

EL CAMINO COLLEGE
Insurance Benefits Committee Meeting Notes
September 22, 2015

MEMBERS AND ALTERNATES PRESENT:

Beam, Linda	Chairperson
Elliott, Momi	ECCE
Cohen, Jeffrey	ECCFT
Miranda, Gloria	President's Appointee
Newton, Michael	President's Appointee
Leiby, Mary Ann	ECCFT
Jeffrey, Valerie	President's Appointee
Stanojevich, Diana	ECCE
Sutton, Philip	President's Appointee
Solorzano, Erika	POA (Alternate)
Trevis, Michael	President's Appointee

MEMBERS AND ALTERNATES ABSENT:

Brown, Donald	ECCFT
Chambers-Salazar, Polli	ECCFT (Alternate)
Hayden, Diane	President's Appointee (Alternate)
Higdon, Jo Ann	Co-Chairperson
Lindberg, Lynn	President's Appointee (Alternate)
Starkey, Dean (for Gary Robertson)	ECCE
Turano, Debbie	ECCE

ALSO ATTENDING:

Tonia Adams, Keenan & Associates

Open Meeting, Introductions & Roll Call

Linda Beam called the meeting to order at 1:05 pm.

Review / Approval of May 26, 2015 Meeting Notes

Linda asked the group if anyone had changes on the meeting minutes from the last meeting.

No modifications were noted and meeting notes were accepted as presented.

Linda took a moment to restate the items on the agenda for the day. She mentioned that the claims reports would be reviewed, which is a part of the normal IBC meetings. She stated that the calendar for the meeting dates would be discussed during the course of the meeting as the time and dates needs to be approved by the committee. She acknowledged that there was truly no perfect time nor date for the meetings, but that the calendar needed to be approved.

There was a guest speaker in attendance at the meeting. Her name is Karen Perry. She has been invited to speak to the group about the voluntary benefit, Long Term Care. It is a benefit that the college is looking at to add to its benefit portfolio.

Lastly there would be a discussion about COBRA and Keenan and then the group should be done.

Premium and Claims Reports (Delta Dental & VSP)

Tonia reviewed the August 2013 - July 2014 compared to August 2014 - July 2015 Dental Premium and Claims reports for the District.

The 2013/2014 Dental Expense Loss Ratio was 89.49% for the 12 month total compared to 2014/2015, which is at 92.67%. Tonia stated that it is not a huge jump, but to keep in mind that these reports are reviewed on a rolling 12 month basis and that as the time of renewal draws nearer some of the month's of higher utilization will actually fall off of the report and cause the reported total loss ratio to decrease slightly. She projected that the loss ratio should stabilize.

Linda noted that this year the group did not elect to increase the Delta Dental premiums for this renewal.

There were no other questions asked about the dental premium and claims reports.

Tonia then presented the Vision Premium and Claims reports for the same period as the dental.

Tonia noted that the loss ratio for the period of August 2013 – July 2014 was 80.23%. It was noted that this was a good loss ratio.

The current year loss ratio, 76.03%, was then compared to the loss ratio for last year. It was then suggested that if the experience continues to run this well that the group may receive a rate pass, a decrease, or a minimal increase to the program at the time of the next renewal.

No additional questions or comments were made about the vision program.

2015 – 2016 IBC Meeting Calendar

Linda stated that the College will basically keep the same times and dates for the meeting. She asked if that was alright with everyone on the committee. She reiterated that they are aware that it is College Hour and that they recognize that there will be some conflicts on the calendar but that they needed to establish a final calendar for the remainder of the school year. She mentioned the meeting that was slated to be scheduled on November 24th and the need to change the date. She also mentioned that the meeting for October 27th would need to be moved as there is a conflict of scheduling on that day. The November meeting will be moved to Tuesday, December 1st.

She wanted to make sure that everyone received their Open Enrollment information. She stated last Spring that talked about reminding folks about updating their beneficiary information with the College so their records could be more current. The College will also send out reminders to update everyone's life insurance beneficiary or to at least check to make certain that the beneficiary listed was the most current. The College also wanted to remind employees that they should also check their STRS and PERS beneficiary listed. To make sure those listed are up to date. The College has unfortunately found out the hard way that a few colleagues did not have their forms updated and the most "current" spouse is not listed as the beneficiary.

She mentioned that the College stayed with CalPERS again this year, but noted that some of the medical premiums went up and a few went down. She encouraged everyone to take a look at the information and make a determination if they wanted to switch plans or not.

Regarding the Delta Dental and the Vision plans, Linda noted that there was no change to the cost of either of those plans for the employees.

The College will monitor the Delta Dental plan and determine if there will be a need for any kind of increases for the next plan year.

She went on to explain that the College will conduct the annual Health Fair on Thursday, October 1st from 9:00am to 12:00pm. The Health Fair will be set up in the Student Activities room. It is a nice event and everyone will have an opportunity to see those who support the College in their Health and Wellness efforts.

COBRA / KEENAN Direct

Tonia explained that Keenan Direct is a service that provides assistance to those College staff, students, or anyone looking for individual insurance. She mentioned that KeenanDirect can assist members without having the member call Covered California and be subjected to the long hold times. At KeenanDirect there are several representatives who are able to assist with plan selection with either plans through the exchange or other plans.

Valerie asked for copies of the KeenanDirect flyers.

LTC Presentation

At this time Linda introduced Karen Perry to the group. Karen provided a brief outline of the opportunity to purchase Long Term Care. Linda mentioned that the College offered Long Term Care in the past, but that the current provider, CNA, will no longer provide policies as they are getting out of that business. So the College will need to find a new carrier/vendor. CNA provided notice that anyone who currently has the policy will be able to continue, but no new policies will be written.

Karen Perry, is an independent broker who provides Long Term Care through various carriers. Karen primarily works with Higher Education clients in securing this line of coverage.

Karen presented a very detailed presentation on Long Term Care. She covered a variety of topics from, “what is long term care” to “assistance with daily activities of living”.

Linda asked if there were any questions about Karen’s presentation.

There were no questions from the group.

Linda stated “with no objections, we would offer this coverage next year”.

Wellness Newsletter

Linda asked Tonia to go over the Keenan newsletter. Tonia shared the Fall newsletter created by Keenan to help employees focus on small helpful tips which can assist a member with proper sitting techniques, or other healthful topics. She mentioned that there will be a variety of articles covering various topics in each newsletter and it might be nice to post this newsletter to the employee benefits website.

Linda mentioned that the HR office will take this opportunity to post more of these types of things on the website, a wellness newsletter.

Linda stated that Keenan should bring a sample of the food items listed on the wellness letter to help entice more participants to read the newsletter.

New Business

Linda noted that the group meets on a monthly basis currently, but asked the group if there was any interest in modifying the need to meet monthly. She mentioned that the meetings overall were recognized as a requirement in the various bargaining agreements, but asked if anyone wanted to change the current schedule of meetings.

Jeff suggested possibly meeting every six weeks and determine the schedule as the year progresses. Linda stated that they would take a look at the calendar and get back with the Committee to see if this would be possible.

Linda mentioned that this is the first year that ACA reporting guidelines will have to be followed so the College is looking to see how things work out.

Legislative Updates

Nothing was presented at this time.

Linda asked if there were any questions. There were none.

Agenda Items for Next Meeting

Nothing was noted for the next meeting.

Meeting Adjourned

The meeting was adjourned at 2:00 pm. The next meeting will be held on October 27, 2015 at 1:00 pm at El Camino College in the Library, Room 202.