O’Halloran: Okay. We’re going to have to get going, because we’re on some time schedules here. Please, if you can, everybody take your seats. [Cross talk] Do we have a quorum? Dean, could you check with Tom if we have a quorum? Okay. [Cross talk]

All right. We’re going to proceed. We’re going to start with adoption of the agenda. Okay. Adoption of the minutes. Okay. We’re doing a new process. We’re having briefer written minutes, and with access to the transcripts online, for those of you who want to repeat that event, yet again. So if you have input as to things that you want highlighted, or you think would be more helpful to jog your memory, or to keep the discussion -- make sure you have the points -- please let Tom know. These are going to be a work in progress, so we want to get these exactly right, to be most useful for senators.

The president is, I believe, coming, so we’re going to just move quickly to the executive chairs’ reports, then we’ll go quickly, again, to the presentation by the online task force, and on the online learning committees. So first, just the nominations. Tom, can we do, quickly, the nominations to the committees. [Unclear] and we just need to vote on them.

Speaker: So there’s a standing roster -- a standing roster was distributed, and all we need is [interference].
O’Halloran: Okay. So a standing roster is distributed, and all we need is, actually, just a vote of assent. Is that correct?

Speaker: Thank you.

O’Halloran: All in favor? [Ayes] Any objections? Okay. So the standing committee is passed. Welcome, President Bollinger. I just want to update you of the actions under actions under summer powers. There was one action that was taken by the Executive Committee under summer powers, which was the establishment of the Data Sciences Institute. This is the same institute that there was an agreement between the Engineering School and the city, regarding building out and support along those lines. It did require that an institute be created, and the Executive Committee acted, under summer powers, to approve that, first going with the education and a subcommittee to review the proposal. That was then referred to the executive committee for its approval. Okay. I just wanted to inform you of that, and also note that the research officers were informed during that process. Yes.

Q: I don’t understand. That seems like a big change for the university, to institute a new institute. You said that quickly. Was that reviewed by the Education Committee?

O’Halloran: It was reviewed by the Education Committee. It came --

Q: Shouldn’t it normally, still, go to the Senate, now? It seems like it should still have the normal process, even if the timing requires you to do something during the summer.
O’Halloran: Education did review it. It did go up to the Executive Committee, since it was a
time-pressured thing, and it came to the Senate during the summer, when the Senate, as a body,
was not in session. This is the normal process it goes through. We can ex post review it, if you
wish, and I think that’s a reasonable thing for Education to do -- especially as ongoing, the
institution gets up and running, and I do believe that. But just to let you know what the process
was, and how it was addressed during the summer.

Speaker: Let me just add one thing. This is a wonderful invention. This was something where we
didn’t know if the city was going to come through until sort of the last minute. We’d been
talking to the city about it, Engineering and a whole bunch of other schools, but the actual
completion of it was uncertain [unclear].

Q: I don’t know if you’re going to come back to this issue. I would request that it be reviewed by
-- if it’s already been reviewed by an education committee, it still should be reported to the
Senate, and we should have some particulars about it, instead of it kind of being rushed through
on the side, even if there was a good reason for it.

O’Halloran: Okay. So. Fine. I will talk with Education, with Letty and Jim, and they will get
back to you exactly on that, on what the process is going forward. Okay? All right. Thank you.

So we are on a little bit of a time-pressure moment. We’re, again, moving on the global
initiatives task force. That’s making good progress. Fringe benefits we’ll discuss a little further,
later today. We’ll let Fiona come and discuss the open enrollment and new changes. The next issue we’re looking at is the Online Learning Task Force. Sree’s on a deadline, so, President Bollinger, with your permission, we would move forward and then come back to your statement -- if that works.

Okay. Great. So I’ll just start off. So good afternoon. What I want to do today is just update the Senate on the latest efforts of the online learning task force. I’ll provide an overview, and then I’ll hand this off to Sree, who will discuss the latest initiatives in online learning at Columbia, including our pilot program with Coursera.

I think the new online learning technology is really a game-changer. This is very different from a decade ago, when the university was first delving into online learning with Fathom.com. There’s been a recent ripening of technology and social trends, that have now made online learning both practical and acceptable. If we just look at the last year, we see that Stanford is offering dozens of classes to some 1.6 million students. There have been two spinoffs of teachers elsewhere, and my TX [MITX??], which is now EDX, is offering classes to about 100,000 students, and going up. These numbers are rapidly expanding, so they’re not completely up to date. The emerging model really has been one of what’s called massively open, online courses, which are MOOCs. The revenue model is free content and grading, plus say some nominal fee for a certificate of completion.

Now the new landscape offers some technological ability, such as flipping the classroom; putting lectures online, and focusing on practical application in the classroom. It’s scalable, teachers:
you’re not restricted to the size of the classroom. The question is whether Columbia really needs to be in this space or not. I think, in a lot of discussion, there’s a real sense that it’s important for Columbia to be here, to want to maintain our brand as a leading research and educational institution; and, more importantly, to learn how to compete in a market where content is free, including market segmentation; notions of degree versus non-degree programs; [unclear] pricing; and a mix of residential versus non-residential students.

