

**EL CAMINO COLLEGE**  
**Insurance Benefits Committee Meeting Notes**  
**April 23, 2019**

**MEMBERS AND ALTERNATES PRESENT:**

Cohen, Jeffrey	ECCFT
Jeffrey, Valerie	President's Appointee
Leiby, Mary Ann	ECCFT
Miyashiro, Jane	Chairperson
Buysse, Jim	Co-Chairperson
Whiting, Michele	ECCE
Smith, Maria	President's Appointee
Sakatani, Charlene	ECCE
Trevis, Michael	President's Appointee
Sophie Dao	ECCE
Clemons, Lyn	President's Appointee

**MEMBERS AND ALTERNATES ABSENT:**

Cox, Walter	President's Appointee
Van Buren, Star	President's Appointee
Robertson, Gary	POA
Chambers-Salazar, Polli	ECCFT (Alternate)
Solorzano, Erika	POA (Alternate)

**KEENAN & ASSOCIATES:**

Kim Gleeson  
Jamie Kaplan

**Open Meeting Introductions & Roll Call**

Jane Miyashiro called the meeting to order at 1:03 pm. She introduced Jim Buysse, the new Interim Vice President of Administrative Services. He will be filling in as Jane's co-chair for the committee.

**Review/Approval of February 26, 2019 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 2018 through February 2019. The expense loss ratio, which includes premium, claims, fees and expenses, shows a total expense loss ratio of 88.91%. This can be found in Column N. The dental plan is still running well.

Kim Gleeson reviewed the Vision Premium and Claims Reports. Using the same 12-month claims experience, March 2018 through February 2019, the Vision plan paid loss ratio, less expenses, is running very well at 75.69%.

### **Medical Marketing- Update**

Susan Vogt reviewed the medical marketing presentation which included an update on the three carriers that we requested quotes on CVT, SISC and Aetna. The presentation also included an update on the CalPERS rating regions and plan change timeline. Susan presented the rate comparison and advised that CalPERS has not released their final renewal rates, but the preliminary rates will be released in May. Rates are expected to increase by 3% because of the change in rating regions from five to three. This is being done to try and redistribute the risk among regions.

CVT will also be releasing their rates in May. They typically have higher increases.

SISC is considered the largest schools pool. Kim Gleeson advised the committee that a list of schools that are currently in the pool was included in the packet. Susan Vogt explained how SISC has denied 80 schools over the last year including LACOE. SISC is very selective when allowing groups to join their pool. Susan reviewed the rate history for CalPERS which has varied over the years between plans and increases. SISC's renewal history has been very stable. Susan also noted SISC allows same sex and opposite couples to enroll in their plans and CalPERS will only allow same sex couples. SISC also offers a high deductible plan that is compatible with a Health Savings Account which is a great option for employees. This plan allows members to set aside pre-tax money to help pay for medical expenses. The money in the account is portable and can be used to pay for medical expenses throughout retirement. The rate comparison will be updated for the next meeting in May and will include the CalPERS preliminary renewal rates.

### **New Business- Draft Open Enrollment Timeline**

Kim Gleeson provided a brief overview of the draft open enrollment timeline. She advised that the dental renewals would be available in June. The vision plan is in the middle of a rate guarantee and the life insurance is renewing with another rate guarantee for three years.

### **Spring Wellness Connection**

Jane Miyashiro advised the group that there was not enough time to review the newsletter.

### **Legislative Updates**

There were no legislative updates to present currently.

### **Meeting adjourned**

The meeting was adjourned at 2 pm. The next meeting will be held on May 28, 2019 at 1:00 pm at El Camino College in the Library, Room 202.