



Faculty Council Personnel & Benefits Committee Meeting

1:00 to 3:00 PM, Friday, March 6th, 2026

Hybrid Meeting: 445 Broadway, Denver or Zoom Video Conference

MINUTES

Attending: Sherry McCormick (Chair, UCCS), Jeffrey Schrader (UCD), Michelle Martinez (SYS), Steven Blackwell (SYS), Diana White (UCD), Joe Rosse (UCB), Katie Sullivan (UCCS), Sloan Speck (UCB), Lindsey Yates (Anschutz), Karen Sobel (UCD), Jeffrey Zax (UCB), Tony DeCrosta (SYS), Erin Tilbury (SYS)

1. Call to Order, Chair's Report, and Approval of Minutes

- Chair Sherry McCormick called the meeting to order.
- The February meeting minutes were reviewed. A motion was made and seconded; the minutes were approved.
- The committee discussed inviting Tony Gherardini, Vice President and Chief Human Resource Officer (CU System), to attend the May PBC meeting.
- Erin Tilbury and Tony DeCrosta (Delta Dental/CU Health Plan) will be invited to return for a follow-up presentation during the fall semester.
- Multiple invitations have been extended to John McDowell (CU Trust) to attend and present; no response has been received to date.
- A tentative in-person PBC meeting is being planned for October.

2. Dental Plan (Delta Dental / CU Health Plan)

Presenters: Erin Tilbury, Tony DeCrosta

Overview of CU Health Plan & Dental Structure

- The CU Health Plan serves approximately 55,000 members, with an estimated annual growth rate of 2%.
- Overall spending is approximately 95% medical and 5% dental.
- The dental plan is self-insured through the CU Health & Welfare Trust, with Delta Dental serving as the Administrative Services Organization (ASO).
- Due to regulatory and conflict-of-interest constraints, CU is unable to directly negotiate

provider reimbursement rates.

- It was clarified that CU controls plan design, but not provider reimbursement rates.

Key Concerns Discussed

- High out-of-pocket costs for major dental procedures
- Limited utilization of preventive benefits (e.g., cleanings)
- Barriers to access, including provider availability, scheduling delays, and lack of awareness of benefits

Network & Provider Data

- More than 90% of Colorado dentists participate in Delta Dental networks.
- Approximately 3,600 providers are contracted statewide.
- Over the past five years:
 - 1,222 providers were newly credentialed
 - 151 providers were terminated
- County- and city-level data (including Boulder and Aurora) were reviewed.

Network Utilization

- CU members utilize the PPO network at higher rates than Delta's broader book of business.
- Use of non-participating providers remains very low.

Provider Participation Trends

- The "loud to leave, quiet to return" pattern was discussed, in which providers announce departure from Delta Dental and later rejoin.
- These instances are often associated with reimbursement negotiations or internal practice strategies.
- CU monitors member complaints, and in most cases, providers have returned to the network.

Utilization & Claims Discussion

Preventive Care & Claims Patterns

- Utilization of diagnostic and preventive services is strong compared to Delta benchmarks.
- Fewer than 1% of members reach their annual plan maximum.

Cleanings Utilization

- Members average approximately 1.5 cleanings per year.
- Only about 3% of members utilize all four covered cleanings annually.

Barriers Identified

- Limited awareness of available benefits
- Scheduling constraints, including extended wait times
- Uncertainty among provider office staff regarding coverage
- Low reimbursement rates for cleanings
- Workforce shortages, particularly among dental hygienists

3. Strategic Policy Discussion: Dental Coverage Model

- The committee discussed concerns that dental insurance does not function as protection against catastrophic expenses.
- Key differences between dental and medical insurance structures were reviewed.
- There was general agreement to further explore enhanced or alternative dental coverage models.

4. Pharmacy Benefits

- The current Pharmacy Benefit Manager contract has been extended for one year.
- Market conditions were noted as highly volatile.

Action Item:

- The CU Benefits Team will explore the feasibility and cost implications of a catastrophic dental coverage model and follow up on dental workforce and reimbursement data.

5. HR & Benefits Updates

Presenter: Michelle Martinez

Staffing & Leadership Updates

- Steven Blackwell was introduced as Director of Retirement and Compliance.
- Transition planning is underway, with continued support from Lisa Landis.

Vendor Update

- The Standard has been selected as the vendor for life and disability insurance plans.

Benefits Eligibility

- Benefits eligibility is determined by position status rather than teaching schedule.
- There's a need for improved communication with faculty.

Action Items:

- Michelle Martinez and Steven Blackwell agreed to:
 - Present on short-term disability at a future meeting
 - Share benefits benchmarking and index study results with the committee

6. Adjournment

Next meeting: Friday, April 3rd @ 1 PM via Zoom