When the task force was discussing various platforms or service providers, we focused on a set of criteria -- issues of scalability and “flipping” capabilities, such as we discussed. Also, criteria such as non-binding or “lock-end”; [????] low overhead; not cannibalizing or competing with our existing programs; a good cohort. And that it generates some income, at least to offset the development costs.

This is just a quick comparison chart of the main providers, as of a few months ago. And, again, there are many, many now. There is [Unclear], Pearson, EDX, and a long set of criteria: course content, stability, track record, and so on. You can see that they all have advantages and disadvantages. So, really, the two options that became available, [Unclear] was one partner with existing platform, like a Coursera. EDX is not really available at this particular time, or developing our own.

The pluses of piloting with one of the existing platforms include gaining relevant expertise; joining a good cohort of folks who are in this space already; and then being able to use the technology to flip the classroom -- again, putting materials online, and then focusing on
application within the classroom. The minus, of course, is that we release the content, as you would in a textbook -- a published book. Coursera will get a big chunk of the profits (if there ever are any), and then undercut existing distance programs. The pluses of developing a Columbia-own solution would be customized to our needs, no lock-in, and we retain control of the IP. However, there are considerable up-front and maintenance costs. There is a considerable amount of development time, as well, and our experience from Fathom is very much a cautionary tale for us.

So the next steps then that we’re reviewing -- we are exploring an interim pilot program with Coursera. EDX is exclusive, and Sree will speak a little bit -- exclusive relationship I think we’re not prepared to enter into right now. Second -- and this makes a lot of sense, again, if you can use the “flip” model. You can package it for existing degree students. And then there is some revenue, to cover our development costs. In addition, we’re looking at expanding our capability to develop online course content. This really is about building technology studios and infrastructure to support the unit. Soulaymane Kachani from Engineering is working on a lot of this, and building out certain classrooms for studio recording and so forth.

Another aspect is archiving and managing the content, to be repurposed across the institution and courses. Once we’ve introduced a piece of content, it should be able to be used in many courses over the institution, that may have a different focus but are using “mean-standing” [phonetic????] deviation and mode. That’s a very similar content that can be used in many courses.
In addition, it’s necessary to develop a set of governing principles. Not much is changing right now, but it’s very hard to do specific criteria. However, I think it’s important that we have a principle of no lock-in to an existing technology. The technology is changing very rapidly. Again, our comparative advantage is to focus on content provision, not service provision. We’d like to look for an economically viable model that will at least cover the development cost. We want transparent and clear guidelines for course selection. And there really should be some faculty governance around it, that’s university-wide, and brings in our existing university-wide decision-making bodies, such as the Senate Online Learning and Education committees.

In addition, I think it’s a very fruitful area for us to explore -- the link between the global centers and various distance-learning models. Bundling online learning and global centers really could produce a whole new audience for us, and perhaps even a new donor base. And the Online Learning Task Force, again, which is a university-wide group, including Sree, will be focusing on three central themes: technology, pedagogy, and audience. We’ll be reporting back in the spring. Now Sree will discuss the first of the next steps that we were looking at, which is the pilot program between Columbia and Coursera.

Sree Sreenivasan: Hi, everyone. Sharyn has done a really good job of outlining what’s involved in online learning. What I’ll do is, I have a couple of slides, just to walk us through some of the things that you’ve been looking at.

A couple of things, just to know that this position -- my work is directly working with the provost’s office in the academic role. A lot of universities now are creating positions like this.
Some are working with the provost, some are elsewhere. Some have other titles. So this is part of a growing movement in higher ed. Some of the things may be a little bit of a repeat of what Sharyn had, but perhaps no harm in going through them again. We wanted some basic guidelines for our work in online education. We want whatever we do to be thoughtful, strategic, sustainable, without locking into the current technology, keeping with Columbia’s brand and strength. We see three audiences for online learning at Columbia. The on-campus students, or non-resident, tuition-paying students, who might need blended or hybrid courses, and might be working on campus, on occasion, or in our global centers; then, students unconnected with Columbia through MOOCs and places like that. We also want to make it clear that there has been online learning at Columbia for years, in some of the most important ways in which people were trying to do new things. The School of Engineering has been doing things; Continuing Education; Journalism; Medical Campus; Business School; SIPA; and CCNMTL, our Center for New Media Teaching and Learning, has been working with faculty to put online elements of their courses, and they’ve been doing that for years.

So what we’re trying to do is to think about online across the campus, and to see how we can bring more of this together. One of the concepts that is important to talk about is the LMS, or the learning management system. Some of these brand names you’re familiar with, including our own [Unclear??]-based, CourseWorks, and the New CourseWorks. Many of you will know that the LMS is what drives online learning, because that’s where all the content goes, and that’s how you track the students. The other concept that Sharyn mentioned is the “flip classroom,” and the idea that you can watch videos in advance, and then the professors spend time in class going further, deeper, doing problem-solving, working in clusters. The most famous brand in this is
Kahn Academy, and we are seeing, especially younger students, from fourth, fifth grade onward are now used to this “flip” idea, that they go home, they work on math and other issues, but I also wanted to show you -- there’s one screen “grab” that it’s not all math and science, it’s also things like art history that can be here. The line there says, “One hundred ninety-six million lessons delivered.”

