goal of attracting more diverse faculty and staff.

Current funding continues. Proposed position fits within the area. Strategic plan for growth is fully funded by the sponsoring unit within two years. Two new opportunities are available: Visiting scholar fund [1 year visiting] and professional development enhancement fund [fund individuals or groups or retention of an individual]. Updated website and links in Jan 2023.

Provost is planning a new workshop series: diversity, equity, inclusion, accessibility, belonging and Justice Workshop series will be held in spring of 2023. Topics include allyship inside and outside the classroom, inclusive leadership networking for a sense of belonging, closing the adventure gap, and strategies for our diversifying the educated workforce. Workshops will be offered throughout the semester beginning in late January through early April.

Deans evaluations and comprehensive reviews: This year there are five evaluations total including three annual evaluations (Matthew Sheffield from Fine Arts, Jackie Reese Alzheimer from the College of Business, and Ken Johnson from the Osteopathic College of of Medicine) and two comprehensive evaluations (Scott Titsworth from communication and Mark Weinberg from the Voinovich school). Meetings of Committees begin the first week of Spring. Survey data collection week of Feb 20-27<sup>th</sup>, and reports available beginning week of May 8<sup>th</sup>.

## **Q&A 7:12PM**

Q from Sen Karney: What is LMS? Is that a replacement for Blackboard?

A from Provost Sayrs: Next iteration; may be BB, may be something else.

Q follow-up Karney: If it's not Blackboard does RFP require porting all content to Blackboard?

A from Provost Sayrs: Can reach out to Eszti Major-Rohrer for details.

Comment from Senator [indiscernible]. Provost Sayrs concurred that understanding the ease/difficulty of porting would be important to ask Vendors.

Q from Sen Wilson: What is the intended use of the Compensation Task Force findings? How used and what decisions.

A from Provost Sayrs: Looking at a long term people strategy as noted by President Sherman including compensation, benefits and HR policies and procedures. What does flex work look like [compensation strategy is part of that]. Trying to bring salaries up to a certain amount; expect an outcome is a recommendation around that. It will also have to intersect with larger budget questions as to what is achievable over what time frame.

Q from Sen Young: Do Interim Deans receive evaluations?

A from Provost Sayrs: They do not.

Q from Sen Popescu: We need to address the issue of typical faculty hires. Specifically, replacing departing faculty members. Suffering from being understaffed. Can you discuss process of approving faculty openings, timelines.

A from Provost Sayrs: Process hasn't changed coming into this Fall. Deans asked to submit by April 15<sup>th</sup>. June for Tenure Track. They require a lot of info. Must be careful with how they fill lines. Still small undergrad population and static grad population. Must look to where students in the big incoming classes are going. Need to fill the greatest need. We don't have as much revenue as five years ago [\$100 million less]. Ask Deans to share info in line with 3-5 year plans. There are not strict deadlines so Colleges/Deans don't need to wait to request. Deadlines were for early approval.

Q Sen O'Keefe: Dean Search for Education. Candidate was unanimously approved by committee so why was it restarted?

A from Provost: No candidate was chosen. The search committee sends forward recommendations, as well as stakeholder feedback from surveys, and on/off reference checks. Provost wants multiple candidates where there is agreement across all three of those sectors. In this case a stronger pool was needed.

Comment from Sen Sara Hartman: Please speak into microphones and state name.

A from Secretary Andzulis: The Senator in question was seated next to a broken microphone.

No further Q&A.

Provost Sayrs wished everyone a wonderful break.

**Chair Wyatt welcomes Greg Fialko 7:23 PM**

## Senior HR Director and Director of Benefits UHR, Greg Fialko 7:24 PM\*

*Reviewed Slides (attached as PDFs at end of minutes) and took Q&A. Recording and transcript are available by request to complement this brief summary.*

- Reviewed slides about the work of the Benefits Advisory Council and where things stand with benefits projections for next 3 years. Projections were made at the beginning of Fall semester and will be redone in January and February in advance of May open enrollment.
- Benefits changes planned for next year
- Health benefits plan benchmarking
- Discussed Benefits Budget and Expense Rate slide details
  - Premiums are those paid for all insurances
  - Projecting costs to go up over 6% next two years then almost 5% year after that. This is typical for a group this size.
  - Goal had been to keep increase no more than 5%
- Discussed Benefits Budget – Projections Summary Information slide
  - 18% single, 20% single+1, 22% Family
  - Roughly 300 people in each bracket of income earners
  - Brackets above bracket 5 pay additional amount and below bracket 5 pay lower amount. Upper brackets subsidize the lower brackets. [7% more per bracket above #5 and 7% below each bracket below #5]

Q Sen Dowell – Clarifying inconsistencies on slides. What year are we talking about?

