

EL CAMINO COLLEGE
Insurance Benefits Committee Meeting Notes
September 26, 2017

MEMBERS AND ALTERNATES PRESENT:

| | |
|-------------------------|-----------------------|
| Chambers-Salazar, Polli | ECCFT (Alternate) |
| Cohen, Jeffrey | ECCFT |
| Fahnestock, Brian | Co-Chairperson |
| Jeffrey, Valerie | President's Appointee |
| Leiby, Mary Ann | ECCFT |
| Miranda, Gloria | President's Appointee |
| Miyashiro, Jane | Chairperson |
| Sakatani, Charlene | ECCE |
| Stanojevich, Diana | ECCE |
| Trevis, Michael | President's Appointee |
| Whiting, Michele | ECCE |

MEMBERS AND ALTERNATES ABSENT:

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|------------------|-----------------------|
| Newton, Michael | President's Appointee |
| Robertson, Gary | POA |
| Smith, Maria | President's Appointee |
| Solorzano, Erika | POA (Alternate) |
| Sutton, Philip | President's Appointee |

KEENAN & ASSOCIATES:

Kim Gleeson

Open Meeting Introductions & Roll Call

Jane Miyashiro called the meeting to order at 1:05 pm. She introduced herself to the committee. She is the new Vice President of Human Resources at El Camino College and will be the Chairperson of the Insurance Benefits Committee. Everyone went around the room to introduce themselves.

Review/Approval of April 25, 2017 Meeting Notes

The minutes were reviewed and approved by the committee.

Premium & Claims Reports (Delta Dental & VSP)

Kim Gleeson reviewed the Dental Premium and Claims Report showing claims experience for the 12-month period August 2016 through July 2017. The expense loss ratio, which includes premium, claims, fees and expenses, shows a total expense loss ratio of 86.64%. This can be found in Column N. The 12-month expense loss ratio for the previous year was 90.51%. For current year, broken down by Active and COBRA you will see that the Active group was running at an expense loss ratio of 86.72% and COBRA at 80.80%. The Delta Dental plan is running slightly better than the year prior and is very stable.

Kim Gleeson reviewed the Vision Premium and Claims Reports. Using the same 12-month claims experience, August 2016 through July 2017, the vision plan paid loss ratio, less expenses, is running very well at 65.97%. The previous year premium and claims experience was higher at 76.44%.

Since the vision plan has been running well, a question was asked about increasing the vision benefits. This can be discussed at the next meeting and discuss benefit options. Pricing can be brought to the first or second meeting in 2018.

Results of the Health Fair

Valerie Jeffrey provided an overview on the Health Fair. She received positive feedback overall. There were a 167 raffle tickets given out and about 50 plus who didn't take a raffle ticket. Michael at Premier Expos did a great job at organizing the vendors.

Valerie Jeffrey added open enrollment will be ending soon and changes will need to be turned in. All enrollment changes will be effective January 1, 2018. AFA will be here for a couple of weeks starting on November 1st. Schools First is also here.

Michele Whiting asked what came of Pacific Educators. Valerie Jeffrey said that you can enroll, but it is not a payroll deduction. The payroll system only allows so many deductions and would be too difficult to add another.

In regards to the open enrollment mailers, Michele Whiting was wondering why they can't be sent out in August. She felt it wasn't enough time to research plans and doctors. Valerie Jeffrey said she waits until the rates have been finalized with CalPERS. There was a situation in the past when Valerie sent out the proposed rates and the rates ended up changing. The employees kept referring to the proposed rates instead of the final rates. Employees can look at the website in advance to check the rates.

2018 Renewals

Kim Gleeson from Keenan reviewed the renewals. The VSP vision plan, DeltaCare HMO, The Hartford life plans are all in the middle of a rate guarantee until January 1, 2019. The Dental PPO plan received a rate pass for 2018.

Keenan Wellness Newsletter

Keenan provides a seasonal wellness newsletter. Kim Gleeson briefly went over the newly released fall newsletter and will provide hard copies to Valerie Jeffrey.

New Business

Jane Miyashiro indicated there will be some committee members retiring and the President is asking for appointment of new people.

Jane Miyashiro mentioned that she has been in talks with Keenan regarding BenefitBridge and just viewed a demo of the product. BenefitBridge is an eligibility platform where all data can be stored in one place. The carriers can receive file feeds from BenefitBridge to update eligibility. Currently, there are several systems that Valerie needs to log into to enroll an employee in benefits and it is very time consuming. BenefitBridge can also handle online open enrollment and we can move away from a manual process.

Legislative updates

Two briefings included in the packet are:

- May 2017- Health Care Reform: U.S House Narrowly Passes ACA Repeal and Replace
- June 2017- SB 562 – Healthy California Act: Current Status and Possible Health Care Changes if Passed
- July 2017 – Health Care Reform Senate Fails to Repeal The Affordable Care Act

2017 - 2018 IBC Meeting Calendar Review

The group approved the four dates listed below for IBC meetings.

September 26, 2017
November 28, 2017
February 27, 2018
April 24, 2018

Meeting adjourned

The meeting was adjourned at 1:50 pm. The next meeting will be held on November 28, 2017 at 1:00 pm at El Camino College in the Library, Room 202.