



Minutes of the Regular Meeting of CWPU Unified Insurance Program UIP November 14, 2019

The regular meeting of the CWPU UIP was held at Grant PUD, 30 C Street SW, Ephrata WA 98823 on November 14, 2019, at 10:00 a.m., pursuant to proper notice thereof.

The meeting was called to order by Chair Conover at 10:00 a.m. The following individuals were in attendance:

<u>Trustees</u>	<u>Alternate Trustees</u>	<u>Public Utility District</u>
Melina Conover	Jody George	Benton PUD
Barbara Davis		Douglas PUD
Marilee Kuehne		Ferry PUD
Carrie Locke	Natassja Ransom	Franklin PUD
Darla Stevens	Luis Sanchez	Grant PUD
	Katie Pfitzer	Okanogan PUD
Sarah Holderman		Pend Oreille PUD

Others in attendance:

CWPU UIP Benefits Program Administrator: Sylvia Hubbard
Alliant: Kerri Coyle, via conference call

In attendance for a portion of the meeting:

Symetra: Kristina Dorman and Sonya Olson, via conference call

Washington Paid Family & Medical Leave Workshop (PFML)

Ms. Hubbard shared that the PFML subcommittee reconvened after receiving feedback from the Employment Security Department. The workshop was scheduled to review and discuss the following:

- Voluntary medical plan
- Paid family leave
- Communication to employees
- Leave policy review

Voluntary medical plan

Ms. Hubbard shared that the voluntary medical plan document was submitted to the Employment Security Department (ESD) on September 24, 2019, and feedback was received on October 24, 2019. Most of the comments were minor clarifications and additions, which have been incorporated in the revised plan description provided prior to the meeting.

For ESD to accept the voluntary medical plan, revisions must be made to the elimination period and benefit duration:

Elimination period:

- *Short-Term Disability:* Benefits under the Short-Term Disability (STD) program start when an individual is unable to work for 40 consecutive regularly scheduled hours.
- *PFML:* Per RCW 50A.15.020 and WAC 192-500-190 a 7-day waiting period (Sunday – Saturday) must be met once a year (measured forward) and begins when an employee misses 8 consecutive hours. The employee is not paid during the waiting period. The waiting period does not apply for pregnancy related leave.

Benefit duration:

- *Short-Term Disability:* Once the 40-hour waiting period is met, up to 26 weeks of short-term disability benefit. Intermittent and episodic leave is not covered.
- *PFML:* Per RCW 50A.15.020 and WAC 192-620-005 the minimum claim duration is 8 consecutive hours in a claim week (Sunday – Saturday). Intermittent leave in minimum increments of one hour are allowed if the minimum claim duration is met during the claim week. The maximum leave duration is 12 times the typical work week hours (14 times the typical work week hours if medical leave is due to pregnancy complications) per benefit year.

The following revisions to the voluntary medical plan was discussed:

- Differentiate between a paid medical leave benefit and a short-term disability benefit.
- Provide a paid medical leave benefit in accordance with PFML rules, such as duration, pay and intermittent leave.
 - Benefits eligible employees will receive the greater benefit amount (70% of regular wages or as calculated under PFML) for the maximum benefit duration of 12 (14) weeks in a claim year.
 - Non-benefits eligible employees will receive a benefit amount as calculated under PFML for the maximum benefit duration of 12 (14) weeks in a claim year.
- For benefits eligible employees, offer a short-term disability program extending the paid medical leave benefit for up to 26 consecutive weeks to satisfy the long-term disability waiting period.

Voluntary Medical Plan Administration

Kristina Dorman, Regional Account Manager and Sonya Olson, Producer Owner joined the meeting via conference call.

Ms. Dorman explained that Symetra is prepared to administer paid medical leave for clients with approved voluntary plans, which match the current state plan requirements, beginning January 1, 2020. Symetra has reviewed the UIP's voluntary medical plan and due to the complexity of the UIP's voluntary medical plan it is unknown when this plan customization would be available. Intermittent leave is not supported by Symetra's disability plan chassis; however, intermittent leave can be administered with Symetra's Absence Leave Management service, which includes tracking of federal, state, and multiple types of employer leaves. In addition

to Symetra's Absence Leave Management, Symetra can provide three advice to pay options: 1) advice to pay only, 2) advice to pay with benefit calculations, and 3) advice to pay with benefit calculations and check cutting.

The option of Symetra reviewing claims for medical necessity only, while the Districts track leaves, calculate benefit amounts, and issue payments was discussed.

Ms. Dorman and Ms. Olson left the meeting.

Paid family leave

Ms. Hubbard stated that paid family leave benefits will be available to non-represented employees on January 1, 2020 and represented employees on April 1, 2020. Some benefits will need to be continued in accordance with FMLA, PFML, and insurance policies, while some benefits may continue to be offered per employer choice. The Trustees reviewed benefits applicable under employee medical leave and employee family leave.

Communication to employees

Ms. Hubbard shared that ESD will provide workplace posters and mandatory notices to employees and will provide those to the Trustees when they become available. In addition, she will prepare communication pieces, such as fliers, videos, flow charts, etc. to help inform the employees about the rights and responsibilities under PFML.

Leave policy review

Ms. Hubbard explained that District leave policies should be reviewed to include PFML and delete reference to the Washington Family Leave Act. The Trustees reviewed a comparison of FMLA and PFML.

Trustee Recommendation

After reviewing the information received, applicable laws, policies, and provisions in the CBA, the Trustees recommend the following:

- Delay implementation of a voluntary medical plan until April 1, 2020. Non-represented employees will be eligible for benefits under PFML, starting January 1, 2020, and will have the option of filing a short-term disability claim or a paid medical leave claim with ESD for their own serious, non-work related illness or injury.
- Leave taken under paid family leave is considered an approved *unpaid leave of absence*. As such, the following benefits apply:
 - In accordance with federal and state laws and insurance policies:
 - Medical, Dental, Vision Insurance
 - Life and AD&D Insurance
 - Long Term Disability Insurance
 - HRA VEBA Wellness Incentive
 - No other benefits will apply per CBA 5.6. (personal leave accrual etc.).
- Supplementation with personal leave or other accrued leaves is not allowed while on paid family leave.

Outcome/Further Action

- Ms. Hubbard will revise the voluntary medical plan description to differentiate between paid medical leave and short-term disability.

- Ms. Hubbard will continue to explore options of leave administration under PFML.
- Ms. Hubbard will review provisions in the CBA affected by the PFML.

With no additional items to discuss, Chair Conover adjourned the meeting at 2:25 p.m.

Approved by Trustees on December 12, 2019.

X 
Melina Conover, CWPU UIP Chair