

EI CAMINO COLLEGE
Insurance Benefits Committee Meeting Notes
November 20, 2019

MEMBERS AND ALTERNATES PRESENT:

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|-----------------------|-----------------------|
| Miyashiro, Jane | Chairperson |
| Ingram, Iris | Co-Chairperson |
| Smith, Maria | President's Appointee |
| Jeffrey, Valerie | President's Appointee |
| Cox, Walter | President's Appointee |
| Van Buren, Star | President's Appointee |
| Leiby, Mary Ann | ECCFT |
| Cohen, Jeffrey | ECCFT |
| Dao, Sophie | ECCE |
| Sakatani, Charlene | ECCE |
| Whiting, Michele | ECCE |
| Vakil-Jessop, Carolee | ECCFT (Alternate) |

MEMBERS AND ALTERNATES ABSENT:

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| Trevis, Michael | President's Appointee |
| Clemons, Lyn | President's Appointee |
| Palos, Teresa | ECCFT (Alternate) |
| Robertson, Gary | POA |
| Solorzano, Erika | POA (Alternate) |

KEENAN & ASSOCIATES:

Jamie Kaplan

GUESTS:

Armando Cabrera
Cindy Lopez
Adam Murdock

Open Meeting Introductions & Roll Call

Jane Miyashiro called the meeting to order at 1:20 pm.

Review/Approval of September 24, 2019 Meeting Notes

The minutes were distributed via email prior to the IBC meeting.

Premium & Claims Reports (Delta Dental & VSP)

The dental and vision premium and claims reports showing claims experience for the 12-month period October 2018 through September 2019 were distributed via email prior to the IBC meeting.

SISC Presentation

Armando Cabrera, SISC Account Manager, presented to the committee. The presentation included an overview of the benefits offered in SISC and the focus was on the active plans. He reviewed common insurance terms and explained how the deductible and out-of-pocket maximum work. The plan comparison included in the presentation only showed the richest plans available in each level. SISC offers plans from Anthem Blue Cross, Blue Shield and Kaiser. Districts participating in SISC

must make a choice between Anthem Blue Cross + Kaiser or Blue Shield + Kaiser. Armando explained how the HSA plans work in coordination with high-deductible medical plans and reviewed the differences in the HSA plans. SISC plans are designed for members to stay in-network to receive the highest level of medical plan coverage. The out-of-network benefits are not as rich as the in-network benefits. Armando also reviewed how surgery centers for certain outpatient procedures can be utilized to receive the highest level of cost coverage, however members can file for an exception if there is no surgery center in their area. Armando also explained how outpatient diagnostic x-ray/imaging, labs, durable medical equipment, orthotics, home health services, hospice, chiropractic, physical/occupational therapy, abortion services, family planning and preventive health are not covered out-of-network. Iris Ingram had a concern with this for members who might be affected when using family planning/abortion services. However, Armando said members can file for an exception if they cannot find a decent provider in their area. The carriers will also reach out to providers to see if they would like to contract with them as a one-time service.

Armando explained that the office visit copay and hospital admit copay are included in the plan names. There are five possible prescription drug plans that can be tied to each medical plan. Navitus Health Solutions is the SISC pharmacy benefit manager. Jeffrey Cohen asked if there is a cap on drug costs once you meet your out-of-pocket maximum. Armando said no, SISC will cover the cost of any drug. Walgreens is not in the SISC prescription network.

Armando reviewed the value-added services offered through SISC. MD Live is a virtual office visit and Advance Medical is an expert medical opinion benefit. This program offers members a second opinion on their medical diagnosis.

Jane Miyashiro mentioned that it might be important to schedule another IBC meeting in the next month or so. Michele Whiting suggested meeting in January to review the options. Armando offered to block off time in his office to answer questions that the committee has during the next meeting.

Keenan Fall Newsletter Connection Newsletter

The Fall newsletter was distributed via email prior to the IBC meeting.

New Business

No discussion on this item.

Meeting adjourned

The meeting was adjourned at 2:35 pm.