

**EL CAMINO COLLEGE**  
**Insurance Benefits Committee Meeting Notes**  
**November 28, 2017**

**MEMBERS AND ALTERNATES PRESENT:**

Cohen, Jeffrey	ECCFT
Fahnestock, Brian	Co-Chairperson
Jeffrey, Valerie	President's Appointee
Leiby, Mary Ann	ECCFT
Miranda, Gloria	President's Appointee
Miyashiro, Jane	Chairperson
Smith, Maria	President's Appointee
Stanojevich, Diana	ECCE
Sutton, Philip	President's Appointee
Trevis, Michael	President's Appointee
Whiting, Michele	ECCE

**MEMBERS AND ALTERNATES ABSENT:**

Chambers-Salazar, Polli	ECCFT (Alternate)
Newton, Michael	President's Appointee
Robertson, Gary	POA
Sakatani, Charlene	ECCE
Solorzano, Erika	POA (Alternate)

**KEENAN & ASSOCIATES:**

Kim Gleeson

**GUESTS:**

Ralph Gown, Keenan & Associates  
Chris Jeffries

**Open Meeting Introductions & Roll Call**

Jane Miyashiro called the meeting to order at 1:04 pm. She introduced Maria Smith as the new Director of Human Resources at El Camino College effective November 1, 2017.

**Review/Approval of September 26, 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 September 2016 through August 2017. The expense loss ratio, which includes premium, claims, fees and expenses, shows a total expense loss ratio of 90.06%. This can be found in Column N. The 12-month expense loss ratio for the previous year was 90.66%. For current year, broken down by Active and COBRA you will see that the Active group was running at an expense loss ratio of 90.15% and COBRA at 82.92%.

Kim Gleeson reviewed the Vision Premium and Claims Reports. Using the same 12-month claims experience, September 2016 through August 2017, the vision plan paid loss ratio, less expenses, is

running very well at 67.26%. The previous year premium and claims experience was higher at 78.31%.

### **BenefitBridge Demo**

Jane Miyashiro introduced Ralph Gowen who is the Vice President of Project Management at Keenan & Associates. He has worked with Keenan & Associates for over 15 years in developing a product called BenefitBridge. Keenan's Employee Benefits Portal, provides administrative automation and on-demand information for employee benefits needs in a web-based environment. Through a single portal accessed through the Internet, BenefitBridge integrates benefit enrollment, eligibility, employee communications and self-service tools to maximize the effectiveness of plans and resources.

Ralph Gowen provided a demo to the insurance committee.

Below is a summary of our core BenefitBridge service offering:

- Application of annual changes such as plans, rates, contributions and eligibility rules
- Product and technical support for Benefit Administrators
- Implementation, development and technical support of one online enrollment per year
- Product training on new features and enhancements for Benefit Administrators
- Electronic reporting of eligibility to carriers (can transmit to CalPERS)

A question was asked if BenefitBridge can integrate with the payroll system and it cannot. However, Jane Miyashiro mentioned that the District is looking into an online timekeeping system to help payroll track leave balances.

### **Legislative updates**

November 2017- Health Care Reform – Employer Mandate Penalty Notices Coming Soon

- A new HCR *Briefing* has been posted to the Keenan website. Under the Affordable Care Act (ACA), an Applicable Large Employer (ALE) may be subject to a penalty if it fails to offer its ACA defined full-time employees, and their dependents, minimum essential coverage that is affordable and provides minimum value. Although the Employer Mandate went into effect on January 1, 2015, the Internal Revenue Service (IRS) has not sent out penalty notices. New “Frequently Asked Questions” on the IRS website indicate they will start issuing notices in “late 2017” that will inform ALEs about potential liability for the 2015 calendar year. The *Briefing* includes an overview of the notice, the process for responding to the IRS and steps employers should take to prepare.

### **Meeting adjourned**

The meeting was adjourned at 1:57 pm. The next meeting will be held on February 27, 2018 at 1:00 pm at El Camino College in the Library, Room 202.