



## 2021 PROGRESS REPORT

### *Our Benefits Consortium: 12 Years Together and Thriving!*

The Virginia Private Colleges Benefits Consortium (“VPCBC”) was founded with the following purpose:

**Provide a health plan for the employees of like-minded Virginia private colleges that offers a choice of cost-effective, high-quality benefits, excellent service, and premium rate stability, which recognizes the wisdom of promoting health and wellness to avoid, rather than simply manage, large claim costs.**

We achieve this purpose by:

- retaining true experts to advise the health plan;
- using the combined size and scale of member colleges as negotiating leverage to reduce costs, and then sharing those savings across the colleges;
- benefiting from the performance stability of a larger group;
- sharing unpredictable, high-cost claim experience among the colleges; and
- promoting whole-person well-being.

Seventeen colleges and universities are members of VPCBC. They and their employees have been well served by a health plan that offers a comprehensive set of support programs and that consistently outperforms market trends.

Here are some of the support tools and programs available to VPCBC members:

- **Sydney Health:** A mobile app that connects members to all medical and pharmacy resources.
- **Medical Visits via Text:** Through the Sydney app, chat with a provider for simple diagnostic services such as allergies and colds. Medicine can be prescribed.
- **LiveHealth Online:** A telemedicine program for general medical issues that is offered at a lower member cost than a typical Primary Care Physician (PCP), urgent care, or an emergency room (ER) visit.
- **24/7 NurseLine:** Registered nurses are available anytime, at no cost, to advise members on health issues and help find the care they need. NurseLine can be contacted at **800-337-4770**.
- **Future Moms:** Nurses help members who are pregnant follow a plan of care, identify risks, make healthier decisions, and prepare for delivery.
- **Condition Care:** Supports members with one or more of five chronic conditions: chronic obstructive pulmonary disease (COPD), asthma, diabetes, heart failure, and coronary artery disease. Members who are moderate or high risk receive outreach for one-on-one professional help to manage their condition(s) and reach their health goals.
- **MyStrength:** A web/App-based program to take members through self-paced coaching for mental health issues, such as stress, anxiety, and substance abuse.
- **Lark:** Supports pre-diabetics with the goal of reducing the risk of developing Type 2 diabetes.
- **Anthem Health Guide:** Members can talk to professionals who: guide them to medical and pharmacy programs and support; find answers about claims; monitor preventive screenings; locate doctors or service facilities; etc. Health Guides can be contacted at **833-597-2358**.
- Coming soon!
  - o A voluntary **Living Donor Kidney Transplant program**, offered in conjunction with the Mayo Clinic, is being developed for members with Stage 3 and later-stage kidney disease and who are not yet on dialysis. The program offers a comprehensive review of the member’s clinical history by a team of Mayo Clinic physicians. Qualifying members can receive a kidney transplant at the Mayo Clinic.

- **SurgeryPlus:** Dedicated care advocates provide a personalized experience for certain non-emergency surgeries, guiding members through the entire process. This voluntary program will give our members access to the best surgeons in the Mid-Atlantic region.

Our average annual medical premium rate increase over the last five years was only 5.3%, while we estimate the average for the Virginia marketplace was 7.9%. The difference compounds to more than 13% over that five-year period. As a result, we estimate that the plan has saved an additional \$28 million over the last five years. When estimated over the life of the Consortium, savings on medical premiums total \$115 million - a remarkable result for our seventeen colleges and our 3,400 enrolled faculty and staff.

VPCBC has offered dental benefits since 2012. The average annual increase for this ten-year period is a mere 0.2%, while industry trends have averaged from 4% to 6% annually.

VPCBC has offered vision benefits since 2012, and rates have increased only once. Both contacts *and* corrective lenses are covered under the plan.

**For 2022, as was the case beginning in 2021, spouses that have access to another employer’s medical coverage that provides minimum essential and affordable coverage, as defined by the Affordable Care Act, will not be eligible to enroll in the VPCBC medical plan. Spousal affidavits, confirming that another employer’s medical coverage is not available, must be renewed during Open Enrollment. Spouses for whom an affidavit is not provided will be terminated from VPCBC medical coverage as of 01/01/2022.**

The VPCBC Board of Directors continues to face difficult choices in providing quality healthcare while, at the same time, guarding against rapidly increasing costs. We extend many thanks to the Board for its twelve years of dedication to the health plan, our enrolled employees, and their covered family members. Healthcare is increasingly complicated, so a continued effort to increase member education and satisfaction will remain a key priority. Also, we understand the importance of mental health, and we will continue to make a concerted effort to support our members’ mental health.

### **Your Board of Directors**

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In summary, you enjoy lower premium rates and value-added services because of your institution’s membership in VPCBC. If you have comments or questions about VPCBC, or about any aspect of our plan services, please contact us through your institution’s HR Department.

*Bob Huch*  
 Board Chair  
 Southern Virginia University

*Tim Klopfenstein*  
 Executive Director  
 VPCBC