

EL CAMINO COLLEGE
Insurance Benefits Committee Meeting Notes
February 28, 2017

MEMBERS AND ALTERNATES PRESENT:

Chambers-Salazar, Polli	ECCFT (Alternate)
Jeffrey, Valerie	President's Appointee
Lindberg, Lynn	President's Appointee (Alternate)
Miranda, Gloria	President's Appointee
Leiby, Mary Ann	ECCFT
Turano, Debbie	ECCE
Sutton, Philip	Presidents Appointee
Newton, Michael	Presidents Appointee
Stanojevich, Diana	ECCE
Sutton, Phillip	President's Appointee

MEMBERS AND ALTERNATES ABSENT:

Barbara Perez	Chairperson
Brown, Donald	ECCFT
Cohen, Jeffrey	ECCFT
Solorzano, Erika	POA (Alternate)
Gary Robertson	ECCE
Trevis, Michael	President's Appointee
Higdon, Jo Ann	Co-Chairperson

KEENAN & ASSOCIATES:

Kim Gleeson
 Jamie Kaplan

GUESTS:

Chris Jeffries
 Maria Smith

Open Meeting Introductions & Roll Call

Valerie Jeffrey and Maria Smith called the meeting to order at 1:12 pm.

Review/Approval of February 28, 2017 Meeting Notes

The minutes were approved by the committee with one change to reflect that Phillip Sutton was present at the last meeting.

Premium & Claims Reports (Delta Dental & VSP)

Kim Gleeson reviewed the Dental Premium and Claims Report showing claims experience for the 12-month period January 2016 through December 2016. The expense loss ratio, which includes premium, claims, fees and expenses, shows a total expense loss ratio of 90.34%. This can be found in Column N. The 12-month expense loss ratio for the previous year was 91.10%. For current year, broken down by Active and COBRA you will see that the Active group was running at an expense loss ratio of 90.36% and COBRA at 89.38%.

Kim Gleeson reviewed the Vision Premium and Claims Reports. Using the same 12-month claims experience, January 2016 through December 2016, the vision plan paid loss ratio, less expenses, is running very well at 72.95%. The previous year premium and claims experience was slightly higher at 74.94%.

Per the request of the committee, a Dental PPO and Dental HMO comparison was created and reviewed at the meeting.

Some of the differences between the Dental PPO plan and the Dental HMO plan include the Dental PPO plan, being an incentive plan, the member will have a coinsurance of 70-100%. Each year an employee uses the benefit, the coinsurance will improve by 10%.

With the Dental HMO plan, an employee will pay a co-pay for each service depending on the type of service they have.

Valerie Jeffrey stated that most employees are enrolled in the Dental PPO plan with only 76 employees in the Dental HMO plan. The main reason is cost. There is no employee contribution to the Dental HMO plan.

Keenan was asked to obtain pricing for adding orthodontia for the Dental PPO plan. Keenan will ask for child only orthodontia and child plus adult orthodontia.

New Business

Debbie Turano asked if the district offered less medical plans, would the rates go down. Valerie Jeffrey and Maria Smith stated that CalPERS requires the district to offer all plans and the rates are set by CalPERS each year.

Valerie Jeffrey stated that being with CalPERS, the district is part of the CalPERS pool. She explained that typically rates are better when you are in a larger pool.

Some of the factors CalPERS considers when renewing their pool would be the health of the members in CalPERS, the contracts with their hospitals and providers, and the geographic location of the district, whether that is Northern California, Southern California, and which county the district is located in. El Camino College is in the Los Angeles Area Region which is the least expensive.

CalPERS is unable to provide claims experience for the district. Valerie said that this makes it difficult to obtain other quotes outside of CalPERS.

Legislative updates

Two briefings included in the packet are:

- January 2017- Health Care Reform: Update on Opt-Out Payments & Affordability
- January 2017- Health Care Reform: New Administration Issues Executive Order on ACA

Other Discussion

Valerie Jeffrey advised the committee that Retirement Benefits Consulting will be at the College on February 29, 2017. She also informed the committee that Schools First will also be at the College on February 29, 2017, and on the first Wednesday of every month, to assist employees with their questions

Meeting adjourned

The meeting was adjourned at 1:53 pm. The next meeting will be held on April 25, 2017 at 1:00 pm at El Camino College in Communications, Room 109.