

EI CAMINO COLLEGE
Insurance Benefits Committee Meeting Notes
April 30, 2024

MEMBERS AND ALTERNATES PRESENT:

Miyashiro, Jane	Chairperson
Smith, Maria	Co-Chairperson
Conners, Christina	Confidential
Sundara, Ketmany	President's Appointee
Lemons, Marlow	President's Appointee
Chambers-Salazar, Polli	ECCFT (Alternate)
Ketmany, Sundara	President's Appointee
Leiby, Mary Ann	ECCFT
Palos, Teresa	ECCFT
Perez, Grace	ECCE
Suarez, Lisa	ECCE
Whiting, Michele	ECCE

MEMBERS AND ALTERNATES ABSENT:

Kushigemachi, Scott	President's Appointee
Dietz, Roy	ECCE (Alternate)
Solorzano, Erika	POA
Galan, Kenny	POA (Alternate)

OTHER

Rosella Pescatori, Part-time Faculty

KEENAN & ASSOCIATES:

Kim Gleeson

Julie Revoir

Open Meeting Introductions & Roll Call

Jane Miyashiro called the meeting to order at 1:15 pm.

Review/Approval February 27, 2024, Meeting Notes

The February 27, 2024, meeting minutes were reviewed. Mary Ann Leiby pointed out that the minutes are missing her input that any change in carrier is part of negotiations as per the contract. Polli Chambers-Salazar requested the minutes be amended that include Mary Ann Leiby's comments and that that this is a bargaining issue. The Committee did not approve the meeting notes.

Jane Miyashiro mentioned she was not at the last meeting; however, she clarified the purpose of the medical plan market study is not to leave CalPERS. She reminded everyone of the role of the IBC is to periodically review, study, and recommend changes to medical plan offerings, if needed, to ensure the College's benefit plans are the best

market value not only in cost, but in provider choice and benefits provided. She further reminded the IBC committee members that it had been about 3 or 4 years since the last time the committee did a market study of the District's medical plans.

Michelle Whiting mentioned that it is too late in the game to look at next year's (2025) rates and plan options because CalPERS rates will change.

Medical Marketing Review

Kim Gleeson reviewed the PowerPoint presentation for the Medical Market Review.

1. Since CalPERS' rates are not available until June (preliminary rates/July final) and plan experience is not available from CalPERS, Keenan created a Breakaway Study tool that measures and weighs average age of employees, male/female contact, % of Kaiser, Early Retirees and Waiver participation. Kim also reviewed the different pool carriers, their renewal date, and Waiver/Opt out rules.
2. Marketing Results
 - a. ASCIP and SISC provided quotes.
 - b. CVT missed the deadline, pending receipt of a quote.
 - c. CSEBA, REEP and VEBA declined to provide quotes, mainly due to not being competitive.
 - i. Jane Miyashiro asked what is meant by not competitive? Kim Gleeson clarified that the rates would be higher than current CalPERS rates (by 20-30%).
 - d. Direct to medical carriers
 - i. Aetna, Cigna and Health Net declined to provide a quote and affirmed that their rates (compared to CalPERS) would not be competitive.
 - ii. Anthem and Blue Shield provided quotes.
 - e. For the entities that did provide quotes, they each came in higher than the current CalPERS rates. Anthem Direct at +57%, Blue Shield Direct, +16.5%, SISC Blue Shield +10.4% and ASCIP Blue Shield +13.23%. Preliminary CALPERS 2025 rates will be available in June 2024 with final rates in July 2024. Jane Miyashiro asked Kim Gleeson if she has heard any preliminary information about the 2025 renewal rates; Kim stated that overall, it appears the 2025 rate increases will be similar to 2024 rate increases, but it's still unknown how each plan will be rated.
 - f. CalPERS rates for each plan were compared to the responding carrier's rates for both Region 2 and Region 3 (LA, Riverside, San Bernadino). In addition, CalPERS benefits for each plan were compared to the responding carrier's benefits.

