

EL CAMINO COLLEGE
Insurance Benefits Committee Meeting Notes
January 27, 2015

MEMBERS AND ALTERNATES PRESENT:

Beam, Linda	Chairperson
Jeffrey, Valerie	President's Appointee
Chambers-Salazar, Polli	ECCFT (Alternate)
Cohen, Jeffrey	ECCFT
Elliott, Momi	ECCE
Hayden, Diane	President's Appointee (Alternate)
Leiby, Mary Ann	ECCFT
Lindberg, Lynn	President's Appointee (Alternate)
Miranda, Gloria	President's Appointee
Stanojevich, Diana	ECCE
Sutton, Philip	President's Appointee

MEMBERS AND ALTERNATES ABSENT:

Brown, Donald	ECCFT
Higdon, Jo Ann	Co-Chairperson
Newton, Michael	President's Appointee
Robertson, Gary	POA
Trevis, Michael	President's Appointee
Turano, Debbie	ECCE

ALSO ATTENDING:

Sharen Stanek-Lowe, Keenan & Associates
Matthew Szenderski, Keenan & Associates

Open Meeting, Introductions & Roll Call

Linda Beam called the meeting to order at 1:05 pm.

Review / Approval of November 25, 2014 Meeting Notes

Linda Beam asked everyone to please take a minute to review the notes.

There was an additional explanation regarding the meeting notes on the COLA Adjustment topic from the November 25, 2014 meeting. It was expressed that several classified and faculty met independently of the Insurance Benefits Committee meeting and agreed to share the same focus and mission with a united review for similar outcomes. The difference to the bargained COLA Adjustments for each group became clear with an agreement to support each other was determined. It was expressed it is Administration vs. Faculty & Classified.

Linda also reiterated last month's topic, "Direction of the Committee" that the Insurance Benefits Committee is referenced in each contract and these meetings are a requirement of the collective bargaining agreements. It is the hope this Insurance Benefits Committee will continue to be viable and worthwhile topics and discussions will occur to further promote the health care benefits offered to employees.

Premium and Claims Reports (Delta Dental & VSP)

Sharen from Keenan & Associates reported on the Delta Dental Premium and Claims Reports comparing 2013 data to 2014 data. Actual cash contributions were \$1,171,543 with \$990,513 in paid claims and a net monthly per employee per month average claims and fees as being \$114.99 with an expense loss ratio of 87.17%. Compare to 2013 the Actual Cash Contribution was \$1,038,708. There was \$1,020,038 in paid claims with a \$118.63 per employee per month average claims and fees with a loss ratio of 90.12%.

Comparing the VSP Premium and Claims Reports between 2014 and 2013, the paid loss ratio is currently 79.27% for 2014 and 81.12% for 2013. The overall number of employees has decreased by 58 or 4.8 per month.

Philip asked if we expect a rate change for either of these renewals.

It was stated dental increases have been absorbed by the District in the past. Because the dental plan is self-funded the Affordable Care Act (ACA) fees do not apply. However, the ACA fees will apply to Vision because it is a fully-insured plan. Currently, the VSP contract is in a two year rate guarantee.

The renewal process was described where in the Initial stage the carriers provide the rates. The second phase is having Keenan & Associates underwriters review these rates and write a rebuttal, which is shared with the carriers. The carriers then provide response to the rebuttal and final rates are negotiated.

Tobacco Free Campus Initiative Presentation

There was a lively discussion regarding the topic of a tobacco free campus with a presentation provided by Matthew Szenderski, Keenan & Associates.

Linda Beam indicated the policy is still pending but would potentially affect the entire campus. There would be advertised help with programs and services to assist in stopping the use of tobacco. These programs would be provided to colleagues and students if this policy were approved. Also, community outreach would be valuable since smokers would have to go to the campus perimeter to smoke.

It was mentioned e-cigarettes are being smoked in the library.