In terms of the issues of online learning, we have several things we have to consider. How do we pay for the development time for courses, credentialing and credits; identifying and verifying online identities of students who are not in person; the quality of students; teaching materials; the assessment of learning outcomes; how we do the student services. All these things we are starting to look at. We already mentioned three of the big options for MOOCs: Coursera, ADEX [phonetic???] and Udacity. The reason we would want to participate in these, to give us experience with new learning platforms. It’s part of our mission to educate the world, which we can do with this -- build brands, build our brand in particular programs; lead generation for prospective students; then learning and retraining opportunities for alumni.

So here’s what we’re doing this spring. Starting in February, we have three courses up from the Engineering School. You can see one in financial engineering, [unclear] transistors, and natural language processing. These courses had 11,000 signups in less than a week, and totals closer to 30,000 now. Of course, these numbers are really strange for many of us, considering that we think that the ideal learning situation is a much smaller one. We’re experimenting. That’s what this is -- an experiment in the spring. It doesn’t tie us in long-term. We want to see what we can learn. We’re also exploring courses with several other professors in departments across the
university. They’ve come to us, they want to do more. We want to highlight courses that highlight the quality of our faculty. I think that’s one of the principles we’re looking at.

I thought it would be helpful for you to just get a sense of one of these Coursera courses. Has anyone here taken a Coursera class? One, two people. Okay. So this is a class that is about the history of the world since 1300. It’s a Princeton course, and the thing you see along the main screen are these lectures which are broken up into ten-minute videos. This is the professor delivering a class. One of the things we’ve learned that people do is, they like to watch the lectures at two times the speed, which is something I hadn’t thought of, but that’s how you can watch it if you want to watch it that way. But you can also go back, rewind, and understand specific things. Then there are forums where students interact with each other, or interact with the professor, and write detailed comments. There’s a lot of peer grading that goes on here, as well as robot grading, where they are automatically graded.

Beyond this, beyond the spring pilots, we are talking to Dean Valentini and his team about what more we could think about doing with the Core Curriculum, and alumni core courses. We’re looking at ways of enhancing our existing courses, working with CCNMTL, and others, to see what more we can do. Our Continuing Ed school has been doing so much already. How can we expand online components around the university? Then, as the faculty members here who have done this will tell you, there is a whole new way of learning to teach online. That is, you kind of have to retool what you’ve been teaching, and how you do it. So we need to work on that as a university, to make that happen.
So I hope that gives you a sense of what we’re starting to do, where we want to work with you. If you have ideas on where we can go with some of this, we’re very interested in trying out different things. ADEX is not off the table, it is just something that, for the spring, they want to do exclusives rather than pilots, so that’s why we’re not there yet. But the MOOCs are just part of what we’re hoping to do.

Speaker: Sree’s open to questions. Are there any comments?

Paige West: I’m Paige West, from Anthropology. And just to premise my comments by saying that I’m not opposed to this at all. I listen to David Harvey talk about capital every time I read, and run in podcasts, so I understand why this is very useful and very important. But I wonder about a couple of things.

The first one is that there is kind of mindset in ascendancy in the United States now that doesn’t just devalue higher education, but is actually openly hostile toward us. I wonder if the committee and if your office is taking into account how online learning plays into that, and is connected to that. My second question is about the intellectual property concerns. For many of us, when we teach, we teach classes that we’re then going to write a book about. So we think a lot about the course content as our intellectual property that we’re working with, and sharing with our students. So I wonder about that. Also, this question of 30,000 in a course. I wonder if you could a little bit more about what that means, both for the administration here on your side -- who’s going to do the grading for 30,000 people? Because I wonder about my TAs and whether they’d be willing to do it. And also, just the larger question of this kind of open access is great. I work
on the island of New Guinea, and the people of New Guinea are very excited about this kind of more open access to education. But then I wonder about it actually devaluing the Columbia brand. Because if 30,000 people can take a course and get an A in it from Columbia, that just gives me a little bit of concern. I’m sorry that’s a lot of stuff, but I just find this fascinating and important.

Sree: Let’s answer the technical, and then I’ll go over to Sharyn. The technical question -- you will not have 30,000 students emailing you, or having to grade those. The way the system works is, a series of peer grading, and there’s automated grading, where you give the answers -- you provide the answers, and then the computer kind of grades them. It may seem like this only works in science or math -- things like that -- but they’re doing this now in a poetry class at U.Penn, for example. So this is new to all of us, and we’re trying to kind of figure that out. It isn’t that you’re going to handle all those people coming to you. That’s one of the concepts we’re looking at.

O’Halloran: There are a lot of questions, and you’ve handed off the hard ones to me, of course. On the IP -- this is a relationship on these courses between the university and Coursera. In that sense, the university will own (if I’m correct) that IP. However, my understanding -- and I think this is more forming and policy -- is that you still can write your book on New Guinea anthropological development and social cultural development, even if the material that you presented was in that course. So my sense is that they’re not mutually exclusive.
West: Let me clarify there. I guess I’m thinking more about people in the courses taking the intellectual property that I guess belongs to Columbia, even though it’s the faculty’s intellectual property [cross talk], and reproducing it in ways that we would not be particularly happy with.

