

EL CAMINO COLLEGE
Insurance Benefits Committee Meeting Notes
April 24, 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
Cohen, Jeffrey	ECCFT
Sakatani, Charlene	ECCE

MEMBERS AND ALTERNATES ABSENT:

Chambers-Salazar, Polli	ECCFT (Alternate)
Fahnestock, Brian	Co-Chairperson
Robertson, Gary	POA
Cox, Walter	President's Appointee
Trevis, Michael	President's Appointee
Van Buren, Star	President's Appointee
Whiting, Michele	ECCE
Solorzano, Erika	POA (Alternate)

KEENAN & ASSOCIATES:

Kim Gleeson
 Jamie Kaplan

GUESTS:

Peggy Nieto – Delta Dental

Open Meeting Introductions & Roll Call

Jane Miyashiro called the meeting to order at 1:08 pm.

Review/Approval of February 27, 2018 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 March 2017 through February 2018. The expense loss ratio, which includes premium, claims, fees and expenses, shows a total expense loss ratio of 87.98%. 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 87.82% and COBRA at 98.57%. The dental plan is running well. The renewal may come in with a rate pass or something close to that.

Kim reviewed the Vision Premium and Claims Reports. Using the same 12-month claims experience, March 2017 through February 2018, the Vision plan paid loss ratio, less expenses, is running very well at 74.27%. This plan is broken down by 12-month employees, 10-month employees and COBRA. You will see that the 12-month group was running at a paid loss ratio of 74.93%, 10-month group at 75.43% and COBRA at 51.94%.

Delta Dental Presentation

Jane Miyashiro introduced Peggy Nieto, Account Manager for Delta Dental. She is the Delta Dental contact for El Camino Community College.

Peggy provided a refresher on the District's Dental PPO and Dental HMO plans. The presentation included an overview of the Delta Dental network, new dental technology, the cost estimator phone app, wellness benefits and the diagnostic and preventive service maximum waiver. It also included information about the DeltaCare program and how it works in comparison to a Dental PPO plan. Peggy mentioned how social responsibility is important to Delta Dental and she discussed the Delta Dental Philanthropy.

Vision- Projected Renewal & Plan Alternatives

Kim Gleeson reviewed the VSP Vision projected renewal details and plan alternatives. The renewal is projecting at an approximate 3.4% decrease. Rate decrements were provided to the committee to reflect lens enhancements, frame allowance and frequency. Any plan design changes will be added to the renewal. For example, if the actual VSP renewal is a 3.4% decrease and to increase the frame allowance to \$150 the rate decrement is +3% resulting in renewal decrease of .4%.

2018-19 IBC Meeting Calendar Review

Jane reviewed the IBC meeting calendar for 2018-2019. There were no objections to the dates listed.

New Business

Jane reviewed the Draft Open Enrollment Timeline. The Health Fair and Open Enrollment dates had not been decided on. She provided an update on the BenefitBridge implementation. The system would be rolled out for new hires and for Open Enrollment. Valerie advised that the CalPERS rates are expected to be released in June.

Spring Wellness Newsletter

Kim Gleeson advised the Committee that a Spring Wellness Newsletter was included in the packet. It included articles about allergies and the importance of exercise and staying hydrated. These newsletters are created every quarter. Keenan would provide Valerie with hard copies to give to employees. The newsletter is a great value add to post on the District's website.

Meeting adjourned

The meeting was adjourned at 1:56 pm. The next meeting will be held on September 25, 2018 at 1:00 pm at El Camino College in the HR Conference Room.