

EL CAMINO COLLEGE
Insurance Benefits Committee Meeting Notes
February 27, 2018

MEMBERS AND ALTERNATES PRESENT:

Jeffrey, Valerie	President's Appointee
Leiby, Mary Ann	ECCFT
Miyashiro, Jane	Chairperson
Smith, Maria	President's Appointee
Clemons, Lyn	President's Appointee
Stanojevich, Diana	ECCE
Solorzano, Erika	POA (Alternate)
Trevis, Michael	President's Appointee
Sakatani, Charlene	ECCE
Van Buren, Star	President's Appointee
Cox, Walter	President's Appointee
Whiting, Michele	ECCE

MEMBERS AND ALTERNATES ABSENT:

Chambers-Salazar, Polli	ECCFT (Alternate)
Newton, Michael	President's Appointee
Fahnestock, Brian	Co-Chairperson
Robertson, Gary	POA
Miranda, Gloria	President's Appointee
Cohen, Jeffrey	ECCFT

KEENAN & ASSOCIATES:

Kim Gleeson
 Jamie Kaplan

GUESTS:

Brett Smith - VSP

Open Meeting Introductions & Roll Call

Jane Miyashiro called the meeting to order at 1:10 pm. She introduced new committee members, Walter Cox, Star Van Buren and Lyn Clemons.

Review/Approval of November 28, 2017 Meeting Notes

The minutes were reviewed and approved by the committee.

Premium & Claims Reports (Delta Dental & VSP)

Jamie Kaplan reviewed the Dental Premium and Claims Report showing claims experience for the 12-month period January 2017 through December 2017. The expense loss ratio, which includes premium, claims, fees and expenses, shows a total expense loss ratio of 86.78%. This can be found in Column N. For current year, broken down by Active and COBRA you will see that the Active group was running at an expense loss ratio of 86.88% and COBRA at 78.96%. The dental plan is running well.

Jamie Kaplan reviewed the Vision Premium and Claims Reports. Using the same 12-month claims experience, January 2017 through December 2017, the Vision plan paid loss ratio, less expenses, is running very well at 70.40%. This plan is broken down by Certificated, Classified and COBRA. You will see that the Certificated group was running at a paid loss ratio of 70.21%, Classified at 71.44% and COBRA at 56.32%.

VSP Presentation

Jane Miyashiro introduced Brett Smith, Market Director for Vision Service Plan (VSP). He is the main VSP contact for El Camino Community College. His day to day service person is Sara Gray, Account Manager. VSP has been the District's vision carrier since October of 1990.

Brett provided a refresher on the District's vision plan. The presentation included details of the District's current plan design, vision care trends, new vision technology, value added services and the community outreach that VSP is involved in. The value-added services are available on VSP.com.

Below is a summary of the value-added services that VSP offers:

- Feature frame brands are automatically discounted an extra \$20
- TruHearing- hearing aid discount program
- Various discounts on Laser Eye Surgery and additional pairs of glasses
- Eye-conic.com (VSP's online frame store) - This site can be customized for the District to include flyers and employee promotions. At the end of the promotion, VSP can provide the District with a utilization report.

VSP contracts with Costco but they are currently an out of network provider for the District. This is because the District does not track dependents with VSP. The Costco system requires dependent data. Costco can be added to the network when the District starts to track dependents through BenefitBridge.

A question was asked if VSP offered coverage for broken glasses. Brett Smith advised that a repair replace rider is available through VSP. Another question was asked if the District could find out what the cost difference would be to change their frame allowance from 24 months to 12 months. Brett explained that it would have an impact on the rate but it is a definite option to look at during renewal. Increasing the fame allowance would be an additional option to improve the plan.

New Business

Jane informed the committee that she signed the BenefitBridge contract and the system would be implemented by their next Open Enrollment. The system will give their employees the opportunity to enroll online during Open Enrollment and for life events throughout the year. New hires will also be able to enroll online. Dependent information will now be collected online. The system will be helpful in saving time and going paperless.

Jane advised the Committee that Delta Dental will be presenting at the next April IBC meeting. Keenan will be providing Orthodontia options at renewal.

Legislative updates

December 2017- 2018 Benefit Limits for Health & Welfare Plans

- Each year, the U.S. Government sets new limits for various benefit programs to reflect inflation and changes in the law. The *Briefing* includes the limits for 2018.

Meeting adjourned

The meeting was adjourned at 2:09 pm. The next meeting will be held on April 24, 2018 at 1:00 pm at El Camino College in the HR Conference Room.