A Greg Fialko – Likely a typo. Will send update. We are in FY 23 now so slide should say FY 24 for next year. Hopeful numbers will drop. Spreadsheet has placeholders.

Q Sen Andzulis – Can you show row that shows average tax paid by each band for informational purposes?

A Greg Fialko – Yes, can include that.

- Having a better year claims year right now through October so trends are coming down and hopeful numbers will be lower.
- Discussed BAC Update Slide
  - Guiding principle is to cap the inflationary cost of benefits to the university at no more than 5%.
  - Beyond 5% premium increase there are no plans to increase deductibles, co-insurance, copays
  - The university is able to absorb 5%. Above that employees/faculty/staff have to pick up so Benefits Advisory Council deliberates to look for ways to change plans to reduce costs. If not then they look at cost shifting: increasing premiums, deductibles, out of pocket expenses, prescription copays, etc.
  - An example of something not a cost-shift was July 2021 partnership with CVS Caremark which saved \$1 million in costs.
  - Premiums are likely to increase in July

Q Sen Matlack – Back on the third slide, the proportion of each bracket appears to be linear but the average salary in those brackets is not linear. That appears to be an inconsistency. Isn't that a regressive program?

A Greg Fialko – It could be considered regressive. When it was built, average salary was not taken into consideration. It was the total number of employees spread into the 9 brackets.

Q Sen Matlack – Suggests it should be an escalating proportion to be more equitable. F&F should take

this up.

- Discussed PPO Plan Benchmarking Slide
  - IUC, CUPA-HR, Mercer National
  - IUC is at 16% versus our 18, 20 and 22%
  - We're at or above what we see on benchmarks nationally

Q Sen Wilson – First question: Between 18-20-22% cost sharing, any increase passes through to faculty. How committed is university in not passing to employees if we are looking at 9, 10, 12%?

A Greg Fialko – Cannot answer if costs change dramatically but if it's the 6.13% versus the cap of 5%, the Council will work to find a way to cut costs to get the \$60.1 million increase to \$63.8 million, instead to \$63.2 million [%600K difference] so the university can keep its pledge to cover the increase. They would invite Anthem and Caremark in to ask for suggestions for any programs to see if the university isn't doing things it can do. If notm then they would likely be talking cost shifting.

Q Sen Wilson – On Last slide, comparisons to IUC schools in Ohio. Have you looked at union versus non union in that data.

A Greg Fialko – Doing a new survey this year and will have new data by end of this year.

Q Sen Wilson – What is the threshold to be considered a high deductible plan and at what point do we say, OK, we're now a high deductible plan so our premium should reflect that?

A Greg Fialko – Not certain off top of head but maybe \$1400-1500/year [single] and \$3000 family. If we were high deductible it would allow us to do things like have a health savings account which is a flexible savings account where you never lose and money and it can roll over each year.

Q Sen Wilson – If we get to the point where healthcare costs are just too high, do employees have the option of opting out of OU's health system?

A Greg Fialko – Yes, Over 200 employees opt out altogether and get it instead through a spouse/partner's plan.

Q Sen O'Keefe – Will be slides be available?

A Greg Fialko – Yes.

A Secretary Andzulis – Will be shared with Angie Brock who will share with Faculty Senators

## **Roll Call and Approval of Minutes 8PM**

Motion to Approve minutes by Sen Hallman Thrasher. Second by Senator Klein.