Linda introduced Matthew Szenderski who is a KeenanWell Account Manager working with schools and public agencies. His background for the past 11 years has been in health and wellness and six (6) years of experience as a health coach with WebMD and Healthways. He is certified by the University of Massachusetts in Tobacco Treatment Service (TTS).

His presentation focus is primarily for employees but would be an advantage to students as well. He indicated he will spend more time on certain slides because we all know “Why this is important” i.e. not to smoke and to have healthy habits.

Because Jeff Cohen clarified an early math calculation during the Premiums and Claims Reports presentation, Matthew asked if Jeff was a Math Instructor. Everyone chuckled and Jeff stated he was not a Math Instructor.

The second page of the presentation contained a calculation specific to El Camino College, where if 9% or 70 of the 786 employees were tobacco users the additional annual cost in productivity and health expenses would be \$420,000.

The third page of the presentation focused on student’s use of tobacco and how a change in policy could affect the students. There is a lot of stress and peer pressure, availability of tobacco from fellow students, drinking and smoking aspect at parties as well as the need to police oneself. To be tobacco free means there would not be a tolerance for smoking, chewing tobacco, E-cigarettes and vapor free cigarettes. Marijuana would still not be allowed on campus. Matthew reiterated prior to age 24 individuals are very impressive and are the most venerable to becoming a smoker. Having a tobacco free campus would reinforce a positive message to the students.

The final page of the presentation reviewed the many approaches and best practices to transition to a smoke free campus. Some of these approaches would be to do a survey again to both the employees and students making it more inclusive to become part of this cause. One would want to engage volunteers, host Focus groups. Matthew also mentioned the tobacco free policy at Keenan & Associates.

Jeff indicated this was in the hands of Trustees.

Linda indicated two (2) years ago El Camino College conducted a survey on tobacco use. At that time the Administration was reviewing whether or not to go to a tobacco free campus. It was decided to not move forward with implementing this policy. Then vapor cigarettes showed up and at the same time new; water vapor cigarettes with a distracting blue light became in vogue. Findings regarding additives to these types of cigarettes weren’t published yet.

Linda indicated it would be good to have the college campus Student Government on board with this policy. They would have a list of names to get information out about this change in policy, if approved.

The consensus was not to be “big brother” of the policy but instead to have students policing other students. This would help with relations. Another tobacco product used by students is Snuf, which is produced by Camel and is a smokeless tobacco product.

Jeff informed the Committee he had heard the tobacco free policy was “approved” by the Board. Jeff stated there are ways to peoples support and on board prior to the policy going to Board. Jeff indicated the Faculty and Classified would not be enforcers of this policy.

Matthew explained some of the particulars a tobacco free policy could contain; a \$50 ding/charge if caught using tobacco on campus. Issuance of a Tobacco Free Declaration should contain strong language, such as grounds for termination, if the answers in the document were found to be falsified by the employee. A grace period should be included when implementing the program. Matthew has helped cities make this change in policy. The Tobacco Free Declaration could be used as a revenue generator as well.

It could be a line item when issuing benefits. Insurers are currently using this method. One example is Life Insurance rates, which are different for tobacco users. Normally, individuals are not motivated unless it affects their pocketbook. These concepts are being shared with the Committee because some employers and populations have implemented them.

The Committee indicated there are currently no designated areas but trash and butts are littered through-out the campus. There could be a grace period then a first time warning with security as the enforcer of this item with a \$30 fine applied for next offense.

Philip Sutton asked if these programs are free programs and Matthew answered yes.

Diane asked if staff is anchored in place and the process for quitting smoking is outlined, how successful is the program?

Matthew indicated there needs to be a lot of communication to have a successful program. There is always discomfort with any major change and there will be one or two very angry employees.

Linda stated in California individuals can’t smoke in buildings, in restaurants and in high schools so this concept is not earth shattering. However, sometimes international students are not as culturally aware of the non-tobacco use here in the States. Thus, work would need to be done with the international programs. Most employees understand the addictive qualities and the family centered on smoking component. Help would be provided to colleagues with signage of programs. However, even though there are signs posted “No Skateboards”, students are still sighted riding them. Some companies with low salaries are put into a position to mandate this change to save on healthcare expenses.

