

EL CAMINO COLLEGE
Insurance Benefits Committee Meeting Notes
May 28, 2019

MEMBERS AND ALTERNATES PRESENT:

Cohen, Jeffrey	ECCFT
Jeffrey, Valerie	President's Appointee
Leiby, Mary Ann	ECCFT
Buyse, Jim	Co-Chairperson
Whiting, Michele	ECCE
Smith, Maria	President's Appointee
Sophie Dao	ECCE
Clemons, Lyn	President's Appointee

MEMBERS AND ALTERNATES ABSENT:

Cox, Walter	President's Appointee
Miyashiro, Jane	Chairperson
Sakatani, Charlene	ECCE
Trevis, Michael	President's Appointee
Van Buren, Star	President's Appointee
Robertson, Gary	POA
Chambers-Salazar, Polli	ECCFT (Alternate)
Solorzano, Erika	POA (Alternate)

KEENAN & ASSOCIATES:

Kim Gleeson Susan Vogt (via phone)
 Jamie Kaplan

Open Meeting Introductions & Roll Call

Jim Buyse called the meeting to order at 1:06 pm. Jane Miyashiro was not able to attend the meeting and Jim, as the IBC Co-Chairperson, filled in for her.

Review/Approval of April 23, 2019 Meeting Notes

The minutes were reviewed and approved by the committee.

Premium & Claims Reports (Delta Dental & VSP)

Jamie Kaplan reviewed the Dental Premium and Claims Report showing claims experience for the 12-month period May 2018 through April 2019. The expense loss ratio, which includes premium, claims, fees and expenses, shows a total expense loss ratio of 87.55%. This can be found in Column N. The dental plan is still running well.

Jamie Kaplan reviewed the Vision Premium and Claims Reports. Using the same 12-month claims experience, May 2018 through April 2019, the Vision plan paid loss ratio, less expenses, is running very well at 78.38%.

Medical Marketing- Update

Susan Vogt presented the medical marketing update. She reviewed the rating regions and said they would be changing from five to three. El Camino College is in the Los Angeles region and this region will be impacted by the rating region change. The CalPERS preliminary rates were released on May 14. Susan reviewed the enrollment counts, renewal rates, and employee contribution amounts for each CalPERS plan and explained how each plan compared to the SISC plans. She explained how SISC offers a high deductible plan that is compatible with a Health Savings Account (HSA.) The high deductible medical plan with an HSA is a great option for employees. HSAs allow members to set aside \$3,500 pre-tax dollars each year to help pay for medical expenses. The medical plan does have a higher deductible, but the monthly premium is less than other plans. The savings in monthly premiums can be set aside in the Health Savings Account. Money deposited into an HSA would be funded by the employee as a separate deduction from the medical premium deduction. Susan explained how the prescription out-of-pocket maximum is separate from the medical out-of-pocket maximum for both carriers CalPERS and SISC. SISC does offer out-of-network benefits, but it is set up as a reimbursement. Kim Gleeson will send the details to Valerie Jeffrey to send to the committee members. Susan will also send a link to find providers through Blue Shield. Susan made note that SISC does not have rating regions and Walgreens is not in the SISC network. She reviewed the Medicare comparison and Kim explained how CalPERS did not release preliminary rates for these plans. A question was asked about retirees making their payments if the district decided to move to SISC. Susan explained how SISC does direct bill payments for retirees.

Susan offered to come to the district next week to do informational meetings for employees and retirees. She recommended that the district move to SISC because CalPERS continues to have large rate increases. She reminded the committee that SISC is very selective when allowing groups to join their pool. There is the possibility that they will not provide the district a quote next year. CalPERS would need to be notified by August 15 if the district is going to leave and move to another pool. If ECC decides to leave CalPERS, ECC cannot join again for five years. The rate comparison will be updated when the final CalPERS rates are received in June. The committee members would meet with their union groups and relay the information that was provided in the meeting. A July board meeting would be needed if the committee decides to make a move.

New Business- 2019-2020 IBC Meeting Schedule

Jim Buysse informed the committee members that the packet included an IBC meeting schedule for the remainder of 2019. If the committee makes the decision to leave CalPERS and move to SISC, there would need to be additional meeting dates added to the schedule.

Meeting adjourned

The meeting was adjourned at 2:15 pm. The next meeting will be held on September 24, 2019 at 1:00 pm at El Camino College in the Library, Room 202.