## **Chair's Report 8:02 PM**

Next meeting will be Feb 6<sup>th</sup>

Updates and announcements: Please let Chair Wyatt know if you have suggestions for people to invite to join us. This is very important so that everybody beyond just the committees get to hear from speakers

## **Professional Relations Committee – Daniel Karney**

- Please see minutes from last meeting regarding phased retirement policy development and reach out with comments or feedback. Work continues on that. [Still working on it.]
- For next meeting expect policy resolution on faculty and staff taking graduate programs within their colleges, departments, schools, etc.

Q Sen Steele – Has the issue with not having an attorney on staff been resolved or still searching [status?]

A Sen Karney – There was a changeover in legal affairs office but has since passed on to new person that PRC is working with.

### **Promotion and Tenure Committee – Cynthia Anderson**

- Working on revision to resolution from last year RE inadequate consideration.
- Added Jennifer Steele colleague from Lancaster campus to Co-Chair the committee.
- No questions

### **Educational Policy and Student Affairs Committee – Jennie Klein**

- Resolution to amend the acceptance of D grades for transfer students to include of out state and independent [private in-state] institutions. Have accepted D grades from in-state public since 2005. Approached by Rob Callahan whose office is working on amending the transfer requirements to get a policy across the board.
- Read policy
- Clarified that transfer D grades won't override major requirements to advance to next class.

Q Sen Casebolt – Be it resolved is repeated. Can you clarify?

A Sen Klein – This will be fixed.

Comment Sen Andzulis – Shared proposal with College of Business and they largely oppose this. There is a concern for lack of control in the system and that just because we are last in the state to accept all D transfer grades doesn't mean we should. This states we will accept transfer grades regardless of when they were completed. For programs with 15-18 elective credits, when students graduate from OU we are vouching for their completion of a college degree and it [transfer of D-, D and D+ grades] could lessen the credit. I've yet to hear a wonderful reason why we should do this. The only explanation appears to be that Rob Callahan shared that this is already in-place for in-state institutions so this just expands it to all institutions.

A Sen Klein – Rob Callahan shared this is in-place already and it's created a lot of confusion. It's not common. But they are asking for same treatment for other students, to..

Follow-up Sen Andzulis – I can't quite put together the logic, especially with the time frame. If someone earned a C-, D or D- 20 years ago, we are going to give you credit for that. For courses like Calculus, which is required in some majors, this may be unfair. How easy do we want to make it.

A Sen Klein – Rob Callahan is likely looking at majors where students will take a D [in a transfer course] and it doesn't matter, such as in the School of Art and Design. They keep their C average for the major; that's what he's looking at.

A Vice Chair Eisworth – UCC transfer policy is pretty chaotic and that is an obstacle. Over the spring we need to look at trying to make BRICKS more transfer friendly. I view myself as an example. We don't want to be in the business of discouraging people [who have failed] from coming back to school. You still need 50% of your credit to come from Ohio. That's the fairly tenderhearted view of transfer. You can't change somebody's life if you don't let them in. We have checks on the admission process. My big thing is making sure this doesn't open the door for things [courses] further down the line.

A Sen Klein – That's the way I looked at it, too – making it easy as I can so they don't have to be here 5 years.

Q Sen Andzulis – Can transfer students take an exam for credit?

A Sen Klein – No, they can't.

Q Sen Wilson – If we accept this policy do we run the risk of individual colleges saying you need a higher grade for the major? Is it most likely then just electives.

A Sen Klein – No. Colleges retain that control. Yes, mostly electives.

### **Finance and Facilities Committee – Aaron Wilson**

- Will relay more info about benefits changes as they get it.
- Reminder to nominate self or others for Compensation Task Force. This is an advisory task force. That doesn't mean anything has to be done with it. It may be hard work and no action.
- Hope to talk to President Sherman in February about inflation and raises. The 1.5 – 2% raise pool doesn't work against inflation.
- No Questions.

### **Faculty Senate Executive Committee – Sarah Wyatt**

- Defer to Vice Chair Eisworth for 2<sup>nd</sup> Reading on Endorsing TLA Project Report on Conceptualizing Teaching Excellence at Ohio University and Resolution
  - Background: this was the reported generated by the teaching, learning and assessment committee last year. They had unanimous endorsement of it and send it forward to Faculty Senate. We are asking for is to endorse the report and for us to authorize them to continue the work and bring recommendations forward to Faculty Senate at some point in the future.
  - Last time comments were of philosophical nature but nothing substantive about changing
  - No Q&A or comments so would like to bring to a vote.

