

**EL CAMINO COLLEGE**  
**Insurance Benefits Committee Meeting Notes**  
**October 30, 2018**

**MEMBERS AND ALTERNATES PRESENT:**

Chambers-Salazar, Polli	ECCFT (Alternate)
Cohen, Jeffrey	ECCFT
Clemons, Lyn	President's Appointee
Cox, Walter	President's Appointee
Fahnestock, Brian	Co-Chairperson
Jeffrey, Valerie	President's Appointee
Leiby, Mary Ann	ECCFT
Miyashiro, Jane	Chairperson
Robertson, Gary	POA
Sakatani, Charlene	ECCE
Smith, Maria	President's Appointee
Trevis, Michael	President's Appointee
Van Buren, Star	President's Appointee
Whiting, Michele	ECCE
Stanojevich, Diana	ECCE
Sakatani, Charlene	ECCE

**MEMBERS AND ALTERNATES ABSENT:**

Solorzano, Erika	POA (Alternate)
Stanojevich, Diana	ECCE

**KEENAN & ASSOCIATES:**

Kim Gleeson

**GUESTS:**

Suzanne Stokes – American Fidelity

**Open Meeting Introductions & Roll Call**

Jane Miyashiro called the meeting to order at 1:07 pm.

**Review/Approval of April 24, 2018 Meeting Notes**

The minutes were reviewed and approved by the committee. It was noted that the IBC meetings appeared to be scheduled with more frequency for the upcoming year. Valerie Jeffrey confirmed that the proposed dates were correct.

**Premium & Claims Reports (Delta Dental & VSP)**

Kim Gleeson reviewed the Dental Premium and Claims Report showing claims experience for the 12-month period September 2017 through August 2018. The expense loss ratio, which includes premium, claims, fees and expenses, shows a total expense loss ratio of 85.00%. 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 84.83% and COBRA at 93.50%. The dental plan is running well.

Kim reviewed the Vision Premium and Claims Reports. Using the same 12-month claims experience, September 2017 through August 2018, the Vision plan paid loss ratio, less expenses, is

running very well at 78.11%. 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 72.90%, 10-month group at 81.73% and COBRA at 73.07%.

### **Renewals**

Kim Gleeson reviewed the final renewal summary for El Camino College with the committee which included the CalPERS renewal rates as well. Brian Fahnestock questioned the purpose of the committee and asked when the last time alternatives to CalPERS and other benefits were reviewed. Gary Robertson said the committee looked at options over 10 years ago and stated the alternatives did not satisfy all employees.

### **Results of Health Fair/Open Enrollment/Benefit Bridge Feedback**

Valerie Jeffrey provided an update on the Health Fair which was a successful event. Over 300 employees attended the event.

Valerie Jeffrey also shared open enrollment has ended and the Human Resources department is in the process of finalizing enrollments to transmit to CalPERS. The BenefitBridge online enrollment went very well. Employees updated their Life insurance beneficiaries as well. American Fidelity's open enrollment will be starting on November 5, 2018.

Jane Miyashiro informed the committee that the BenefitBridge enrollment process started with 890 participants which resulted in a completion rate of 92%. Union Leaders and Academic Leaders all helped promote BenefitBridge to the employees. Human Resources set up computers in the Facilities yard to assist the night-shift custodians with their online enrollment. There was a group of 8% that did not log in during the enrollment process and their 2018 elections will rollover to the 2019 plan year.

The BenefitBridge customer service support line was available to assist employees with questions and help logging in.

### **American Fidelity Presentation**

Suzanne Stokes from American Fidelity presented to the Committee and provided a brief overview on the Healthcare Flexible Spending Account (FSA). An FSA account may be used to pay for common medical expenses throughout the year. Employees determine how much money they spend on eligible medical expenses and then set that amount aside pre-tax in an FSA. Throughout the year, when items are purchased, they will be reimbursed from the account by filing a claim. You can choose to file claims however you want. The FSA is good for the employee and all dependents. If employees do not use their full election amount during the plan year any remaining funds will be forfeited. El Camino College currently has the Grace Period feature that allows an additional two

and half months following the plan year in which you are allowed to incur FSA claims and still receive reimbursements.

Effective January 1, 2019 employees will receive a debit card at no charge that can be used to pay for expenses. The card will be fully loaded with the amount the employee has elected. Although payment will come directly from your FSA, you must save all receipts, as proof of the eligibility of the expense is required by the Internal Revenue Code regulations. Multiple debit cards can be requested for your dependents.

### **Spring Wellness Newsletter**

Kim Gleeson advised the Committee that a Fall Wellness Newsletter was included in the packet. It included articles about how much exercise you really need and how exercise helps with stress. 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.

### **New Business**

The Calendar of Insurance Committee Meetings was included. Jane Miyashiro indicated she would like the committee to meet more frequently to discuss some of the upcoming budgeting challenges that are a concern to the College.

### **Meeting adjourned**

The meeting was adjourned at 2:00 pm. The next meeting will be held on November 27, 2018 at 1:00 pm at El Camino College in the Library, Room 202.