

EL CAMINO COLLEGE
Insurance Benefits Committee Meeting Notes
February 26, 2019

MEMBERS AND ALTERNATES PRESENT:

| | |
|-------------------------|-----------------------|
| Cohen, Jeffrey | ECCFT |
| Jeffrey, Valerie | President's Appointee |
| Leiby, Mary Ann | ECCFT |
| Miyashiro, Jane | Chairperson |
| Van Buren, Star | President's Appointee |
| Whiting, Michele | ECCE |
| Chambers-Salazar, Polli | ECCFT (Alternate) |
| Smith, Maria | President's Appointee |
| Sakatani, Charlene | ECCE |
| Trevis, Michael | President's Appointee |
| Sophie Dao | |

MEMBERS AND ALTERNATES ABSENT:

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| Cox, Walter | President's Appointee |
| Clemons, Lyn | President's Appointee |
| Fahnestock, Brian | Co-Chairperson |
| Robertson, Gary | POA |
| Solorzano, Erika | POA (Alternate) |

KEENAN & ASSOCIATES:

Kim Gleeson
 Jamie Kaplan

GUEST:

Jeffrey Hinshaw- ECCD Fiscal Services

Open Meeting Introductions & Roll Call

Jane Miyashiro called the meeting to order at 1:04 pm.

Review/Approval of November 27, 2018 Meeting Notes

The minutes were reviewed and approved by the committee.

Premium & Claims Reports (Delta Dental & VSP)

Jamie Kaplan reviewed the Dental Premium and Claims Report showing claims experience for the 12-month period January 2018 through December 2018. The expense loss ratio, which includes premium, claims, fees and expenses, shows a total expense loss ratio of 86.68%. This can be found in Column N. For current year, broken down by Active and COBRA you will see that the Active group was running at an expense loss ratio of 86.33% and COBRA at 103.06%. The dental plan is running well.

Jamie reviewed the Vision Premium and Claims Reports. Using the same 12-month claims experience, January 2018 through December 2018, the Vision plan paid loss ratio, less expenses, is running very well at 78.15%. This plan is broken down by 12-month employees, 10-month employees and COBRA. You will see that the 12-month group was running at a paid loss ratio of 80.77%, 10-month group at 72.04% and COBRA at 67.95%.

Michele Whiting asked what changes were made on the vision program. Kim explained how the frame allowance increased to \$150 and there is now an anti-reflective coating benefit of \$30. There were no changes to the dental program and no changes to the premium.

Medical Marketing Decision

As a recap, Kim Gleeson summarized for the committee the presentation on the CalPERS Breakaway analysis that was presented by Susan Vogt from Keenan at the last IBC Committee meeting held on November 27, 2018. The study was done to see if El Camino College would be a good candidate for exiting CalPERS. The study showed that the College is in a good position at this point in time to explore other options outside of CalPERS. Jane Miyashiro put forward a motion to inform the rest of the campus community of the CalPERS Breakaway Study and the motion was approved unanimously by the committee. It was decided that Susan Vogt would attend the next Board Meeting on March 18, 2019 and present the study to the Board Members.

New Business

Jeffrey Hinshaw, Fiscal Services Business Manager, presented to the committee. The presentation included an overview of the college's current budget and any future cost concerns that may impact benefits. He provided a financial outlook including the new funding formula and reviewed the 2018-19 year-end projections. Jane Miyashiro advised that looking for cost efficient benefit programs will be a part of the solution to the overall budget issue. Mary Ann Leiby asked if the college has done an analysis of staffing levels over the past few years. Jeffrey explained how the college is using new reporting tools to do better position control and he intends to eventually do more benchmarking analysis in the future. Star Van Buren asked what would happen if the college could not fund the budget. Jeff explained that the college may need to deliver services differently and that they are always looking at ways to increase revenue. They plan to hold on to the fund balance for safety. Jane explained how every district is having the same budget issues and schools are working with elected officials to get other sources of income through various assembly bills and senate bills.

Legislative Updates

Kim Gleeson included the briefing titled 2019 Benefit Limits for Health & Welfare Plans that includes the new benefit limits for 2019 that are set by the U.S. Government. Some of these limits include Flexible Spending Accounts and Health Savings Accounts. The second briefing that was included is related to Health Care Reform. It explains how the IRS is extending the reporting deadline & good faith relief once again.

Meeting adjourned

The meeting was adjourned at 1:45 pm. The next meeting will be held on March 27, 2019 at 1:00 pm at El Camino College in the Library, Room 202.