

**EL CAMINO COLLEGE**  
**Insurance Benefits Committee Meeting Notes**  
**February 24, 2015**

**MEMBERS AND ALTERNATES PRESENT:**

Beam, Linda	Chairperson
Jeffrey, Valerie	President's Appointee
Brown, Donald	ECCFT
Cohen, Jeffrey	ECCFT
Elliott, Momi	ECCE
Leiby, Mary Ann	ECCFT
Stanojevich, Diana	ECCE
Turano, Debbie	ECCE

**MEMBERS AND ALTERNATES ABSENT:**

Chambers-Salazar, Polli	ECCFT (Alternate)
Hayden, Diane	President's Appointee (Alternate)
Higdon, Jo Ann	Co-Chairperson
Lindberg, Lynn	President's Appointee (Alternate)
Miranda, Gloria	President's Appointee
Newton, Michael	President's Appointee
Robertson, Gary	POA
Solorzano, Erika	POA (Alternate)
Sutton, Philip	President's Appointee
Trevis, Michael	President's Appointee

**ALSO ATTENDING:**

Sharen Stanek-Lowe, Keenan & Associates

Jamie Kaplan, Keenan & Associates

**Open Meeting, Introductions & Roll Call**

Linda Beam called the meeting to order at 1:11 pm.

**Review / Approval of January 27, 2015 Meeting Notes**

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

Jeff asked that the minutes be changed because they stated he is a calculator and it should reflect that he is a math teacher.

Mary Ann said in her area there is marijuana smoke by her office.

Debbie said on Page 3 the fifth paragraph should say most vulnerable.

### **Premium and Claims Reports (Delta Dental & VSP)**

Sharen reviewed the 2013 and 2014 Dental Premium and Claims reports for the District.

The 2013 Dental Expense Loss Ratio was 85.73% for the 12 month total compared to 2014, which is at 90.42%. It's slightly up, but still under 100%.

Momi asked Sharen if there is a time lag on claims and Sharen explained normally there is not. However, in the month of December there could be delays in submission or processing based on more usage (members trying to utilize their entire annual maximum) holidays (less business days for processing) and vacations (reduction in staffing to submit or process claims). Thus, in January when plan maximums renew, there tends to be a spike in claims and a spike in January because the processing of December claims.

Sharen gave an example saying that if the group transitioned out of Delta Dental to Anthem, there would be three months where they would be processing claims coming in the door from the previous plan year.

She said there are some nuances when there is mass utilization but it is mostly steady and we should not see huge spikes.

Momi then asked when they would see the spike for holidays.

Sharen asked the group to look at the dental numbers for January of 2014. It was 139.91% and in 2013 it was 128.86%. This validated that during the holidays it is higher and can be attributed to people getting more dental work done during the time when they are not working.

Mary Ann then explained that there was no Winter Session last year so people probably had their dental work done in February.

Linda said the dentist offices are billing electronically more prevalently now so there is less of a lag time. The dentists want their revenue coming in as quickly as possible. Delta prefers it this way so they do not have as much paperwork to do. However, they will always have lag time but it is better now.

Sharen reviewed the Vision P&C Reports and she explained how in 2013 the loss ratio was 79%. Then in 2014 the January claims spiked to 101.48% compared to January of 2013 when they were 83.57%. There was not much utilization in January and February 2013 compared to 2014.

### **New Business**

Linda explained since the last time the Committee met, the Board of Trustees adopted a smoke free tobacco free policy for the college including snuff, vapor and all types of tobacco products. E-Cigarettes are also not allowed on campus. They have been rolling out signage in various departments and they are going to take time to educate students and let them know they are transitioning to a smoke free environment.

Linda said they will be removing ash trays as well. Dean Natividad who oversees the Campus Health Center will be assisting with smoking cessation resources for students and employees so they will have a place to go. El Camino Community College District will take the spring semester to get the word out and information will be included in publications coming out in the fall and summer schedules. This change will also be posted on the ECCCD's website and it will be published in the President's newsletter. An effort is being made to let people know about this change in policy and it will take the next few months to transition to a tobacco free campus with one of the tasks being cleaning out all cigarette butt receptacles.

Linda asked the Committee to please let their colleagues know. She said smokers will need to use the sidewalks if they want to smoke or will need to be on the perimeter of the campus.

The District parking lots also came up during the discussion. They are considered District property but people will not be cited if smoking in the parking lot. The preference is to not smoke on campus.

Jeff asked if the Police have been asked to look out for people that are smoking. Linda said they have not been asked yet. Time is being given to everyone to allow for an understanding of the new policy.

Linda was also asked whose responsibility it is to inform people about the Non-Smoking Campus. Linda said it is not illegal to smoke but El Camino Community College District has now made it their policy to not allow smoking. If the campus police see someone smoking, they can inform that person of the new policy but it is not "illegal" to smoke. If it was alcohol then it would be a different situation. She also explained that if it was a student being informed and the student ignored or continued to violate the policy then it could become a student conduct issue.

Jeff mentioned how he saw a non-smoking sign and felt that as a Faculty member he needs to be made aware of signs going up. He questioned why the Board or Administration would not see the value of contacting employees prior to the signage being posted.

