

**EL CAMINO COLLEGE**  
**Insurance Benefits Committee Meeting Notes**  
**February 11, 2014**

**MEMBERS AND ALTERNATES PRESENT:**

Beam, Linda	Chairperson
Jeffrey, Valerie	President's Appointee
Elliott, Momi	ECCE
Hayden, Diane	President's Appointee (Alternate)
Higdon, Jo Ann	Co-Chairperson
Leiby, Mary Ann	ECCFT
Trevis, Michael	President's Appointee
Turano, Debbie	ECCE

**MEMBERS AND ALTERNATES ABSENT:**

Chambers-Salazar, Polli	ECCFT (Alternate)
Cohen, Jeffrey	ECCFT
DeSanto, Michael	POA (Alternate)
Lindberg, Lynn	President's Appointee (Alternate)
Miranda, Gloria	President's Appointee
Newton, Michael	President's Appointee
Ortiz, Julieta	ECCE
Robertson, Gary	POA
Suekawa, Lori	ECCFT
Sutton, Philip	President's Appointee

**ALSO ATTENDING:**

Tonia Wilson, Keenan & Associates

**Open Meeting and Introductions/Roll Call**

The meeting was called to order at 1:05 pm by Linda Beam.

Roll Call and Introductions

Linda mentioned there were new faces to the meeting.

**Approval of Minutes – November 26, 2013**

Linda asked if there were any comments or corrections to the meeting notes from the November 26<sup>th</sup> meeting.

There were no recommended notations to the notes.

The minutes from the November 26, 2013 meeting were reviewed and approved.

### **Premium and Claims Reports**

Dental Expense Loss Ratio from December 2011 through November 2012 was 95.55%.  
Dental Expense Loss Ratio from December 2012 through November 2013 was 87.17%.

Tonia stated that the District's dental Expense Loss Ratio has improved from last year and she explained how the loss ratio works to the committee. She mentioned that it was important to note that the experience changes as a result of one month falling off the report while an additional month is being added to the plan.

Diane inquired if the experience being reviewed were for two years. Tonia explained that the District is given two years worth of experience and by looking at the last two years it gives the District a better idea of how the plan is actually performing.

Linda added that the El Camino College dental plan has a self-funded dental program and that is part of the reason why claims are reviewed on such a frequent basis to see how the group is performing. She went on further to explain that this is how the necessity of increases are monitored.

It was noted that the highest utilization pattern typically happens during holidays or breaks from the normal school schedule.

Vision Paid Loss Ratio from December 2011 through November 2012 was 81.93%.  
Vision Paid Loss Ratio from December 2012 through November 2013 was 81.12%.

Tonia stated that numbers reflect that the vision benefit is not utilized as much as the dental benefit. It was also noted that the majority of claims are processed during the times when there is no school.

### **NEW BUSINESS**

Valerie will send out an e-mail to remind everyone about the Retiree Benefits Consulting Group that usually puts on the Financial Planning Workshops a couple of times a year and will have workshops at the end of the month. The workshops will be held on Tuesday, February 25<sup>th</sup> at 1:00 pm and Wednesday, February 26<sup>th</sup> at 12:00 pm at Alondra.

Linda stated that it is the beginning of the year and there haven't been too many new items coming across. The only recent item she wanted to share was a fact sheet released by the Department of Treasury on the Affordable Care Act. This fact sheet included a little additional information about some additional clarifications to the legislation.

One thing noted was that federal work study students have been exempted from the limitation of 30 hours because it has now been defined that when the students are working, it is a part of their education so their hours do not need to be tracked. This new clarification however, did not exclude student workers. If a student worker is used for more than 30 hours a week, they would still be entitled to benefits.

There was also clarification for this year about Adjunct Faculty. The latest information per this notice was that for every one hour that an Adjunct Faculty member was in front of a student, they are given credit for 2.25 hours of work. This doesn't quite affect El Camino College as much because the Faculty is paid based on a load factor. But this may impact other colleges as they may pay the Adjunct Faculty for the hours that they are actually in front of students. With their calculations, nothing has been paid to Adjunct Faculty for prep time. Again, this will more than likely not affect El Camino College.

The Department of Treasury have also suspended portions of some of the employer responsibilities until 2015 as they are still trying to work through all of the nuances of the legislation. El Camino College will continue to monitor how this legislation will impact all of its employees.

On January 1, 2014, the State of California has opened the marketplace, the CA Exchange. If anyone does not have health insurance they will now be penalized for not having health insurance. This marketplace will help to provide options for those who need coverage aside from their employer's plan.

Linda also noted that she has spoken with the Human Resources staff and there have been recent situations where it is noted that the District needs to get folks to update their beneficiary forms and emergency contacts. Recently there was a situation where someone did not have the most current information in their file and it had been a challenge to verify the coverages or beneficiaries selected for the benefits in order to pay out the benefit. This is something that they will need to follow up on this spring to get it updated by all employees.

Valerie added if everyone could encourage their constituents to have their documents updated to include new beneficiaries and who would receive an employee's final paycheck, which would be helpful. It was also mentioned that the employees should speak with STRS and PERS to make sure that everything is taken care of in the event of an unexpected situation.

More information will be released soon about the new Hartford Life program to all employees. As a helpful note, Hartford also offers free will preparation for anyone who would like to take advantage of the services offered. Human Resources will try to communicate this to all of the employees via emails, mailings, etc. It would be helpful to the Human Resources department to get updated information from all employees.

It was requested that Valerie send forms to the various areas to allow employees to update beneficiary information. Valerie stated that they will look to update the website to assist employees with updating their beneficiaries. Linda stated that they will figure out some form of communication strategy to get the information out to the employees on how they can update this information.

There was no other New Business.

### **Legislative Updates**

Tonia provided the following Legislative Updates to the IBC, which the members were encouraged to read:

- SB751 – Amendment to the Brown Act

### **Agenda Items for Next Meeting**

Please send your agenda items to Linda Beam.

### **Meeting Adjourned**

The meeting was adjourned at 1:35 pm. The next meeting will be held on March 11, 2014 at 1:00 pm at El Camino College in the Library, Room 202.