

EL CAMINO COLLEGE
Insurance Benefits Committee Meeting Notes
March 26, 2013

MEMBERS AND ALTERNATES PRESENT:

Graff, Irene	President's Appointee
Jeffrey, Valerie	President's Appointee
Leiby, Mary Ann	ECCFT
Lindberg, Lynn	President's Appointee (Alternate)
Martinez, Alice	ECCFT (Alternate)
Newton, Michael	President's Appointee
Suekawa, Lori	ECCFT
Trevis, Michael	President's Appointee

MEMBERS AND ALTERNATES ABSENT:

Beam, Linda	Chairperson
Cohen, Jeff	ECCFT
De Santo, Mike	POA
Higdon, Jo Ann	Co-Chairperson
Miranda, Gloria	President's Appointee
Robertson, Gary	POA (Alternate)
Sutton, Philip	President's Appointee (Alternate)

ALSO ATTENDING:

Kathey Scott, Keenan & Associates

Open Meeting and Introductions/Roll Call

The meeting was called to order at 1:105 pm by Lynn L.

Approval of Minutes – February 26, 2013

The minutes from the February 26, 2013 meeting were reviewed and approved.

Premium and Claims Reports

Vision Paid Loss Ratio from February 2011 through January 2012 was 84.24%.
Vision Paid Loss Ratio from February 2012 through January 2013 was 81.51%.

Dental Paid Loss Ratio from February 2011 through January 2012 was 90.60%.
Dental Paid Loss Ratio from February 2012 through January 2013 was 91.46%.

After reviewing the monthly dental claims reports, there was a discussion regarding the months where there was high dental claims and the Section 125 Plan. Possible explanations proposed were:

- Lynn suggested that people were finishing using their Section 125 FSA contributions. Also, if they are not teaching during the Winter Session, they can maximize their benefits.
- Mary Ann explained that there is a one month lag time for claims to hit.
- There was an explanation of the three month grace period for the Section 125 plan.
- Valerie stated that AFA sends statements notifying members of their 125 balance.
- Lynn inquired into who has the 125 plan and stressed that it is an excellent benefit.

CalPERS Dependent Eligibility Verification Updates

Valerie passed out a copy of the CalPERS notice that was sent to all employees with dependents and she explained the CalPERS Dependent Audit.

- The CalPERS amnesty letter is being emailed to all staff.
- All ineligible dependents should be deleted Effective July 1, 2013.
- If ineligible dependents remain on the plan, when they are discovered during an audit, punitive damages will be assessed but the amount has not been disclosed yet.
- The dependent audit information may come from either CalPERS or Health Management Solutions, and is being sent to the member's home from either source.

The amnesty form is to be returned to Valerie to cancel dependents on the CalPERS website.

- The Retirees must deal directly with either CalPERS or Health Management Solutions.
- Valerie will accept the completed form via email, mail, or fax.
- If employees have legitimate dependents, Health Management Solutions will contact the employee to schedule an appointment. During the appointment, the employee will be required to provide documentation as verification, some examples of document include:
 - Marriage Certificate
 - Domestic Partner Certificate
 - Completed IRS 1040 Form
 - Additional information to follow
- The employees will only be given a certain period of time to provide the data. If the documentation is not provided, the dependents will automatically be dropped from the plan.
- Irene stated that it is important to reinforce this information with their constituents.

- Lynn said that the information regarding the Dependent Audit was sent out to members as soon as it was received. There are approximately 500 eligible employees who were sent the documentation via regular mail by CalPERS.
- Lynn said that the District also sent a copy to the Faculty, Classified and POA bargaining unit representatives.
 - Valerie mailed hard copies with specific names via intercampus mail on February 22, 2013. All follow ups will be sent as general.

Health Care Reform Updates

Kathy distributed a Keenan flyer regarding the new Keenan HCR website. She directed the committee members to the Keenan website for more information at www.keenan.com/hcr.

New Business

There was a discussion regarding a CalPERS press release, which includes:

- Anthem is to remain as the PPO plan for the next 5 years (Select, Choice & Care). The Effective Date will be January 1, 2014 through December 31, 2018.
- The contract for the next RFP for HMO's will be awarded at the April 13, 2013 CalPERS Board Meeting.

Agenda Items for Next Meeting

- Additional information on the Dependent Audit.
- Lynn suggested providing ideas to communicate to the staff regarding the Dependent Audit.
- Alice suggested having the Department Chairs mention it at their department meetings.
- Mary Ann said it is a good idea to email to all staff.
- Health Care Reform Updates (if any)
- Provide the Health Management Solutions Phone Number.

Meeting Adjourned

The meeting was adjourned at 1:54 pm. The next meeting will be held on April 23, 2013 at 1:00 pm at El Camino College in the Library, Room 202.