

**EL CAMINO COLLEGE**  
**Insurance Benefits Committee Meeting Notes**  
**October 29, 2013**

**MEMBERS AND ALTERNATES PRESENT:**

Chambers-Salazar, Polli	ECCFT (Alternate)
Cohen, Jeffrey	ECCFT
Jeffrey, Valerie	President's Appointee
Lindberg, Lynn	President's Appointee (Alternate)
Suekawa, Lori	ECCFT
Sutton, Philip	President's Appointee
Trevis, Michael	President's Appointee

**MEMBERS AND ALTERNATES ABSENT:**

Beam, Linda	Chairperson
DeSanto, Michael	POA (Alternate)
Elliott, Momi	ECCE
Hayden, Diane	President's Appointee (Alternate)
Higdon, Jo Ann	Co-Chairperson
Leiby, Mary Ann	ECCFT
Miranda, Gloria	President's Appointee
Newton, Michael	President's Appointee
Ortiz, Julieta	ECCE
Robertson, Gary	POA
Turano, Debbie	ECCE

**ALSO ATTENDING:**

Jamie Kaplan, Keenan & Associates  
Deborah Rajcok, Keenan & Associates

**Open Meeting and Introductions/Roll Call**

The meeting was called to order at 1:08 pm by Lynn Lindberg.

Lynn notified the committee that she is facilitating the meeting as Linda is unable to attend.

Lynn called roll and committee introductions were made.

**Approval of Minutes – September 17, 2013**

The minutes from the September 17, 2013 meeting were reviewed and approved.

Lynn requested that the final copy of the minutes from each meeting be emailed to the committee members so they can review prior to the next meeting.

Polli seconded the motion and the request was approved.

Valerie will provide the email addresses for all committee members to Keenan & Associates.

### **Premium and Claims Reports**

Dental Paid Loss Ratio from September 2011 through August 2012 was 90.39%.  
Dental Paid Loss Ratio from September 2012 through August 2013 was 84.97%.

Dental Expense Loss Ratio from September 2011 through August 2012 was 96.45%.  
Dental Expense Loss Ratio from September 2012 through August 2013 was 90.24%.

Vision Paid Loss Ratio from September 2011 through August 2012 was 84.03%.  
Vision Paid Loss Ratio from September 2012 through August 2013 was 81.00%.

Jamie stated that the District's Dental & Vision Paid Loss Ratios have improved from last year.

Polli asked for an explanation of the Paid Loss Ratio since she is new to the committee.

Jamie explained the Paid Loss Ratio to the committee and she also mentioned that the numbers fluctuate due to the time periods as well as utilization.

Lynn said that it was good to see decreases for the District.

### **American Fidelity Open Enrollment**

Valerie stated that American Fidelity's Open Enrollment period for the District will begin on November 4, 2013 and end on December 3, 2013.

Valerie distributed two American Fidelity handouts to the committee, which contain additional information regarding open enrollment.

These handouts are the following:

- El Camino Community College Section 125 Open Enrollment Schedule
- El Camino Community College Benefits Overview

These handouts are being distributed throughout the District via interoffice mail. If anyone is out of the office for an extended period of time, such as vacation or leave of absence, the Human Resources department will mail them to the members' address on file.

Valerie said that it's important for all employees, who wish to enroll, continue, or make changes to their Medical Reimbursement or Dependent Childcare account for the 2014 plan year, to meet with an American Fidelity representative.

Everyone is encouraged by the District to double check their salary levels for voluntary benefits during open enrollment so that any necessary changes can be made.

Lynn suggested to the committee that they remind all constituents about the open enrollment dates because some missed the deadline last year and were unable to enroll.

### **Open Enrollment and Health Fair Follow Up**

Valerie presented the following Health Fair Updates to the committee:

- There was a great turnout of El Camino College employees, which was sponsored again this year by Premier Expos.
- Premier Expos loves sponsoring Health Fairs at El Camino College as the District always has a great attendance record.
- Several great prizes were donated and raffled at the event.
- Attendance figures are based largely upon the number of completed raffle tickets collected. Although some employees that attend do not elect to enter the raffle, the District had a total of 182 raffle tickets.

The District's Open Enrollment ended on October 11, 2013, with a total of 114 changes made to medical plans. This number does not include any changes to dental and vision plans.

Jeff asked if there was big movement to the PERSCare plan due to changes enacted by CalPERS for 2014.

Valerie said that the District had 53 employees move from the PERS Choice plan to PERSCare.

Jeff confirmed that if the bargaining unit negotiations result in a change to the District contribution, the change will be effective January 1, 2014.

The committee was reminded that everyone has the option to rescind their open enrollment change by completing a form and submitting it to Human Resources no later than December 12, 2013.

It was explained to the committee that you cannot select another medical plan but can rescind the Open Enrollment change and return to your original 2013 medical plan.

### **\$420.00 Reimbursement Update**

Valerie has started to pull the information together for this reimbursement.

She explained that the amount is agreed upon by the Bargaining Units. The calculation is based upon Employee Only coverage for medical, dental and vision plans within the January through December time frame.

The reimbursement is issued in December as a separate check and not Direct Deposits.

In November, Human Resources will send a notice to all eligible employees to verify their information and eligibility.

### **New Business**

Lynn said that they are completing the open enrollment changes for the District.

Valerie followed up on a question that Mary Ann had last meeting regarding the discrepancy in the CalPERS Health Benefit Summary. Valerie followed up with Mark Johnson at Anthem Blue Cross, who confirmed that it was a printing error in their booklet. The PERSCare benefit for Occupational / Physical / Speech Therapy shows in the booklet as 20% coinsurance but Mark confirmed that the benefit should be listed as 10% coinsurance.

Jeff asked about the Health Care Exchange and if it is working.

There was general discussion about the Health Care Reform exchange, the plan options and the possible affect on county hospitals.

Phil asked if there was a specific reason why CalPERS had the major reduction in premium for their PERSCare plan.

Lynn said that she had not heard but she suspects that it might be a re-setting of premiums amongst plans and a drop in enrollment.

Lynn advised the committee that El Camino College had very few members change over to the new CalPERS plans. There were only a total of 7 people who opted to move into the new plans.

Keenan was asked if they have received many questions regarding Health Care Reform. Keenan has received a significant amount of questions that fluctuate based on the information and changes as they are released.

Lynn explained the "Look Back Period" and the penalties to the committee and she said that the District will be monitoring this.

Lori asked how the El Camino College benefits compare to other community college districts in the area.

Lynn noted that all CalPERS plan benefits are the same for those districts that have CalPERS, however the contribution by the employees vary and are based on each individual district.

Some districts have switched to self-funded plans and El Camino College is competitive.

Lynn reminded everyone that the Flexible Spending Account is a pre-tax benefit. She asked everyone to remind their groups about the FSA open enrollment period and to look at all the other great voluntary plans and options that are available.

Lynn noted that the next meeting is scheduled for Tuesday, November 26, 2013. She asked the committee if they wanted to have it, as it is scheduled for the same week as Thanksgiving.

Valerie will send out an email poll to all committee members, which will determine if the meeting will still be held.

If there are no pressing issues and the meeting is cancelled, the Premium and Claims reports can still be mailed out to the committee.

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

Lynn requested agenda items for the next meeting.

### **Meeting Adjourned**

The meeting was adjourned at 1:44 pm. The next meeting will be held on November 26, 2013 at 1:00 pm at El Camino College in the Library, Room 202.