O’Halloran: So anytime I put my Power Point slides online, I see them getting downloaded, and if you do a Google search on them, they pop up all over the place, in really interesting ways.

So that’s happening already. The question is [unclear]. Right. So I’m just suggesting that the equivalent parallel does happen already, but there is a question as to how we want to protect our IP, how we’re going to put it in place, and whether, in fact -- it will be a copyright. Those will be copyright, if we’re going to prosecute the use of that, if we feel it’s not fair use. That becomes a real fine-line question. I don’t want to go into that. I think that’s very much of an emerging field, and we’re going to talk about those practices, for individuals at the university, and in our relationship to this. I think that’s a really important place for us to have a fruitful discussion.

Speaker [Breslow????]: Let me just point out (I don’t know how many of you know his) -- this is the front-page story in the new issue of *Time* Magazine. It’s a big issue, and a lot of discussion of the kinds of things that you should at least be aware of. So I recommend that if you’re voting on this, at least take a look at it. I don’t normally read *Time*, but as soon as I saw what it was about, I bought it and read it today. It’s got a lot of stuff in it that one really has to pay attention to.

Speaker: Thank you. We also passed out two articles, including what campus leaders need to know about MOOCs on your way in. We hope you’ll look at that. Also, I’ll just mention two
developments. The University of Texas and Berkeley have joined EdX as the four partners on EdX with MIT and Harvard. Then the Stanford Medical School has teamed up with Khan Academy, so that lots of their courses will include -- the main lectures will be on video in advance. Then the students come into class, and do the problem-solving. So it’s part of a paper that’s been written by Stanford medical faculty -- “Lectures Without Lecture Halls.” That’s how they’re thinking about it.

Speaker: Thank you for the presentation. I just wanted to ask -- what kind of courses, basically, would be there in terms of how advanced the level is. Because if we get a very advanced level, as a professor [unclear] -- I think actually what goes into books is material that are produced, and also discussed in seminars. I don’t really think this would be a very good venue for seminar courses. It seems to me that most of the courses are introductory level, is that right?

Speaker: Well, people are experimenting at various schools with different levels. But the ones that we’re doing are graduate level, introductory courses.

Speaker: Again, thank you for your presentation. I was just wondering -- and I guess I’ll preface my question by saying that I think a large part of the academic experience is the interaction between a teacher and student. From what I saw, it seemed like we were just looking at recordings of teachers, and me, as a student, watching it, or watching it at twice the speed. I was wondering if there was an opportunity with students to actively engage the teachers while they’re teaching. So like whether it’s getting on the forum and saying, “Actually, I have a question.” I wonder if, substantively --
Speaker: It depends on the professor, and what --

Speaker: But there could be that opportunity.

Speaker: Right. There could be that opportunity. Also, I want to emphasize that the MOOC is only one of the things we’re looking at. We want to enhance existing classroom education. MOOCs are just one thing. There’s a lot of buzz about it, and that’s why there is so much attention paid to it, but that’s only one part of what we’re trying to do.

Speaker: Okay. Thank you.

Speaker: And Dean Valentini, would you like to share the story that you tell about the Core and how Dante -- a good example for people to --

Valentini: Okay. So this relates to the first bullet on that slide, that Sree and I discussed kind of broadly, some time ago. The Core Curriculum is certainly one in which the interaction of students with professors is essential, taught in small sections. But as an example, when the segment of the core curriculum on *The Divine Comedy* is taught, Professor Barolini, who is the world’s expert on Dante, with whom I’m quite familiar, actually gives a lecture to all the preceptors who are teaching the course about that section of Dante, to prepare them to actually teach the sections. Now if her lecture were available online, then it would be accessible to all the students in the Core Curriculum, and they could see the lecture before they actually go to class.
The other aspect of this is, one of the valuable, essential features of the Core Curriculum -- it’s an experience that builds an intellectual community among students, because they’re taking the same course -- all the students are taking the same course at the same time, reading the same material -- that it compels discussions that take place outside of class, as well. If students could propel a discussion online, at 3:00 in the morning, on a February night, when no one is going to come outside to the Sundial to have a discussion, that would actually expand the classroom. This won’t replace anything; it just actually enhances and extends the experience. I think most students would, I suspect, find that a valuable addition to their experience of the course.

Speaker: All right. Thank you, very, very much. We go next to [unclear].

O’Halloran: Did you want to make any statements at this point? No.

Fiona McLennan: Good afternoon, everyone. I think by now you have probably seen me on a video, or most of you have. Did you get an opportunity to look at that? So you’re probably tired of seeing my face and hearing my voice. And what I’m going to present today is really not much different to what I’ve already presented in the video, and this week you should have already received, at home, the open enrollment guide, which summarizes all the benefit changes. And posted online, which is different to previous years, we have put the benefits highlights, which is a much more detailed communication, that has a lot more information for you to take a look at.