Jeff stated money shouldn’t be wasted on tobacco.

Matthew indicated there are two sides to every coin.

Linda indicated with new Affordable Care Act fees and the focus on improving the health of the entire nation one could relate it to how El Camino College is trying to become a tobacco free campus. The campus Health Center could be used as a facility to distribute NRT (Nicotine Replacement Treatment) patches. It is okay in a tobacco free campus to wear a patch or chew gum to stop smoking. As you walk around campus there are many cigarette butts in every planter and in the parking lots. Also, consideration for the current 15 minute break allotment since half of the time one will need to get to allowable smoking area. Reasonableness and common sense will need to be applied because smoking in one's car as one enters into parking lot is not going to be an offense.

Diane mentioned there is a component of needing to work with the community since employees and students may start going off campus and smoking at surrounding vendors.

Linda expressed the Board has considered what the public's thoughts may be while driving by the campus if all of the smokers are on the Boulevard smoking. We will pursue working with Keenan & Associates to discuss this topic.

Momi stated it appears as though we are putting the cart before the horse.

Linda shared with the Committee that the Board has had very good discussions over the last couple of years and there does not seem to be any real reason to not move forward with issuance of this policy. The Board recognizes individuals have the right to make their own choices but also recognizes that smoking in front of all buildings affects non-tobacco users.

Jeff expressed it would be foolish to have all of these discussions at the Board level and no action be taken on it.

Linda indicated all University Campuses except for Irvine have a tobacco free campus.

Philip stated in the Code of Student Conduct it expresses smoking can only be done in designated areas.

Linda indicated a study of providing shelter, i.e. a designated covered area for tobacco smokers results were an estimated cost of \$25,000 for each shelter. Dialogue has continued on moving to a tobacco free campus and it is time to go in this direction.

Diane stated she is going to stop smoking! Involvement of student organizations (Raffie; name student body President) need to be on Board with this change.

Matthew reiterated involvement is needed.

Linda stated initially January would be the implementation month. However, summer or fall will most likely now be the implementation period, which would include a transitional period. Linda asked if there are any other questions.

Mary Ann commented that pot use is more prevalent and needs to be enforced as much as a tobacco free. Even if the student is a pot card holder there is no allowance for controlled substances and alcohol on campus. It is a drug free campus.

New Business

Nothing noted.

Legislative Updates

The Legislative Update was provided by Keenan & Associates with a quick review of the new 2015 benefit limits for health and welfare plans. A Briefing on AB 1433 and SB 967: New state laws will impact sexual assault policies on California college campuses. Under Background and Federal Laws the second, third and fourth paragraphs were referenced.

Linda stated there are big changes and sign-off by Obama with the necessity for student awareness training for sexual assault. More assault cases have been publicized in Pro sports and high profile college campuses such as Penn State. The requirement of developing strict regulations has resulted for college campuses. Prevention is key and more training of what is acceptable conduct by males is needed.

The final Legislative Update was on California Health Workplaces Health Families Act of 2014, which is effective July 1, 2015, however a posting requirement was due on January 1, 2015.

Lynn asked if this is in addition to part-time sick leave or is it a separate Act. Keenan & Associates stated it is a separate Act.

Linda expressed the need to track every hour worked for employees working 30 hours or less included substitutes. There is lots of discussion about qualifications and impact across the State of California on this subject and most hourly workers don't accrue sick leave.

Lynn indicated tracking these hours is not a bad thing but administratively it is creating more challenges.

Linda asked if there were any other questions and the Committee responded with none.

Agenda Items for Next Meeting

Nothing noted.

Adjourned

The meeting was adjourned at 2:17 pm. The next meeting will be held on February 24, 2015 at 1:00 pm at El Camino College in the Library, Room 202.