

EL CAMINO COLLEGE
Insurance Benefits Committee Meeting Notes
December 1, 2015

MEMBERS AND ALTERNATES PRESENT:

Elliott, Momi	ECCE
Higdon, Jo Ann	Co-Chairperson
Jeffrey, Valerie	President's Appointee
Leiby, Mary Ann	ECCFT
Lindberg, Lynn	President's Appointee (Alternate)
Newton, Michael	President's Appointee
Stanojevich, Diana	ECCE
Sutton, Philip	President's Appointee
Turano, Debbie	ECCE

MEMBERS AND ALTERNATES ABSENT:

Beam, Linda	Chairperson
Brown, Donald	ECCFT
Chambers-Salazar, Polli	ECCFT (Alternate)
Cohen, Jeffrey	ECCFT
Miranda, Gloria	President's Appointee
Gary Robertson	ECCE
Solorzano, Erika	POA (Alternate)
Trevis, Michael	President's Appointee

ALSO ATTENDING:

Tonia Adams, Keenan & Associates

Open Meeting, Introductions & Roll Call

JoAnn Higdon called the meeting to order at 1:05 pm.

Review / Approval of May 26, 2015 Meeting Notes

JoAnn asked the group if anyone had changes on the meeting minutes from the last meeting.

No modifications were noted and meeting notes were accepted as presented.

Premium and Claims Reports (Delta Dental & VSP)

Tonia reviewed the October 2013 - September 2014 compared to October 2014 - September 2015 Dental Premium and Claims reports for the District.

The 2013/2014 Dental Expense Loss Ratio was 87.63% for the 12 month total compared to 2014/2015, which is at 91.34%. Tonia noted the higher claim months would be those times when school was out, June, July, and August.

JoAnn noted that the claims experience for July of the current period was a lot higher than the last period.

Tonia stated that during the periods where there was no school, the claims amounts actually were higher.

There were no other questions asked about the dental premium and claims reports.

Tonia then presented the Vision Premium and Claims reports for the same period as the dental.

Tonia noted that the loss ratio for the period of October 2013 – September 2014 was 79.18%. It was noted that this was a good loss ratio.

The current year loss ratio for the period of October 2014-September 2015 was 74.28%. It was suggested again that if the experience continues to run this well that the group may receive a rate pass, a decrease, or a minimal increase to the program at the time of the next renewal.

JoAnn noted that the plans do not quite balance each other out.

No additional questions or comments were made about the vision program.

2015 – 2016 IBC Meeting Calendar

JoAnn asked if the calendar appeared alright to everyone.

There were no comments about the calendar.

New Business

JoAnn asked if there was any New Business that anyone wanted to address.

Valerie mentioned that the College is in the Open Enrollment period with American Fidelity and indicated that everyone had received notices several weeks prior to this meeting. It was noted that the representatives for American Fidelity have extended their time at the College to make themselves available to answer questions or assist employees with signing up for the benefits. She noted that they would be available if anyone needed to schedule an appointment with them.

Valerie also noted that she had been working on getting the \$420 reimbursement checks together to give the information to Janice and then it will be sent to Payroll so they will have to process them to distribute in December before December 11th.

Lastly, Valerie reminded the group to let their respective groups know about the deadline to submit any recessions or changes for the medical programs, the last day to turn in changes will be December 10th.

Legislative Updates

Tonia presented the following briefings:

August 2015 – HCR: Cash-In-Lieu & Flex Credits

November 2015 – AB 339: New Rules for Fully Insured RX Plans

November 2015 – HCR: Issues to Consider With Waivers Of Coverage And Cash-In-Lieu Of Benefits

November 2015 – 2016 Benefit Limits For Health & Welfare Plans

There were no questions.

Other items for discussion

JoAnn noted that this year the District will have to file 1095c's electronically for the college. But since the college is a part of a pool, a lot of detail that is shown on the form is not needed which will make the process a lot easier for the college to complete. She noted the Cadillac Tax will come into play in 2018.

Tonia suggested the College take a look at the Cadillac Tax Tool that Keenan can share to see a projection of the potential tax implications.

Agenda Items for Next Meeting

Nothing was noted for the next meeting.

Meeting Adjourned

The meeting was adjourned at 2:00 pm. The next meeting will be held on February 23, 2016 at 1:00 pm at El Camino College in the Library, Room 202.