Hopefully, we’ll know by now that open enrollment starts on October 29 and ends on November 16. We’re doing a number of benefit expos, which are around health care fairs and the dates are
listed on the materials that you have already received. I encourage you to come to those, because we’re doing free health care screenings, and you should also have received an email from Dr. [Unclear] on that. We’re doing these informational sessions around the campus. As you can see, the dates are listed there, and they’re also on the materials you’ve received. It would be hard not to know that the Supreme Court upheld the Affordable Care Act, and as a result there are a number of changes that impact large employers such as us. A couple of them are just sort of administrative. One is that you will see posted online a summary of benefits and coverage, which is just a federally mandated, sort of template for communicating health care plan design. We have also implemented the expansion of women’s preventive health care. We will probably provide some additional communications in December and January; as to what that means with oral contraceptives, for instance -- basically this has expanded a lot of counseling aspects for women.

W-2 reporting: When you receive your W-2 next year you will see a box which is simply for reporting purposes for the government, which provides the total cost of your medical plan. So it’s the medical plan which includes the prescription drug and the vision. So you’ll see the full cost, of which you are paying a share.

A couple of changes to the plans that we currently have. One is on flexible spending accounts. Unfortunately, this is not within our control. It was a component of the Affordable Care Act that resulted in a reduction to what you can contribute on a pre-tax basis to a health care flexible spending account. Those of you who are using that account now realize that it’s a big reduction from the $10,000 that you can set aside this year. Unfortunately, that has been reduced
significantly. One of the positives I can tell you about the health care flexible spending account is that the administrator that we use -- EBPA -- is going to issue -- it’s like a debit card, and it’s very much like the debit card that you use for the transit parking account. If you’re using the transit parking reimbursement account, that card will actually be the same card that you use to charge your co-pays to, as an out-of-pocket medical expense.

A question that came up in another one of these information sessions was, “Well, what happens if I have a number of family members who actually want to use the flexible spending account?” That’s a good question, because EBPA, if you request, will actually issue separate cards for the flexible spending account; but you, as the officer enrolled in the plan, will sort of share your transit parking account with your health care flexible spending account on the one card.

Medco has been acquired by Express Scripts. I think we communicated that a couple of months ago. No real change to you. It should be transparent. You will not receive a new card. You can still access Medco through their web address, or through Express Scripts’ address.

The health savings account -- as you know, that’s not new for next year. It was introduced this year, along with Aetna’s high-deductible health plan. As you know, you need to be in the high-deductible health plan of Aetna to take advantage of the health savings account. One change we have made here, in response to requests, is to enable officers who are over age sixty-five to contribute to the health savings account. The proviso is that you cannot be enrolled in Medicare at the same time as you are contributing to the health savings account, and dis-enrolling from Medicare is not really a financially advantageous thing to do.
I guess one could say that the increase in annual contribution limits to the health savings account have increased, and in some ways that offsets the reduction to the flexible spending account. You can’t be both in a flexible spending account and a health savings account. It’s one or the other. So for those of you who are taking advantage of the Aetna high-deductible health plan, and you do make contributions to the health savings account, those contribution limits increased from January. They won’t automatically increase for you; you need to go in and actively make a sort of positive election to increase your contribution. And if you do have an account balance -- you’re not going to use all of those contributions in the health savings account -- they will roll over to next year. Those accumulate year after year, unlike the health care flexible spending account, which is a use-it-or-lose-it basis. So that’s what captured on this slide here; that there are important differences to understand between the flexible spending account for health care, and the health savings account.

We have eliminated, in our efforts to reduce administrative expenses, a number of very low-enrollment health care plans. There are two HMOs, one from HIP and one from Aetna, that had less than 100 people in it. Those folks who were in those plans have been notified, and the communication to them suggests that they need to choose another health plan. If they don’t, they won’t lack health care coverage; we’ll simply default them into the Aetna high-deductible health plan -- which is the lowest premium cost.

I hope you will be pleased to know that the eligibility for the child care credit, which we introduced this year -- the eligibility has been expanded. We’ve raised the earnings cap. This
year it was limited to those earning under $80,000. We’ve increased that to $115,000. We’ve also made it possible for anyone who becomes nearly eligible during the year to elect that benefit, and now receive the $1,000 on a pro-rated basis, throughout the year.

So just as a reminder to take advantage of these benefits, you need to be in the dependent care flexible spending account, and if you’re eligible, Columbia will contribute $1,000, and you can contribute nothing or you can contribute up to $4,000, to useful, eligible child care expenses.

We’ve also enhanced the life insurance benefits, so we’ve made it possible for you to purchase additional -- this is the voluntary life insurance. This is the officer pay-all benefit.” So you can purchase more than $1 million of life insurance; it’s been increased to $1.75 million, and with a different limit, a higher limit above which you need to provide evidence of good health. We’ve also doubled the amount of life insurance that you can purchase on your spouse from $50,000 to $100,000.