Linda said the process has been going on for a while and it was only approved on Tuesday. She said there was some discussion on how to communicate it and signage was the first step along with including it in the President's newsletter.

Linda explained that the process has been gradual but she will relay a message to the Communications Department that more communication should be relayed to the Faculty and other departments. She said they are working on developing a FAQ document.

Linda said the original first reading of the policy included a lot of verbiage. The Board of Trustees made suggestions and the final version was just adopted on Tuesday. She said there was a lively discussion at the board meeting and it was a 3 to 2 decision. Trustee Newmark, Combs and Brown were in favor while Vargas and Beverly were against. Linda said there was a lot of discussion regarding e-cigarettes, odor, technology, etc. They do not know what additional technology or product will be introduced in the future.

There was also a discussion that there is now THC derivative in the e-cigarette holders. She said the policy will need to be updated regularly.

Jeff explained that as a teacher it is difficult to deal with students that are high on marijuana.

Linda said the discussion was initially focused on the nicotine piece and how it is not illegal to smoke a cigarette.

Momi asked what the signs currently say and Linda said they say El Camino Community College District is a tobacco and smoke free campus and proud of it.

Momi said at the last committee meeting the guest speaker said it is best to get everyone on board before people are notified, yet The District has already posted signs regarding the change.

Linda said this has been in discussion for a while now and the student newsletter team was also at the board meeting. Momi stated that students may feel blindsided and Linda said she will let them know they need to notify everyone.

Valerie reviewed New Business items and gave an update regarding the CALPERS Dependent Verification audit. She explained individuals have received letters from HMS Employer Solutions and she sent an email to all individuals affected on February 19, 2015.

Valerie has access to a list of employees who have completed their verification, those who have responded, and the ones who are still pending. She sent an email to everyone along with a hard copy letter. They currently have 55 employees involved now. The statistics were given to Valerie and there are 452 with dependents.

Valerie said that CalPERS has 1,001 dependents and of that number 611 were children, 379 spouses, 6 domestic partners, and 5 were parent child relationships.

There are 87.9% verified. There are 11.7 % unverified. The kick off was December 1, 2014 and a letter was sent out on December 30, 2014. The verification deadline was January 20, 2015. If there was no response, a final notice was mailed out on January 28, 2015 and the grace period ended on February 13, 2015.

Valerie said all employees must be verified by March 31, 2015. Her goal is to have all dependents on track.

Momi asked if they let Valerie know when mailers are sent out and if there are incorrect addresses. Valerie said she has a list showing who has verified status.

The number people can call in order to verify if they have received their information is (877) 804-1521 or they can go to the website, which is [www.verifyos.com](http://www.verifyos.com). A confirmation will be sent out.

Mary Ann said she went to the website to get a confirmation because she did not receive anything in the mail. Momi said a postcard was sent out to everyone.

Sharen said there are probably some individuals who are not legitimately on the plan. They will let the process come and go and not provide verification and will just be dropped from the plan.

Don said it is also important for people to update their beneficiaries.

Linda said they have been discussing doing a campaign after spring break to remind employees to update their beneficiaries.

Jeff asked if Valerie knows if any El Camino Community College District employees have been notified by Anthem about the cyber attacks.

Valerie said she received an email from Anthem with all of the details. She will be sending out information regarding the attack on January 29<sup>th</sup>. Anthem discovered there was a cyber attack to gain unauthorized access to Anthem's IT system and consumers were impacted. Both current and former members may be impacted over the last 10 years. They will be providing identity theft protection services for two years at no cost to members that were affected. They can visit [anthemfacts.com](http://anthemfacts.com) to view a list of FAQ's.

Valerie said the information accessed may have included names, dates of birth, social security numbers, healthcare ID numbers, home addresses, email addresses, employment information and income data. Medical information, claims, test results and credit card information was not accessed.

Anthem will also notify members that may have been included in the attack. Their toll free hotline is (877) 263-7995.

Valerie said employees can also call CalPERS if they have questions about the attack.

### **Legislative Updates**

Linda said would like to hold off until the next IBC meeting to discuss the details of the Cadillac Tax Legislative Update that will be starting in 2018. Depending on the Employers' contribution toward health care, if they reach certain thresholds it can be considered taxable income.

Linda said El Camino Community College District is currently not in the range of being taxed. She does not want anyone to be surprised about the tax even though it is two years away.

Sharen did a brief review of the Cadillac Tax Briefing. She said the most critical numbers are on the first page of the Briefing; single coverage in total contributions for 2018 is \$10,200 and family coverage is \$27,500 which includes medical.

Jeff asked what happens if he puts \$250 a month into his Flexible Spending Account. Sharen said it will be added/included into the contribution totals and thus he may need to consider not putting as much money into the FSA account. Sharen said this is because that money is not taxable and the government is trying to tax all non-taxable money.

Sharen mentioned Keenan's Legal Department put together a timeline for ACA and she passed it out to everyone.

Linda said the medical plan piece was reported in the employee's W2's this year.

### **Agenda Items for Next Meeting**

Nothing noted.

### **Meeting Adjourned**

The meeting was adjourned at 2:05 pm. The next meeting will be held on March 24, 2015 at 1:00 pm at El Camino College in the Library, Room 202.