

EL CAMINO COLLEGE
Insurance Benefits Committee Meeting Notes
April 25, 2017

MEMBERS AND ALTERNATES PRESENT:

Brown, Donald	ECCFT
Jeffrey, Valerie	President's Appointee & Co-Chair
Cohen, Jeffrey	ECCFT
Leiby, Mary Ann	ECCFT
Turano, Debbie	ECCE
Sutton, Philip	Presidents Appointee
Newton, Michael	Presidents Appointee
Solorzano, Erika	POA (Alternate)

MEMBERS AND ALTERNATES ABSENT:

Barbara Perez	Chairperson
Chambers-Salazar, Polli	ECCFT (Alternate)
Stanojevich, Diana	ECCE
Miranda, Gloria	President's Appointee
Trevis, Michael	President's Appointee
Higdon, Jo Ann	Co-Chairperson
Robertson, Gary	ECCE

GUEST:

Chris Jeffries

KEENAN & ASSOCIATES:

Jamie Kaplan Kim Gleeson

Open Meeting Introductions & Roll Call

Valerie Jeffrey called the meeting to order at 1:13 pm.

Review/Approval of April 25, 2017 Meeting Notes

The minutes were approved by the committee with one change to reflect that Lynn Lindberg was not 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 March 2016 through February 2017. The total expense loss ratio for the entire group including Actives and COBRA is 89.82%. January and February 2017 show high loss ratios above 100% which is common because of the calendar year change. The 12-month expense loss ratio for the previous year was 90.29%.

Kim Gleeson reviewed the Vision Premium and Claims Reports using the same 12-month claims experience, March 2016 through February 2017. The vision plan paid loss ratio less expenses, is

running very well at 71.03%. The previous year premium and claims experience was slightly higher at 78.28%. This plan is broken out between certificated, classified and COBRA.

Valerie Jeffrey stated that it may be possible to have a rate pass next year since the vision plan is running well.

Spring Wellness Newsletter

Keenan advised the committee that the Spring Wellness Newsletter was included in the packet. This newsletter is created by Keenan's wellness department and it includes articles related to wellness. Keenan would email the newsletter to Valerie Jeffrey to post on the District website. They would also print 150 copies and send them to Valerie.

2017-18 IBC Meeting Calendar Review

The committee decided on the IBC Meeting Calendar for 2017-18. The dates would be:

September 26, 2017
November 28, 2017
February 27, 2018
April 24, 2018

Keenan would provide new IBC meeting binders at the September 26, 2017 meeting.

New Business- Draft Open Enrollment Timeline

Debbie Turano asked if it is possible to get rates from other carriers besides CalPERS. Donald Brown stated how the committee previously looked at JPA's and it did not have a good outcome because the Union disagreed with the District. One of the things to consider is CalPERS is designed for continuation into retirement and changing carriers would have a negative effect on retirees. Mary Ann Leiby stated how they would have to wait two years to leave CalPERS but CalPERS would not provide claims experience. It would be difficult to get quotes from other carriers without their experience.

Kim Gleeson informed the committee of a CalPERS breakaway study that Keenan offers. Keenan would only need a census to run the study. The committee agreed that it would be a good idea to do the study.

Michael Newton asked if the CalPERS rates are available for the new plan year. Kim Gleeson said they hope to receive a preview of the rates in June and Keenan would provide them to the committee. The CalPERS rates will also be posted on their website. Valerie Jeffrey advised the committee that last year's CalPERS rates were released early but they were only projected rates. She

did not release them to the committee because they were not accurate and she felt it would be best to release final rates.

Valerie Jeffrey reviewed the Draft Open Enrollment Timeline with the committee. She advised the committee that she expects the Health Fair to be in September or October but she will have the final date in June or July.

Donald Brown asked if retirees have to participate in open enrollment and he asked how they are notified about open enrollment. Valerie Jeffrey explained how CalPERS will send out information to retirees and they would work directly with CalPERS once they retire.

Legislative updates

Two briefings included in the packet are:

- March 2017- Health Care Reform: ACA Repeal and Replace Hits Roadblock
- March 2017- Health Care Reform: The American Health Care Act and Employer-Sponsored Group Health Plan

Other Discussion

Valerie Jeffrey stated that some of the Committee members may be retiring and would not be returning to the committee next year. She thanked them for all of their hard work while being on the committee.

Meeting adjourned

The meeting was adjourned at 1:51 pm. The next meeting will be held on September 26, 2017 at 1:00 pm at El Camino College in Library, Room 202.