I would encourage you to take a look at the life insurance when you enroll through the online system, because some of these evidence-of-insurability limits, sort of insurance jargon, that because those limits have increased it might mean that your life insurance is automatically increased -- because you may have been previously capped. And if your life insurance increases, then your premium will increase. So I just encourage you to take a look at that, and you can adjust it however you wish.
We’ve also enhanced the long-term disability benefit. The long-term disability benefit consists of a core component that Columbia provides to every officer, and a voluntary buy-out benefit. The core benefit has been doubled to $5,000, so the benefit is actually based on sixty percent of earnings, with earnings previously being capped at $50,000 but now capped at $100,000. So that’s a $60,000 maximum annual benefit, which is $5,000 per month. Again, I would encourage you to take a look at the voluntary benefit, because that covers earnings beyond $100,000. So it’s an important benefit to evaluate, to cover the additional earnings.

Long-term care insurance. Some of you may already have a policy with John Hancock, and you may recall that we sent a communication early this year that said John Hancock was actually pulling out of that marketplace. They have done that. They no longer offer long-term care insurance policies on a group basis, such as how we buy insurance, for any new participant. So for those of us who have a current policy, that’s perfectly fine. They’re honoring those. But for those of you who have not purchased it before, we’ve contracted with Genworth, who is now the largest provider of group long-term care insurance. Prudential is another company that has also withdrawn from this marketplace, so it’s a very volatile market at the moment. Genworth, unfortunately, because of New York State licensure and insurance laws, cannot offer the insurance in every state. It’s limited to twenty-three states, which include New York and New Jersey but, unfortunately, not Connecticut.

Again, I would encourage you to take a look at this offer during this open enrollment, because it’s very advantageous -- because if you’re under age sixty-six, you don’t need to provide any evidence of good health. So that’s a sort of one-time opportunity for current officers right now.
And there are going to be special long-term care information sessions. We’ll be sending out some email reminders about that. So there will be some sessions that you can come and specifically get your questions answered about long-term care.

So the medical plans. I probably don’t need to remind you that there was a lot of response and reaction to the reduction that we made for the share for 2012, in the out-of-network reimbursement. So we’ve listened to that feedback, and we’ve increased the out-of-network reimbursement in all of the plans. So this is when you go to a provider or a facility that is not in the networks of Aetna, Cigna, or United Healthcare. It’s simply a costly way to seek care, but I know there are certain situations where one has to use a non-participating provider. So we’ve increased the index to which we tie that out-of-network reimbursement. It was sixty percent of 150 percent of Medicare maximum allowable charge this year. We’ve increased the index to 200 percent of the Medicare maximum allowable charge. So it’s an enhancement.

We’ve significantly enhanced the infertility benefits. Those were, up to the end of this year, an annual limit of $5,000. We’ve replaced it with a much more meaningful benefit, which is a lifetime maximum benefit of $35,000. The $15,000 prescription drug benefit still remains. All in all, that is a $50,000 benefit.

We’ve introduced a new benefit -- transgender surgery -- that has a lifetime maximum of $75,000, and we’ve also made all of the health care plans identical in that they each cover -- each provide a vision benefit. The vision benefits are different across the three carriers, so take a look at that. But we’ve added it to UHC this year.
I’m sure you have some questions.

State your name, please.

Ron Prywes: Ron Prywes in Arts and Sciences. I’d like to ask about the costs of premiums and the costs of programs to Columbia. Just by looking at it very briefly, it looked like my costs would go up twelve percent. Is that typical? And are we basically seeing double-digit increases along, and is that due to increased costs in general?

McLennan: So -- that’s not a short answer. So health care -- obviously we all know, living in the U.S., that health care costs are increasing in general. So medical trend -- while you may have read that it’s in sort of single-digits, that is a national, sort of medical trend figure. So we take that trend into account when we’re forecasting our costs, but what influences our costs, and, therefore, the contribution, the contributions that you make, is the claims experience within each of the plans. So the claims experience has been running to such an extent that there are increases this year, and those increases vary from plan to plan, and also vary between the pay bands. I can expand a little more on national health care trends.

Prywes: Well, am I correct that generally -- ? That’s a little bit of a vague answer, in a sense. Is it true that generally it’s more than ten percent, the increases for everybody? Or does it range from nothing to infinity?
McLennan: Well, actually, I can show you a couple of examples, which will be helpful, I think.

Prywes: It would have been nice to see a table of year to year, of what each plan changes.

McLennan: Like that. Right. There are a couple of examples here. Let’s look at $90,000. This is someone who’s earning $90,000, so this is their contribution in their pay band. It’s family-level coverage, so it’s obviously much more expensive than individual. You can see if you look at the first line, the Aetna high-deductible health plan, it’s a very small dollar increase to the monthly premiums. So $8.00, while it might be -- what percentage is that? It’s less than ten percent -- certainly isn’t much in terms of dollars. The POS-80 plans -- the “less rich” plans than the POS-100 plans -- they’re fairly nominal increases, I would suggest. The largest increases you will see are in the Point of Service 100 plans; and, obviously, the higher the salary band, the larger the increase.

These are very rich plans. They cover 100 percent of health care services. There’s no deductible, there’s no co-insurance. There are a couple of co-pays that we introduced this year, that necessarily make them an expensive option. You can see the difference in the contribution.

