

EI CAMINO COLLEGE
Insurance Benefits Committee Meeting Notes
September 22, 2020

MEMBERS AND ALTERNATES PRESENT:

Miyashiro, Jane	Chairperson
Ingram, Iris	Co-Chairperson
Smith, Maria	President's Appointee
Jeffrey, Valerie	President's Appointee
Trevis, Michael	President's Appointee
Cox, Walter	President's Appointee
Clemons, Lyn	President's Appointee
Leiby, Mary Ann	ECCFT
Palos, Teresa	ECCFT
Chambers-Salazar, Polli	ECCFT (Alternate)
Marquez, Lissette	ECCE
Whiting, Michele	ECCE
Sakatani, Charlene	ECCE
Solorzano, Erika	POA

MEMBERS AND ALTERNATES ABSENT:

Van Buren, Star	President's Appointee
Diez, Roy	ECCE (Alternate)
Kenny Galan	POA (Alternate)
Cohen, Jeffrey	ECCFT

KEENAN & ASSOCIATES:

Kim Gleeson
Elizabeth Childers

Open Meeting Introductions & Roll Call

Jane Miyashiro called the meeting to order at 1:02 pm.

Review/Approval of February 25, 2020 Meeting Notes

The committee reviewed the March 24, 2020 meeting minutes. A motion was made by Jane Miyashiro to accept the meeting minutes. The motion was seconded by Charlene Sakatani.

Premium & Claims Reports (Delta Dental & VSP)

Kim Gleeson reviewed the Dental Premium and Claims Report showing claims experience for the 12-month period August 2019 through July 2020. The expense loss ratio, which includes premium, claims, fees and expenses, shows a total expense loss ratio of 72.30%.

Kim Gleeson reviewed the Vision Premium and Claims Reports. Using the same 12-month claims experience, August 2019 through July 2020, the Vision Plan paid loss ratio, less expenses, is running at 68.56%.

The expense loss ratios are lower compared to what we have seen over the years due to COVID-19. Claims in April and May which are a result of March and April visits were extremely low due to the closure of dental & vision offices. We can see in June and July that claims started to pick up again due to the opening of offices.

Open Enrollment Update: Valerie Jeffrey reminded everyone that open enrollment is currently under way (September 21, 2020 through October 16, 2020). Valerie recommended that everyone sign-in to BenefitBridge to review new rates. Regardless of whether you are making plan changes or not, the summary page must be signed. Also, Valerie noted that AFA is using a new login where employees will use their birthdate. Other items to note:

- Medical changes can be rescinded until 12/05/2020
- On October 5th, Health Net will be hosting a Zoom meeting 10:30 am to 12:00 pm for Q&A.
- Valerie reviewed the BenefitBridge instructions noting that the BenefitBridge team is available Monday through Friday from 8:00 am to 5:00 pm.
- Dental Implants coverage is new this year.
- Mary Ann Leiby requested confirmation of being able to utilize the FSA beyond December 31, 2020. OE documents reviewed later in meeting revealed that the extension is 2.5 months beyond December 31, 2020.
- Jane Miyashiro stated that the new District contribution amounts will not be posted in BenefitBridge until early December. The Board must ratify their approval at the next Board Meeting which is scheduled for October 19, 2020. Tentative amounts have already been emailed to all.

Kim Gleeson reviewed 2021 rates and benefit changes. PERS Choice, PERS-Select, and Kaiser have highest enrollment. Mary Ann Leiby requested Kim Gleeson to find out if Delta will be decreasing anyone's percentage of coverage if they have not made their yearly checkup requirement.

Wellness: Kim Gleeson reviewed the 2020 Fall Wellness newsletter. Valerie Jeffrey requested we email her the newsletter after the meeting.

New Business: Jane Miyashiro confirmed there will be no Health Fair this year. Next Insurance Benefits Committee meeting will be held on November 24, 2020.

Legislative Updates: Kim Gleeson reviewed the following updates.

- Medicare Advantage and Medicare Part D Rule changes by CMS for 2021 plan year
- President Trump signs Four Executive Orders aimed at lowering Prescription Drug prices

Meeting adjourned: The meeting was adjourned at 2:00