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Future of Health Insurance Program Outlined—Changes Delayed

The Administrative Council has approved a recommendation by the Department of Human Resources that the decision to proceed with (or adopt) a self-funded health insurance plan be delayed by six months. The original goal and action plan was to propose a change in our program effective July 1, 1998. According to Tony Glisson, Director of Human Resources, the recommendation to delay was based on several issues. First, the University has been unable to obtain all of the necessary claims history information from our previous and current insurance carriers (Blue Cross Blue Shield, HealthWise, Kentucky Kare, Humana, and CHA). This information was requested by those companies who submitted proposals to administer Western’s proposed new plan. Comprehensive claims information is necessary in order to set appropriate premium levels and to purchase re-insurance to protect the institution from catastrophic losses. Secondly, because of the feedback we have heard, we feel that the proposed changes may not be fully understood by all employees. We agree that additional written explanations and educational sessions are necessary so that the issue is better understood. Finally, the July 1, 1998, implementation date is further complicated because of recent resignations of key individuals in the Benefits Section of Human Resources. Having a full staff is considered essential as we make major program changes. Please be on the lookout for additional information in the near future.

During the November 1997 open enrollment period, we know that some employees selected their health insurance coverage based on their short-term needs. For example, a few individuals selected the HMO plan and were planning to change to a PPO plan on July 1 in order to cover their children who would be attending college out of state in the Fall. If you have a special circumstance, such as the one illustrated above, and want to request approval to change insurance plans, please contact Human Resources. Each request will be reviewed on a case-by-case basis and a decision made accordingly. Changes will only be allowed for special circumstances.

Although no State health insurance law changes were made during the recent "special" legislative session, some changes are expected during the current legislative session. We will continue to monitor the situation for any action that could influence our future plans.

Should you have questions about health insurance please contact the Department of Human Resources.

Reverse or Bottom Up Performance Appraisals Emphasized

An element of Western’s new performance appraisal system implemented last year is that of "reverse" or "bottom up" appraisals. This means that employees are given the opportunity to provide performance feedback to their immediate supervisors. Performance information from employees helps supervisors better understand their own strengths and weaknesses and how they can become better leaders. Last year reverse appraisals were used only for personal information and development of the person being appraised. The Administrative Council approved a change in the appraisal system so that reverse appraisals are used as a formal part of the evaluation of supervisors. Supervisors and department heads will be asking their employees to provide information on their performance to the "next level" supervisor. Employees are expected to be honest, constructive, and state any concerns in a professional manner. The Department of Human Resources should be contacted for any assistance needed in carrying out this part of the appraisal system.

WKU Employee Cookbook
Do You Have Your Copy?

The WKU Employee Cookbook is hot off the press. You will want to be sure and get your copy of this first publication of its kind. The Cookbook is a collection of favorite recipes of Western employees. Full-time employees are encouraged to visit the Department of Human Resources or e-mail Beth Littrell by March 13 to claim your free copy.
1998 Employee Training & Development Program Outlined

We have increased the number and variety of subjects available to you through WKU's new employee Training & Development Program. The current catalog, which was sent to you recently, covers the first quarter of 1998. Last quarter, more than 350 employees participated in training sessions. We hope even more of you will take part in the wide variety of subjects available to you during all of 1998. During the first quarter of 1998, 47 workshops have been scheduled and 30 of them are offered for the first time.

As a result of your suggestions, we are offering 13 "Fifty Minute Workshops." These sessions are for those of you who may not be able to carve out larger blocks of time to participate in longer workshops. Each "Fifty Minute Workshop" is scheduled around the traditional lunch hour and is practical and straight to the point! You can even bring a sack lunch and learn while you eat. Soft drinks are "on us."

Identify the workshops in which you want to participate and register today before the sessions are filled. Remember this is your development program. If you have ideas for other training topics please let us know.

We Thought You Might be Interested in the Health Insurance Enrollment Statistics for 1998

PPO (Preferred Provider Organization) Plan- Humana 134 employees or 9%
HMO (Health Maintenance Organization)- CHA 679 employees or 46%
POS (Point of Service)- CHA 517 employees or 35%
Indemnity-- Kentucky Kare 138 employees or 10%
Waived Coverage 50 employees

Retirement Checklist

- Notify your Department Head.
- For employees who are members of Kentucky Teachers' Retirement System (KTRS), contact the System Office for estimates and application forms at 1-800-618-1687.
- Faculty who will be teaching summer school should make arrangements through their department so that payment authorizations for services are completed and received by the payroll Office no later than May 1, 1998, otherwise contributions will not be reported for 1997-98.

Who is TIAA-CREF?

TIAA-CREF (Teachers' Insurance and Annuity Association College Retirement Equities Fund) is the largest retirement system in the world, offering an array of high quality financial products and retirement planning services. TIAA-CREF serves 1.8 million participants through some 6,100 institutions throughout the United States. TIAA-CREF is one of three companies who provide the University's Optional Retirement Program.

TIAA-CREF is also one of the approved companies who offer a voluntary tax-deferred supplemental retirement program for Western employees under section 403(b) of the Internal Revenue Code. If you need to meet with a TIAA representative, the Department of Human Resources can assist in making an on-campus appointment for you.

Who is VALIC?

VALIC (Variable Annuity Life Insurance Company) is a financially strong and stable company that has specialized in developing, servicing, and administering retirement plans for more than forty years. Through a program referred to as the Easy Retirement Plan, VALIC offers personal face-to-face services; retirement planning and investment education programs; computer aided retirement planning; and a wide variety of products and investment options. VALIC is one of three companies who provide the University's Optional Retirement Program.

A voluntary tax-deferred supplemental retirement program under section 403(b) of the Internal Revenue Code is also offered to Western employees through VALIC. Mr. Glenn Lewis is a Retirement Plan Specialist with VALIC and is on campus on a frequent basis. He is available to meet with you at your convenience to discuss the various financial programs offered by VALIC. To arrange a meeting with Mr. Lewis you may contact him at 216-520-2028.