You’re not happy with the answer. [Laughs]

There is concern in that when these were reformulated and established, with the health plan benefit, that maybe we would go back and look at -- to make sure that everybody -- the fringe pool [unclear] that we weren’t charging -- that we were being rational in the way we were
redoing it, and economical. The concern is given in what we consider to be the rate of growth of expenses, and those that are experienced by Columbia, if, in fact, this is reflective of those concerns at the university level.

That should be really [unclear], but I hope you understand.

O’Halloran: I understood.

McLennan: So health care costs do increase every year, and officers pay a portion of those health care costs. So we share the burden. In general, on average, across all the plans, all the tiers, and all the salary bands, Columbia is paying about seventy-seven percent of the cost, and as officers you’re paying about twenty-three percent of the cost. If you look, however, at someone who is earning less than $45,000, they’re not paying twenty-three percent, they’re paying considerably less; they’re paying about seventeen or eighteen percent. Similarly, as you go up in the pay bands, those who are earning more are actually paying a larger percentage of that cost. But, in general, we manage the plan costs so that officers, overall, the total pool of officers, are not paying more than twenty-three percent of the share of costs. The costs do increase from year to year. Paul [Unclear??] is in the audience, and can probably expand a little on the projections that we make over a long-term basis, as to the impact of the increasing health care costs, and what that actually does to the fringe pool, overall.

Would you like to add anything, Paul?
Paul: I think, as Fiona said, we do look at the fringe pool over a long period of time, as well as
the short-term needs of the growth in the fringe benefits, across all of the plans, but particularly
in medical. As we look out over the next five years, we see us still growing eight to ten percent.
It could be higher in some cases. So we are managing those costs from year to year, and we’re
managing, as Fiona said, to a seventy-seven/twenty-three overall split as best we can. So I think
we pay very close attention to it. We’re very sensitive to the rate of increases, and this year’s
increase, while modest in some places, is really a reflection of that complicated matrix.

O’Halloran: So what I think sometimes needs to be addressed in the health benefits is sort of
simplicity. People are very afraid of getting the big illness that wipes out everything, so they
want to pick this POS-100. A lot of times, when we’re talking with people, and trying to help
people, and we go through the POS-90, and realize there are caps, and you’re not going to lose
all your lifetime savings, that becomes a more favorable option. I don’t think people, even my
medical colleagues, understand that issue. So this year, a lot of people, for some reason, have
come and asked me to help them pick their plans, and many, many people realize that the POS-
90 plan is okay. There’s a cap, and you’re not going to lose your entire life savings. That’s better
for the university, it’s better for us, and I don’t think that message is as clear as it could be.
Because we get these benefit things, and you talk about percentages, and nobody -- there’s a
bottom-line issue. Am I going to lose all my life savings if I pick #90 and not #100, or #80 and
not #100? That’s what people are afraid of.

McLennan: I think that’s a very good point, and we do offer an array of options. I think we do a
lot of communication. Your point is well taken, however, that all of the plans have an annual
maximum limit. So beyond once you reach that limit (which is not very high) -- it would be
Aetna Point of Service #90 -- I mean, for a family, once you’ve spent out of pocket $3,000, then
everything is counted 100 percent.

O’Halloran: Right. Just to follow that up -- if you put away $2,500 in your tax-deductible plan,
you’re basically $500 out, if you have your catastrophic event, god forbid. So we can all save a
lot of money if we do that, and shouldn’t that just be encouraged?

McLennan: Absolutely. We do encourage it.

O’Halloran: One of the other issues has been the strength of the network, and concerns that the
in-network actually, in some of the specialty services -- like psychological, physical, all those
sorts of things -- are actually shrinking as opposed to growing; and more medical specialties are
opting out of any insurance. That puts you in an out-of-network situation for reimbursement.
Obviously, you address that partly with the 200 percent of the medical plan, but are there other
attempts to strengthen the in-network network?

McLennan: I’m not actually aware of the lack of strength in the network. I mean, that’s not my
understanding. In fact, it’s in some ways to the contrary. I mean, with the consolidation of health
service systems, and accountable care organizations, there is a lot more consolidation. There are
fewer and fewer individual physician practices, and being affiliated with a large health-service
health system, they’re all participating in the national networks -- Aetna, UHC, Anthem -- so I’m
not really aware of the decline in the networks, per se.
I mean, I know in New York -- we all know, very directly, that, certainly, with the behavioral health networks, there is a lot of out-of-network care delivered. So I certainly appreciate that.

O’Halloran: Right. So it’s more about expanding our network within our own medical thing, and how we can strengthen that. Because that is one of the keys to the incentives that were created by this type of program, to move people into the #80 programs.

McLennan: Yes. And I think we managed to get the faculty practice, the Columbia doctors, the faculty practice organization -- they are participating in the network. You can go online, click on their link, and see which doctors are actually willing to take Columbia employees’ health insurance. Or you can check the other way around, by taking a look at Aetna and UHC’s network.

Bollinger: Okay. I think that’s it. Thank you.

O’Halloran: Thank you, President Bollinger.

Bollinger: Next is Letty Moss-Salentijn.

