

EI CAMINO COLLEGE
Insurance Benefits Committee Meeting Notes
November 24, 2020

MEMBERS AND ALTERNATES PRESENT:

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

MEMBERS AND ALTERNATES ABSENT:

Van Buren, Star	President's Appointee
Trevis, Michael	President's Appointee
Cox, Walter	President's Appointee
Galan, Kenny	POA (Alternate)
Cohen, Jeffrey	ECCFT
Diez, Roy	ECCE (Alternate)
Whiting, Michele	ECCE

KEENAN & ASSOCIATES:

Kim Gleeson
Jamie Kaplan

GUESTS:

Kathy Espinoza

Open Meeting Introductions & Roll Call

Jane Miyashiro called the meeting to order at 1:00 pm.

Review/Approval September 22, 2020 Meeting Notes

The September 22, 2020 meeting minutes were reviewed and approved by the committee.

Stress Management Presentation- Fatigue: Gearing Up for the Holidays- Guest Speaker, Kathy Espinoza from Keenan did a presentation that focused on how to manage stress and fatigue. The presentation tied in with the EASE employee assistance program that is offered to employees. It included some tips on how to recharge your energy level, the effects of COVID-19 and trying to juggle work and family demands. Jane Miyashiro wanted to remind the members that the EASE plan is available to all employees and their families. It is a great resource for employees that are dealing with stressful situations and need to talk with someone.

Premium & Claims Reports (Delta Dental & VSP)

Jamie Kaplan reviewed the Dental Premium and Claims Report showing claims experience for the 12-month period October 2019 through September 2020. The expense loss ratio, which includes premium, claims, fees and expenses, shows a total expense loss ratio of 73.52%.

Jamie Kaplan reviewed the Vision Premium and Claims Reports. Using the same 12-month claims experience, October 2019 through September 2020, the Vision Plan paid loss ratio, less expenses, is running at 70.44%.

Open Enrollment Update: Valerie Jeffrey reviewed with the committee the outcomes of this year's open enrollment. This included BenefitBridge statistics that showed the final enrollment center counts and a report that itemized the types of calls and emails received by the BenefitBridge support team during open enrollment.

Other items to note:

- Human Resources sent out reminder emails to employees on nearly a daily basis advising eligible employees to log in to BenefitBridge and review or finalize their enrollment.
- Email reminders were sent to employees on how to navigate to BenefitBridge's Resource Center.
- Employee benefit information and links to the carrier websites can be accessed in BenefitBridge at any time.
- Many of the health insurance carriers did virtual presentations that were pre-recorded and posted online. The pre-recorded presentations meant that employees could access the information any time and at their convenience.
- Kaiser had individual office hours online and was available for employees that needed to meet with someone one-on-one.
- Jane Miyashiro stated that the new increased District contribution amounts will be included in December paychecks. It was explained that the net pay for the month of November will be different from the net pay in December and also in January since the increased District contribution amount will be included on December paychecks minus the 2020 medical plan rates and January paychecks will have the District contribution minus 2021 medical plan rates. IBC members were asked to help spread the word about these net pay differences to their constituent groups so that people were aware. An email from Human Resources would also be sent out explaining this as well.

Enrollment Counts for 2020 vs 2021- Jamie Kaplan reviewed the enrollment counts for the CalPERS medical plans. El Camino College wanted to look at the movement for the plans that received an increase in district contribution amounts. Overall, the report did not show a lot of movement. With the new contributions, many of the plans are now available at no cost to employees. Jane Miyashiro stated that it seems like employees are happy with their plans. Mary Ann Leiby stated that from the Faculty perspective, they did not receive a raise and that is why they did not change plans. The cost of some plans increased along with an increase in the cost of living so employees preferred more a month in income.

CalPERS Update: Kim Gleeson provided an update on CalPERS. She noted the following items.

- CalPERS has requested proposals from carriers because of the high claims experience for a few of the plans: Pers Care, Anthem Traditional HMO, Blue Shield Access plus.
- They are starting to look at Blue Shield and make a proposal to expand the Trio Network to Orange County.
- United HealthCare has a limited network called SignatureValue Harmony Basic plan and they may look at proposing for the 2022 plan year.
- CalPERS may look at changing the rating methodology. A new risk litigation approach vs what they have done in the past which has been an adjustment methodology.
- Each carrier will receive a rate score instead of an adjustment, which is more transparent.
- Pers Care PPO plan currently has three plan options. They are looking at replacing the Pers plan with a platinum and gold plan to have a total of five PPO plans. In 2023, they may only offer a gold and platinum plan.

New Business: Jane Miyashiro said the next Insurance Benefits Committee meeting will be held on February 23, 2021.

Legislative Updates: Jamie Kaplan reviewed the following updates.

- SB 855: Bill Expands the California Health Parity Law for Fully-Insured Plans
- SB 1383: Bill Expands Categories of Employers Eligible for Leave Under the California Family Rights Act
- California Legislative Summary
- FAQs on Return-To-Work Testing

Meeting adjourned: The meeting was adjourned at 1:52 pm.