

EI CAMINO COLLEGE
Insurance Benefits Committee Meeting Notes
November 26, 2024

MEMBERS AND ALTERNATES PRESENT:

Miyashiro, Jane	Chairperson
Smith, Maria	Co-Chairperson
Kushigemachi, Scott	President's Appointee
Leiby, Mary Ann	ECCFT
Palos, Teresa	ECCFT
Perez, Grace	ECCE
Solorzano, Erika	POA
Chambers-Salazar, Polli	ECCFT (Alternate)

MEMBERS AND ALTERNATES ABSENT:

Conners, Christina	Confidential
Lemons, Marlow	President's Appointee
Sundara, Ketmany	President's Appointee
Suarez, Lisa	ECCE
Whiting, Michele	ECCE
Dietz, Roy	ECCE (Alternate)
Galan, Kenny	POA (Alternate)

KEENAN & ASSOCIATES:

Kim Gleeson
Andrea Estrin

Guest:

Peggy Nieto, Delta Dental

Open Meeting Introductions & Roll Call

Jane Miyashiro called the meeting to order at 1:16 pm.

Review/Approval September 24, 2024, Meeting Notes

The September 24, 2024, meeting minutes were reviewed. With no questions, corrections or objections to the minutes, the minutes were approved.

Delta Dental: Pre-Treatment Estimates

Peggy Nieto, Delta Dental Account Manager, was introduced to the Committee. Peggy Nieto has worked with Delta Dental and El Camino College since 2006. Jane Miyashiro informed the Committee that Peggy Nieto was invited to the meeting to address previously asked questions from IBC members and questions collected from their constituents.

Peggy Nieto reviewed the importance of requesting a pre-treatment estimate prior to receiving services. The estimates are available to both PPO and HMO dental plan members. Providers can quickly request a pre-treatment estimate through Delta's online provider portal in the same manner as submitting a claim, and the turn-around time is only 7 days. If Delta needs additional clinic notes to complete the estimate, it may take a few additional days for the estimate to be completed. The pre-treatment estimate will outline what procedures are covered by the plan, what the plan's payment will be, and what the member's costs will be. The estimate will also indicate the member's remaining calendar year benefit amount, based on claims received up to the date the pre-treatment estimate is prepared. Peggy Nieto also advised the Committee that some providers may tell members that Delta takes too long to provide the estimate, but she encourages members to request an estimate regardless, and she reminded the Committee that older dependents who are away from home attending school can and should request a pre-treatment estimate to avoid unexpected expenses. Once the estimate is received, the member can discuss the treatment plan with their provider and ask if there are any other treatment options or options for breaking up the treatment plan and costs over two plan years to reduce out-of-pocket costs. Members can find more information in the Delta Support Guide available at deltadentalins.com/enrollees.

Erika Solorzano asked about crowns and whether benefits are based on frequency or totality. Peggy Nieto explained that different materials (metal vs. porcelain) can be used for crowns, and if a more expensive material is used instead of what the plan covers, this could result in additional charges to the member. The covered cost for the placement of a crown would include the standard materials and labor. Peggy Nieto also informed the Committee that crowns (for the same tooth) are covered once every five years.

Erika Solorzano stated she was charged upfront by her provider for a root canal. Peggy Nieto stated she would need the provider's name and the date of service in order to research this further and to assist with any refund due to the member. Peggy Nieto stated that if a provider does request payment upfront from a member, before Delta pays benefits, Delta will contact the provider to inform them a refund is due to the member. If the dentist does not refund the member, Delta can withhold future payment from the provider and reimburse the member directly.

Erika Solorzano asked if the dental benefits could be increased. Jane Miyashiro stated that this is something that could be considered but she reminded the Committee this could increase the monthly premiums that employees currently pay. Kim Gleeson reminded the Committee that the calendar year benefit maximum is increasing to \$2,750 effective January 1, 2025. Jane Miyashiro suggested asking Peggy Nieto to attend an upcoming meeting to discuss benefit changes and the impact on premiums. Grace Perez also commented that the dental coverage is not enough and that she also has a situation. Jane Miyashiro advised Grace and all the IBC members to contact Christina Connors with any individual benefit-related issues so these can be addressed.

American Fidelity: Responsiveness & Service

Maria Smith presented information from American Fidelity concerning response times. The issue log provided by American Fidelity included calls from August 24, 2024, to November 2, 2024. Maria Smith stated that all the issues had been resolved and that none of the issues were out of the normal types of issues they are seeing. Maria Smith reminded the Committee that if any of their constituents are not getting responses, redirect them to Christina Conners so that she can address with American Fidelity. If Christina Conners is out of the office, Maria stated that she can help as Christina's backup.

Open Enrollment Update: BenefitBridge Statistics

Maria Smith presented a review of the 2025 BenefitBridge open enrollment statistics.

- Total Number of Enrollments: 1021
- Completed & Pending Approval: 0
- Approved: 344
- Denied: 2
- Incomplete Started: 48
- Incomplete Not Started: 627

The total calls and emails received by the BenefitBridge support team was 13.96% of employees who used BenefitBridge to enroll in benefits.

Maria stated that pending enrollment elections were reviewed to make sure there were no negative impacts to employees who did not complete the enrollment process. She stated that employees often log in to review their benefits and premiums but do not make changes or complete the enrollment process.

Premium and Claims Report (Delta Dental and VSP)

1. Dental PPO Premiums and Claims Report:
 - a. Kim Gleeson reviewed the premiums and claims reports for the period of October 1, 2023, through September 30, 2024.
 - b. The plan is running well at an 82.36% loss ratio.
2. Vision Premiums and Claims Report:
 - a. Kim Gleeson reviewed the premiums and claims reports for the period of October 1, 2023, through September 30, 2024. The VSP plan is fully insured so expenses, other than claims, are not included.
 - b. The plan is running well at an 84.14% loss ratio.

Keenan Wellness Newsletter

Kim Gleeson shared the Winter 2024 edition of the Keenan Quarterly Wellness Newsletter with the Committee. The issue focused on strategies for supporting mental health during the holidays and steps for building healthy habits.

Grace Perez suggested having an educational webinar or workshop on campus that is focused on nutrition. Jane Miyashiro commented that this could possibly be included during a professional development day. Mary Ann Leiby suggested employees contact their insurance carrier as the carriers may already have programs available such as Anthem's current Condition Care Management Program, which did not require a physician referral. Kimberly Gleeson stated Keenan will contact Blue Shield to see if they have a similar program to what Anthem offered since Blue Shield will be the new PPO plan administrator beginning January 1, 2025.

Maria Smith informed the Committee that carrier information is circulated to employees, and she encourages employees to contact their carrier for more information on their programs.

Legislative Updates

Kim Gleeson shared November 2024 Keenan Briefing with the committee, pointing out the new 2025 Flexible Spending Account limits.

New Business

Jane Miyashiro suggested inviting Peggy Nieto from Delta Dental to the February Committee meeting to provide a more in-depth review of the dental plan.

Meeting adjourned

With no other business, the meeting was adjourned at 1:58 pm.

The next Insurance Benefits Committee meeting will be held on February 25, 2025.