Letty Moss-Salentijn: I’m going to do this from here, if you don’t mind. Can you hear me? Okay.
Just a brief report. This has to do with the new types of program proposals that we have received, and that we have started to review. They consist essentially of adding one online program to an existing master’s degree program. The two programs in question that we have reviewed now are a master of arts degree program in statistics, that is offered as a regular resident’s program by GSAS, and a master of science degree program in actuarial sciences, that has been offered by the School of Continuing Education. Both programs are active. They have been previously approved, and they are successful. Both will now be offered in a hybrid, online, interactive and just a blend of formats, that was developed successfully by the School of Continuing Education, and was monitored and approved last year.

I just want to report that we have approved the addition of the online version of these programs. These programs were previously approved. The format that we have now looked at has previously been approved, and we decided -- unless you wish to review all of these programs with us -- that no plenary approval is needed.

Bollinger: Okay. So there’s no action needed.

Moss-Salentijn: No action required.

Q: [Unclear]

Bollinger: Thank you, ladies. Shall we go on to the committee report on External Relations.
O’Halloran: I think we’ll have to wait until next time.

Bollinger: And Information Technology.

Samuel Silverstein: There’s new business? [Unclear] We would like to offer a motion -- I gather it will be referred to the External Relations Committee, to reawaken smoke-free Columbia. I believe Greg is prepared to second that. You all have a resolution before you. I want to make one amendment to it. I realize that it says “with the exception of College Walk.” It should be that College Walk was included as a smoke-free area, in this resolution. I’ll fix the language, accordingly.

The reason for reintroducing this resolution at this point is, we had a report from External, at our last meeting -- the situation with the experiment of the twenty-foot ban and other activities, to deal with smoking on the campus, was totally unsatisfactory. I think no real efforts have been made to change the situation, so I’d like to reintroduce this resolution now and ask External to consider it, and report back as soon as possible. [Unclear]

Speaker: Since it’s being offered from the floor, it goes to the appropriate committee --

Silverstein: Right.

Speaker: -- External Relations is the appropriate committee. They will take it, consider it, and then report back to the Senate.
Silverstein: Thank you.

Speaker: Are you fine with that, Sam.

Silverstein: Yes. That’s the procedure. There is no way around it.

Speaker: We’re done, then.

O’Halloran: Julia’s up --

Speaker: I understand. But we’re done on that issue, right?

Silverstein: I think so.

Speaker: Great. Terrific.

Silverstein: It would be nice to have a vote, but we don’t seem to be able to get there.

Speaker: You mean to have a vote, substantively, today.

Silverstein: No, no. I think people need time to consider this, but it would be nice to finally get some closure on this issue.
Speaker: Okay. So we do have a technology report.

Julia Hirschberg: Okay. Sorry to be late. This is a report from last year on the IT Committee, and the kinds of things we did last year. Okay. Don’t worry. There are not ninety-two slides. I’m just going to go through the highlights here.

The issues that we examined were some current and future CUIT initiatives, many of which have now come to pass, in particular, I think most people are now on the New CourseWorks, and experiencing those wonders. Maybe if you have issues with that, you should definitely talk to CUIT. They’ve been very responsive about putting things on their list of things they can add and subtract, etc.

Also, we’re moving to a new email provider. The undergraduates have already done that; graduate students now, I believe, are in the process, and as usual the faculty will be last. We also had some very interesting presentations on things like cloud computing, which is something I think we should all be thinking about for the future, because we can’t keep adding machine rooms, and cooling, and more machine rooms, and more cooling. Unfortunately, the issue there is that it is still extremely expensive. So for most people, this is probably something for small projects rather than your basic, everyday computing.

We also talked about some data reproducibility issues. As everyone else, we talked about distance learning initiatives, which, now, of course, everybody is talking about. There is also a
digital humanities and a digital social science initiative that we discussed. [Unclear] We also talked about data governance issues, and now everybody is talking about the new ARC reporting system. At that time, it had not been launched [unclear], but, probably, the most interesting thing for all of you are some of the really exciting student idea initiatives. The students, of course, were very concerned about open evaluations, but also, in addition to trying to get the faculty to go along with that, they were producing some very interesting apps. One in particular, the Columbia app, gives you a portal into Columbia activities, Columbia history, and lots of other interesting things that are going on at Columbia. You can download that. If you look at our full report, you can see where to download that. Most of these apps are being produced by students, just because they’re fun. They’re not trying to make money; they really think that this is a contribution.

Also, I should mention, the Research Match website, also produced by students, tries to match the research interests of professors who have research projects with students who want to participate in those projects.

So that’s all I’ll say about it, but I’ll point you to the full report if you’re interested in more detail on any of those things.

Speaker: That’s it? Okay.

Just in the interest of time, I think I will just say that Nick Lemann has announced that he’s stepping down as dean of the School of Journalism. Nick has done just an outstanding job. The
search committee has been formed, and will be announced shortly. We actually had the first meeting today. I’m chairing that search committee. We also have searches underway in dentistry, in SEAS and in SIPA. So, again, four at work at the moment, so it will be an important year for appointments of new deans.

That’s really all. That’s the main thing I wanted to communicate.

Speaker: Great. Thank you very much.

[End of Session]