Sen Andzulis motions to approve. Sen Klein seconds motion to approve. Verbal vote:

Unanimous Aye, Zero Nay and Zero Abstain.

**MOTION on Resolution to Endorse the Project Report Conceptualizing Teaching Excellence at Ohio University APPROVED.**

- Chair Wyatt then asked for any new business.

### **New Business – None 8:25 PM**

### **Motion to Adjourn 8:26 PM**

Sen Matlack and Hallman-Thrasher simultaneously motion to adjourn.

Second Sen Klein (+14 others)



**Benefits Advisory Council Update**  
**For Faculty Senate**  
**December 2022**

- FY24 – FY26 Benefits Projections
- Benefits Changes for FY24
- Health Plan Benchmarking

## Benefits Budget and Expense Rate

<b>Benefits Projections by Fiscal Year</b>					
<b>8-12-2022 USI Renewal Projections and Premium</b>					
	<b>FY23</b>	<b>FY24</b>	<b>FY25</b>	<b>FY26</b>	
<b>Claims</b>					
Medical Claims	55,866,558	58,977,781	62,152,009	64,931,781	
Medical Rebate	(600,000)				
Rx Claims (incl PrudentRx)	17,044,376	17,700,675	18,880,117	19,950,643	
Rx Rebate	(4,542,326)	(4,717,230)	(5,031,551)	(5,316,846)	
Prudent Rx	(356,838)	-			
Dental Claims	2,100,752	2,100,752	2,100,752	2,100,752	
<b>Total Claims</b>	<b>69,512,522</b>	<b>74,061,978</b>	<b>78,101,327</b>	<b>81,666,330</b>	a
		6.54%	5.45%	4.56%	
<b>Fees - Other Insurance</b>	<b>6,838,688</b>	<b>6,986,936</b>	<b>7,613,118</b>	<b>7,972,148</b>	b
<b>Premiums</b>	<b>(16,228,516)</b>	<b>(17,239,792)</b>	<b>(17,992,606)</b>	<b>(18,667,039)</b>	c
<b>Total</b>	<b>60,122,694</b>	<b>63,809,122</b>	<b>67,721,839</b>	<b>70,971,439</b>	=a+b+c
		6.13%	6.13%	4.80%	
<b>Avg Benefits Eligible</b>	<b>3,504</b>	<b>3,504</b>	<b>3,504</b>	<b>3,504</b>	
<b>Cost Per Benefits Eligible</b>	<b>17,158</b>	<b>18,210</b>	<b>19,327</b>	<b>20,254</b>	
		6.13%	6.13%	4.80%	

FY24 – FY26 Projections will be updated in February 2023. February projections are typically used to set benefits budget and premiums for the upcoming fiscal year.

## Benefits Budget – Projections Summary Information

- Health plan premiums for the Faculty/Staff PPO plan are projected to rise by 12% for FY23

	FY24 Projected Premium and OU/EE Split				FY2024 Premiums (Projected)									
	Full Premium	University	Employee	%	B1	B2		B3	B4	B5	B6	B7	B8	B9
					0 - 42,300	42,301 - 50,500	50,501 - 56,500	56,501 - 64,800	64,801 - 72,200	72,201 - 82,200	82,201 - 94,000	94,001 - 113,300	113,301 +	
single	966.40	792.45	173.95	18%	125.25	137.42	149.60	161.78	173.95	186.13	198.31	210.48	222.66	
single+1	1,932.80	1,546.24	386.56	20%	278.32	305.38	332.44	359.50	386.56	413.62	440.68	467.74	494.80	
family	2,899.20	2,261.38	637.82	22%	459.23	503.88	548.53	593.18	637.82	682.47	727.12	771.77	816.41	

- The annual increase and premiums and impact as a percent of pay is as follows:

