

EI CAMINO COLLEGE
Insurance Benefits Committee Meeting Notes
May 26, 2020

MEMBERS AND ALTERNATES PRESENT:

Miyashiro, Jane	Chairperson
Smith, Maria	President's Appointee
Ingram, Iris	Co-Chairperson
Jeffrey, Valerie	President's Appointee
Trevis, Michael	President's Appointee
Van Buren, Star	President's Appointee
Cox, Walter	President's Appointee
Clemons, Lyn	President's Appointee
Leiby, Mary Ann	ECCFT
Palos, Teresa	ECCFT
Marquez, Lissette	ECCE
Whiting, Michele	ECCE
Chambers-Salazar, Polli	ECCFT (Alternate)
Diez, Roy	ECCE (Alternate)
Sakatani, Charlene	ECCE

MEMBERS AND ALTERNATES ABSENT:

Robertson, Gary	POA
Solorzano, Erika	POA (Alternate)
Cohen, Jeffrey	ECCFT

KEENAN & ASSOCIATES:

Kim Gleeson
Jamie Kaplan

Open Meeting Introductions & Roll Call

Jane Miyashiro called the meeting to order at 1:05 pm.

Review/Approval of March 24, 2020 Meeting Notes

The committee reviewed the March 24, 2020 meeting minutes. A motion was made to accept the meeting notes as presented.

Premium & Claims Reports (Delta Dental & VSP)

Kim Gleeson reviewed the Dental Premium and Claims Report showing claims experience for the 12-month period April 2019 through March 2020. The expense loss ratio, which includes premium, claims, fees and expenses, shows a total expense loss ratio of 87.09%.

Kim Gleeson reviewed the Vision Premium and Claims Reports. Using the same 12-month claims experience, April 2019 through March 2020, the Vision Plan paid loss ratio, less expenses, is running at 79.88%.

Dental Renewal with Dental Implant Option

Kim Gleeson reviewed the Self-Funded Dental Renewal Calculation that is effective January 1, 2021 through December 31, 2021. The renewal projection used data from April 1, 2019 to March 31, 2020. It also included a plan change option to add implant coverage. Both renewal calculations included rates with no margin and a 5% margin. The renewal without the implant coverage had a calculated funding action without margin as -6.30%. The calculated funding action with margin is -1.88%. The renewal with the implant coverage had a calculated funding action without margin as -5.36%. The calculated funding action with margin was -.89%.

A flyer that explained the advantages of implants was also included and reviewed. The committee voted yes to add dental implant coverage. A motion was made by Jane Miyashiro and seconded by Michele Whiting to move forward with adding implant coverage to the dental plan effective January 1, 2021.

2020-2021 IBC Meeting Calendar Review

Kim Gleeson reviewed the 2020-2021 IBC meeting calendar and it was approved as presented. A new committee binder will be provided at the September 2020 meeting.

2020 CalPERS Open Enrollment Update

Valerie Jeffrey provided an update on the 2020 CalPERS Open Enrollment.

- Preliminary rates will be released at the end of June
- Final rates will be finalized at the end of July
- There have been delays due to the new codes for COVID-19 and new procedures which have delayed billing. The increased costs, new procedures and mental health stresses are causing the rate information and open enrollment dates to be pushed back this year.
- Plan codes and Evidence of Coverage booklets should be on the open enrollment page posted on-line by August 3
- The open enrollment period will be from September 21-October 16, 2020
- CalPERS will mail notices in August to members with significant changes.
- They are working on a virtual health fair or webinars to share benefit information with members.
- They are adding specialists to the Basic Plans.
- For active employees, they are making it easier to make changes on-line with the HBD-12.
- More information to follow regarding the high costs with PERS Care due to adverse selection.

EAP Plan

Kim Gleeson reminded the committee of the EAP plan provided through EASE. The plan is available for full-time and part-time employees and it includes three visits every six months. The packet included an EASE brochure and their April newsletter. It is a great resource for members that are dealing with stressful situations. The information discussed is strictly confidential and the College is not aware of who uses the plan.

New Business

Jane Miyashiro emphasized the benefits of the EAP plan and asked that the committee members share the details of the plan with their constituent groups. Family members including spouses and children can also utilize the program.

Legislative Updates/Wellness Newsletter

Jamie Kaplan reviewed the following legislative updates included in the packet:

- Mid-Year Election Changes to Dependent Care FSA During COVID-19 Emergency
- Federal Agencies Issue Updated Guidance on COBRA
- Guidance Issued on HIPAA Special Enrollment Rights, Claims Procedures and External Review Timeframes
- COVID-19: IRS Issues Relief for Cafeteria Plans

She mentioned that the list of eligible FSA medical expenses has been updated and she would send the listing to the benefits team.

Jamie Kaplan reviewed the Spring Wellness Newsletter - Staying at Home During the Pandemic? Use Technology to Stay Connected. The newsletter included tips on using technology to stay connected and how to avoid stress eating while being at home. It also provided information regarding a breathing relaxation exercise.

Meeting adjourned

The meeting was adjourned at 1:55 pm.