3. Committee Member Comments

- a. Michele Whiting thought this meeting was a dialogue only and the marketing was not sent out yet. Kim Gleeson mentioned that at the last meeting she outlined the marketing process and timeline. Mary Ann Leiby stated that there is a disconnect and that a process should be developed moving forward. Jane Miyashiro reiterated that the College is not changing from or moving away from CalPERS for 2025. At this stage, the committee is window shopping and seeing what else is out there; are there less costly plan options? Teresa Palos stated that discussing costs could be like comparing apples to oranges and instead a review of the benefits would be better. Jane Miyashiro agreed and suggested that the committee look at a plan-by-plan, side-by-side comparison of plan details as another data point with the understanding that cost is also important.
- b. Grace Perez mentioned how appreciative she is of the committee. Grace was not at the last meeting and asked what makes a quorum and is there a cost to the College for the marketing? Jane Miyashiro clarified that the IBC is an advisory committee only and not subject to the Brown Act. Keenan provides marketing as part of their services, so no added cost to the College.
- c. Michele Whiting asked how SISC was invited to quote since the last time we looked at them they had a \$1 million maximum benefits.
- d. Jane Miyashiro stated that that is another data point to include as part of the side-by-side comparison study. All of these ideas and interests are valuable and knowledge-informing issues to review. Completing a detailed study will put the IBC in a good position to say that we studied and evaluated other plan options and that we can affirm with data-informed certainty that CalPERS is or is not the best medical coverage option for our employees. It works both ways. But we can't know with any certainty that CalPERS is the most appropriate medical carrier choice unless we look and evaluate other options.
- e. Michele Whiting asked for a copy of Kim's market study presentation so that everyone can review the information in detail. Kim and Christina confirmed that an emailed copy of the presentation would be sent to everyone after the meeting.

Premium and Claims Report (Delta Dental and VSP)

1. Dental PPO Premiums and Claims Report:
 - a. Reviewed the premiums and claims reports for the period March 1, 2023, through February 29, 2024.
 - b. The plan is running extremely well at an 83.22% loss ratio. By "extremely well" it means the loss ratio is below 100%. More specifically, \$.83 of every \$1.00 is spent on claims and expenses. Note that in summer months the loss ratio tends to increase. Jane Miyashiro further explained

that if several employees met their annual maximum, it could get closer to 100%.

2. Vision Premiums and Claims Report:
 - a. Reviewed the premiums and claims reports for the period of March 1, 2023, through February 29, 2024. The VSP plan is fully insured so expenses, other than claims, are not included.
 - b. The plan is running well at an 81.21% loss ratio.

2024-2025 IBC Meeting Schedule

1. Tuesday – September 24, 2024
2. Tuesday – November 24, 2024
3. Tuesday – February 25, 2025
4. Tuesday – April 29, 2025

Spring Wellness Newsletter

Kim Gleeson will email the Spring Wellness Newsletter. The main message of the newsletter is to join in on physical activities as much as possible.

New Business

1. Jane Miyashiro advised Committee members that it would be helpful for IBC to know from their constituents what health plan services they like, do not like, and what services are not being provided that they wish could be offered. After much discussion it was decided that one survey developed by the Committee could be developed so that everyone is asking the same set of questions from their constituent groups. It was decided that a draft set of questions will be put in MS Teams for everyone on the Committee to access, review, and edit. It was agreed that the survey should not come from Human Resources as employees tend to be suspicious and that a better response rate would result from an email sent by individual Committee members to their respective constituent groups.
2. It was suggested that Medical Market Studies be limited to every 5 years. Committee members unanimously agreed.
3. Delta Dental (old business). Michele Whiting asked what is happening with the contract issues Delta is having with dentists? Can we bring in another dental insurance company? Issue tabled for a future meeting discussion topic.
4. Michele Whiting and Marlow Lemons both reported not being able to finalize the purchase of an electric toothbrush through Delta Dental's BrushSmart program. Kim Gleeson will research/follow-up.
5. Grace Perez would like to see the Benefits Fair return to an in-person event. Or an optional in-person and virtual experience.

Other

Rossella Pescatori, a part-time faculty member, logged into the meeting. She asked about part-time faculty health benefits. Jane Miyashiro explained that part-time faculty

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are eligible to receive up to \$3,300 per semester or \$6,600 annually for healthcare reimbursements. Part-time faculty can apply for reimbursement for medical premiums incurred in the spring and fall semesters. Christina Conners stated that she will be sending an email to all eligible part-time faculty on May 1st with a link to the reimbursement form. Jane Miyashiro clarified that the IBC meeting is a closed meeting and that per the contract there is no part-time representation on this committee.

Meeting adjourned

With no other business, the meeting was adjourned at 2:43 pm.

The next Insurance Benefits Committee meeting will be held on September 24, 2024.