

**EL CAMINO COLLEGE**  
**Insurance Benefits Committee Meeting Notes**  
**March 24, 2015**

**MEMBERS AND ALTERNATES PRESENT:**

Beam, Linda	Chairperson
Brown, Donald	ECCFT
Chambers-Salazar, Polli	ECCFT (Alternate)
Cohen, Jeffrey	ECCFT
Elliott, Momi	ECCE
Jeffrey, Valerie	President's Appointee
Leiby, Mary Ann	ECCFT
Newton, Michael	President's Appointee
Solorzano, Erika	POA (Alternate)
Sutton, Philip	President's Appointee

**MEMBERS AND ALTERNATES ABSENT:**

Hayden, Diane	President's Appointee (Alternate)
Higdon, Jo Ann	Co-Chairperson
Lindberg, Lynn	President's Appointee (Alternate)
Miranda, Gloria	President's Appointee
Newton, Michael	President's Appointee
Robertson, Gary	POA
Stanojevich, Diana	ECCE
Trevis, Michael	President's Appointee
Turano, Debbie	ECCE

**ALSO ATTENDING:**

Sharen Stanek-Lowe, Keenan & Associates  
Tonia Adams, Keenan & Associates

**Open Meeting, Introductions & Roll Call**

Linda Beam called the meeting to order at 1:07 pm.

**Review / Approval of February 24, 2015 Meeting Notes**

Linda Beam asked everyone to please take a minute to review the notes.

A few members asked that the list of attendees for the prior meeting be corrected to reflect their attendance.

Linda noted that the minutes from the prior meeting were accepted.

### **Premium and Claims Reports (Delta Dental & VSP)**

Sharen from Keenan & Associates reported on the Delta Dental Premium and Claims Reports comparing 2013 data to 2014 data. Sharen pointed out the Cumulative cash balance for 2014 was \$250,393 in comparison to 2013 which reflects a cash balance of \$89,021. Actual cash contributions were \$1,226,160 with \$1,002,814 in paid claims and a net monthly per employee per month average claims and fees as being \$117.28 with an expense loss ratio of 89.21%. Compare to 2013 the Actual Cash Contribution was \$1,081,502. There was \$992,598 in paid claims with a \$114.94 per employee per month average claims and fees with a loss ratio of 86.71%.

Comparing the VSP Premium and Claims Reports between 2014 and 2013, the paid loss ratio is currently 78.19% for 2014 and 80.65% for 2013. The overall number of employees shows a decrease in membership.

### **New Business**

Linda asked Valerie to provide an update on the dependent audit that had been started. Valerie stated that there were 33 letters for which she had not received a response yet. Valerie mentioned that some of the employees were alright with simply allowing their dependent's coverage to simply lapse.

Valerie confirmed that she believed that she would have the audit wrapped up shortly.

### **Tobacco Free Campus Initiative**

Linda Beam stated that a mass e-mail campaign had begun. She went on further to explain that ashtrays were being removed from the campus.

Linda asked if there were comments.

Erika asked for clarification on how exactly the policy would be enforced. Jeff stated that administration was to be told if someone were caught on the campus smoking. Linda provided more detail on how the situation was to be handled initially. She indicated, if a student was caught violating the new policy the student could be cited for violating the Board policy. It was emphasized College employees would also be subject to the same policy and could also be cited for such a violation.

Linda went on further to explain if an employee were to violate the new policy and be cited this violation could potentially jeopardize their terms of employment.

Jeff asked how exactly the policy will be enforced.

Donald mentioned a situation where he found the first violation of an e-cigarette being used in the Library and he had to approach the student.

Mary Ann shared an example of a student caught smoking by the elevator in her building and the smell of smoke in her area.

Linda followed up by stating each employee should only look to address smoking in their area of responsibility and if a student chooses not to comply with the new policy campus police should be called. At that point it was mentioned a student or visitor could be asked to leave the campus if they chose not to comply with the policy.

### **New Business**

Nothing noted

### **Legislative update**

Sharen provided an explanation of the Health Care Reform Excise Tax on high-cost employer health plans (also called the “Cadillac Tax”), which is slated to be effective January 1, 2018, on high-cost employer health plans.

Don stated the theory behind this piece of legislation seems to be the government would like to have benefits reduced and no one likes to think about this. Don also asked for the total of the highest medical plan offered by CalPERS. Sharen responded the PPO plans of CalPERS would be considered to be the highest option offered.

Jeff commented on how interesting it will be when CalPERS does amend their plans and lets their membership know.

Don commented that it would take a math professor to add up the cost of all of the changes needed.

Jeff went on to ask about coverage for early retirees (pre-65).

Linda clarified if a retiree were over 65 and still working at the college they have the option to stay on the plan.

Linda also explained the windfall provision of the plan does not negate the fact that if an employee were a faculty member prior to 1986 then they were not paying into the Medicare system.

Jeff mentioned he just found out if he were to continue working until he was 70 years old, he would be entitled to a Social Security benefit. But if he were to work beyond the age of 70, it would be reduced significantly.

Don wanted clarification if early retirees under the age of 65 were able to purchase coverage through the exchange. He also stated he believed the College would make certain CalPERS would help the entire audience comply with this legislation.

Valerie added that based on the CalPERS briefing she participated on, there may be a few plan changes – but at this time it is not known what will need to be changed.

Don mentioned CalPERS can increase deductibles, copays, and so on.

Linda stated her area will continue to keep the group informed as they are made aware of any impending changes.

Sharen shared with the Committee that Blue Shield of California had recently lost their Not-For-Profit status. She went on further to state Keenan would notify the group if anything additional needed to be shared regarding this announcement.

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

Nothing noted.

### **Adjourned**

The meeting was adjourned at 2:05 pm. The next meeting will be held on April 28, 2015 at 1:00 pm at El Camino College in the Library, Room 202.