



BHE/MTA Health and Welfare Trust

Nancy George

2023 Delegate Assembly

Virtual - Zoom

The Board of Higher Education/MTA Health and Welfare Trust Fund administers the Dental Plan and Vision Discount plan for all employees in public higher education who are affiliated with the MTA. There are twelve Trustees, six appointed each by management and by labor. I serve as the MSCA Trustee and as treasurer of the Trust. The Trust has met on a quarterly basis during the pandemic via zoom.

Currently, the fund represents approximately 9000 individuals who hold either individual or family dental plans. Funding is provided solely by negotiated state contributions of around \$16.50 per week per employee (depending on the employee’s bargaining unit).

The Dental Plan is currently administered by MetLife. Coverage is up to the annual maximum benefit of \$1,200. Our ratio of claims to premium is 94% (as of January, 2023), which is higher than the previous year of 89% as more people feel comfortable going back to the dentist after the COVID-19 pandemic.

The manager of the plan is Health Plans, Inc. (HPI). HPI has created a solid member database and strives to answer members’ questions in a pleasant, professional, timely manner. The Trust also employs Jack Nicolas, of KD Consulting Group, as our negotiator/consultant. The monthly reports to the trust are very comprehensive and informative and the consultant is extremely helpful to the Trustees at both Trust



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artists in the plan in western Massachusetts. issues to be a challenge.

NO THANKS

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We continue to change banks to SalemFive from Rockland Trust as our banking team made the move from Rockland Trust to SalemFive.

Our investment account averaged a 4.1% rate of return in FY23 (as of March 2023). This was down from the previous year’s rate of 4.46% return in 2022.

An audit was performed by Whittlesey & Hadley, P.C.

IRS tax forms 5500 and 990 were filed in a timely fashion.

We are in significant need to increase the state contributions or investigate if employees would consider the option of paying a monthly amount for additional coverage (as the NUP employees do). Management Trustee and Co-Chair, Mike Murray, is confident additional money will be provided to the Trust by the state; however, as of yet, this money has not appeared.

It is assumed a cost benefit analysis will be done to determine if the Trust may become a part of the Massachusetts Public Employees (MPE) Trust, which higher education AFSCME employees are a part of. As of last year, trustees were divided on this topic, with management trustees being primarily opposed to this proposed analysis. A vote has not been taken yet.

The MPE Trust began with considerable assets and it is unknown if they would take us on. They have better benefits than we offer (orthodontics, for example) and use Delta Dental. I assume they can afford the better benefits due to being self funded. In order to be self funded, there needs to be a considerable amount of money available in reserves, which the MPE Trust has, but the Health and Welfare Trust does not have.

Any members having issues with their dental or vision plans can contact any Trustee who can put them in touch with either Health Plans, Inc. (eligibility manager for the trust) or with our direct representative at MetLife.

Web page: <https://bhe.healthplansinc.com/>

I would also like to announce my retirement from the Health and Welfare Trust. As of July 1, I will be stepping down as Treasurer and shortly thereafter, stepping down from the Trust entirely. I have served as the MSCA trustee since 2014 and as treasurer since 2015. Thank you for the opportunity to serve the MSCA in this way.