	\$ Annual Increase from Current Premiums								
	B1	B2	B3	B4	B5	B6	B7	B8	B9
single	164.35	180.33	196.31	212.29	228.27	244.25	260.23	276.21	292.18
single+1	365.25	400.76	436.27	471.78	507.29	542.80	578.31	613.82	649.33
family	602.65	661.24	719.83	778.42	837.01	895.60	954.19	1,012.78	1,071.38
Average Salary Per Bracket (September 2022)									
	B1	B2	B3	B4	B5	B6	B7	B8	B9
	36,911	46,598	53,324	60,590	68,583	76,970	87,830	102,980	156,422
Premium Increase as a Percent of Salary									
	B1	B2	B3	B4	B5	B6	B7	B8	B9
single	0.45%	0.39%	0.37%	0.35%	0.33%	0.32%	0.30%	0.27%	0.19%
single+1	0.99%	0.86%	0.82%	0.78%	0.74%	0.71%	0.66%	0.60%	0.42%
family	1.63%	1.42%	1.35%	1.28%	1.22%	1.16%	1.09%	0.98%	0.68%



## BAC Update

### Benefit Changes for FY24:

- The BAC guiding principle/goal to cap the inflationary cost of benefits to the university at no more than 5% has been suspended for FY24.
- FY24 Benefits costs are currently expected to rise by 6.13%\*. Under the 5% cap/goal BAC would normally need to pursue plan design changes to contain costs. In the past a mix of changes to deductibles, out of pocket maximums, copays, prescription formularies, third party administrators, and the employee percent of premium paid were pursued to contain costs. (\*The FY24 benefits budget will be re-projected in February 2023.)
- Due to the suspension of the 5% goal/cap no changes to deductibles, out-of-pocket maximums, or copays are scheduled for FY24.
- FY24 employee health care premiums will increase in proportion to the total. Employee premiums are set at a percent of the total premium. The current employee share of the total premium is 18% for single plans, 20% for single+1 plans, and 22% for family plans.



## Benefits Benchmarking

- Benchmarking to IUC, CUPA-HR, and Mercer National data reveals the university is at or above benchmark in most categories

PPO Plan Benchmarking -- IUC -- CUPA-HR -- Mercer National					
9/23/2022					
	OHIO FY23	IUC 2019-20*	CUPA-HR Higher Education PPO 2021-22**	Mercer National All Industry (2021 500+ Employees)	Notes
<b>Employee Premium Percent</b>					
Single	18%	16%	not reported	Avg: 23%	IUC - 6 of 9 reported a % of premium
Single+1	20%	16%			
Family	22%	16%		Avg: 29%	
<b>Employee Premium \$</b>					
Single	\$154 (\$111-\$198)	\$118	Avg: \$129 Median \$116	Avg: 167	UA, OSU, W/SU reported premiums vary by salary level
Single+1	\$344 (\$247-\$440)	\$245			
Family	\$568 (\$409-\$727)	\$370	Avg: \$822 Median \$467	Avg: 602	
Office Visit Copay	\$25	\$22	not reported	Median: 25	
<b>Deductible</b>					
Single	\$800	\$680	Avg: \$589 Median \$500	Median: 750	
Family	\$1,600	\$1,390	Avg: \$1,615 Median \$1,000	Median: 1500	
<b>Out of Pocket Max</b>					
Single	\$3,500	\$2,678	Avg: \$3,506 Median \$3,000	Median: \$3,000	
Family	\$7,000	\$5,405	Avg: \$1,615 Median \$1,000	Median: \$7,000	
<b>Co-Insurance %</b>					
	80% - 20%	83% - 17%	84% - 16%	80% - 20%	
<b>Rx Retail Copay</b>					
Generic	\$20	\$13	not reported	Median: \$10	
Brand Formulary	\$30	\$41		Median: \$30	
Non Formulary	\$40	\$50		Median: \$60	
Specialty	30% or PrudentRx	\$41		Median: \$100	
Brand % and Max		24% - \$72			Majority IUC use % copay
<b>Rx Mail Copay</b>					
Generic	\$25	\$25	not reported	Median: \$20	
Brand Formulary	\$40	\$83		Median: \$65	
Non Formulary	\$55	n/a		Median: \$120	
Specialty	30% or PrudentRx	\$83		Median: \$150	
Brand % and Max		33% - \$212			Majority IUC use % copay

