

**EL CAMINO COLLEGE**  
**Insurance Benefits Committee Meeting Notes**  
**November 27, 2018**

**MEMBERS AND ALTERNATES PRESENT:**

Cohen, Jeffrey	ECCFT
Clemons, Lyn	President's Appointee
Jeffrey, Valerie	President's Appointee
Leiby, Mary Ann	ECCFT
Miyashiro, Jane	Chairperson
Van Buren, Star	President's Appointee
Whiting, Michele	ECCE

**MEMBERS AND ALTERNATES ABSENT:**

Chambers-Salazar, Polli	ECCFT (Alternate)
Cox, Walter	President's Appointee
Fahnestock, Brian	Co-Chairperson
Robertson, Gary	POA
Smith, Maria	President's Appointee
Sakatani, Charlene	ECCE
Solorzano, Erika	POA (Alternate)
Stanojevich, Diana	ECCE
Trevis, Michael	President's Appointee

**KEENAN & ASSOCIATES:**

Kim Gleeson  
Susan Vogt

**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.

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

Kim Gleeson reviewed the Dental Premium and Claims Report showing claims experience for the 12-month period October 2017 through September 2018. The expense loss ratio, which includes premium, claims, fees and expenses, shows a total expense loss ratio of 85.93%. 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 85.50% and COBRA at 106.16%. The dental plan is running well.

Kim reviewed the Vision Premium and Claims Reports. Using the same 12-month claims experience, October 2017 through September 2018, the Vision plan paid loss ratio, less expenses, is running very well at 77.10%. 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 79.52%, 10-month group at 72.56% and COBRA at 80.33%.

### **CalPERS Breakaway Study**

Keenan has created a CalPERS Breakaway Analysis to see if a group would be a good fit for exiting CalPERS. There are several characteristic that carriers, JPAs, Trusts consider when quoting a group.

Susan Vogt from Keenan reviewed the results of the CalPERS Breakaway analysis with the committee. The analysis is based off a current census provided by El Camino College. At that time the current enrollment in the medical plan for actives was 795 and 56 early retirees (under age 65), which is shown as a positive. Carriers favor 100 employees or more benefit eligible. There are currently 150 regular Medicare retirees. The total employee and retiree participation percentage was 98.9%, which is looked at favorably due to high enrollment participation. Recent SERP participation brought the group's overall age to 49.7 which is positive. The gender distribution was 54% female and 46%, we usually see that females use services more.

In reviewing the CalPERS plan enrollment in detail, 30.7% of the population are enrolled in Kaiser and 582 enrolled across the other plans. Most of the employees enrolled are in the Los Angeles area and 6% in the other Southern California area.

Overall the total score for the analysis a 3.40 (Standard) which makes El Camino College a good candidate for exiting CalPERS.

Susan Vogt discussed the history of CalPERS and some new changes that could be taking place. There are other pools, JPAs and Trusts that may have good offerings. One of the JPAs that could be a good fit is SISC (Self-Insured Schools of California). They are a school pool and offer a lot of value adds. We would be gathering information, so the committee can look at options and do their due diligence.

### **Winter Wellness Newsletter**

Kim Gleeson advised the Committee that a Winter Wellness Newsletter was included in the packet. It included articles about steps to get back on track after the holidays and "It's never too late to exercise." These newsletters are created every quarter. Keenan provides Valerie with hard copies to give to employees. The newsletter is a great value add to post on the District's website.

### **New Business**

Jane Miyashiro suggested inviting Finance to present at a future meeting to the committee. This will provide the committee with a better understanding of the college's current budget and any future cost concerns that may impact benefits.

### **Legislative Updates**

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Kim Gleeson included the 2017 -2018 End of Session California Legislative Summary in the packet. Keenan monitored more than 300 bills that will go in affect in 2019. The summary has been formatted so you can click on the hyperlink to advance to a topic of interest. An electronic copy will be sent to Valerie to distribute to the committee.

**Meeting adjourned**

The meeting was adjourned at 2:00 pm. The next meeting will be held on February 26, 2019 at 1:00 pm at El Camino College in the Library, Room 202.