

EI CAMINO COLLEGE
Insurance Benefits Committee Meeting Notes
November 21, 2023

MEMBERS AND ALTERNATES PRESENT:

Miyashiro, Jane	Chairperson
Smith, Maria	Co-Chairperson
Sundara, Ketmany	President's Appointee
Whiting, Michele	ECCE
Leiby, Mary Ann	ECCFT
Palos, Teresa	ECCFT
Perez, Grace	ECCE

MEMBERS AND ALTERNATES ABSENT:

Conners, Christina	Confidentials
Lemons, Marlow	President's Appointee
Dietz, Roy	ECCE (Alternate)
Solorzano, Erika	POA
Galan, Kenny	POA (Alternate)
Kushigemachi, Scott	President's Appointee
Chambers-Salazar, Polli	ECCFT (Alternate)
Sakatani, Charlene	ECCE

KEENAN & ASSOCIATES:

Kim Gleeson
Andrea Estrin

Open Meeting Introductions & Roll Call

Jane Miyashiro called the meeting to order at 1:17 pm.

Review/Approval September 26, 2023 Meeting Notes

The September 26, 2023, meeting minutes were reviewed and approved by the committee.

Airbo Virtual Benefits Fair

Jane Miyashiro provided feedback on the Airbo Virtual Benefits Fair. Jane reminded the Committee that the online event (which lasted for the entire Open Enrollment period) provided greater information access for faculty members and staff that work different work shifts than what the District used to provide which was a one-day, in-person event. She also informed the committee that the Airbo Virtual Benefits Fair site provided more accessibility to non-native English-speaking employees since the text can be converted

to different languages with the click of a button at the top of the webpage. Also, the Airbo Virtual Benefits Fair site provided greater information access for employees with disabilities including for the deaf and hard-of-hearing by turning on closed captioning and access for employees with mobility challenges.

Premium & Claims Reports (Delta Dental)

Kim Gleeson presented key findings from the Delta Dental and VSP reports:

1. Dental PPO Premiums and Claims Report:
 - a. Reviewed the premiums and claims reports for the period of October 1, 2022, through September 1, 2023.
 - b. The plan is running well at an 81.28% loss ratio.
2. Vision Premiums and Claims Report:
 - a. Reviewed the premiums and claims reports for the period of October 1, 2022, through September 1, 2023.
 - b. The plan is running well at an 84.24% loss ratio.
3. Kim Gleeson reviewed how the loss ratio is calculated.
 - a. Total claims divided by total premiums collected.
 - b. The Dental PPO plan is self-funded. The 81.28% loss ratio includes administration fees.
 - c. The vision plan is fully insured. The 84.25% loss ratio does not include administration fees.
 - d. A higher loss ratio would warrant a review of possible plan design changes or an increase in premiums.

Open Enrollment Update: BenefitBridge Statistics

Maria Smith reviewed the BenefitBridge Open Enrollment and Call Center statistics:

Open Enrollment (OE):

- Total Number of Transmitted Enrollment Records: 886
- Completed & Pending Approval: 0
- Approved: 390
- Denied: 0
- Incomplete Started: 106
- Incomplete Not Started: 390

Call Center: 25 total calls from El Camino employees during OE

- Benefit Questions: 3
- Data Correction: 1
- Employer Code: 1
- Reset Password/Username/Login Assistance: 5
- How To: 14

- System Bug: 1

Emails: 4 total emails from El Camino employees during OE

- Benefit Questions 2
- System Bug: 2

Jane Miyashiro clarified for the Committee that employees who started their open enrollment elections and did not complete their open enrollment had their current 2023 election rolled over for 2024, except for FSA elections. Employees who want to participate in the FSA plans must re-enroll in these plans each year. Therefore, any employees who were previously enrolled in an FSA and did not complete open enrollment will not be enrolled in an FSA in 2024.

Jane took this opportunity to thank everyone for a successful open enrollment, citing a big increase in employee familiarity with the BenefitBridge enrollment platform.

Keenan Wellness Newsletter

Andrea Estrin presented Keenan's Fall 2023 Wellness Newsletter. These newsletters are produced on a quarterly basis.

Legislative Updates

Andrea Estrin presented Keenan's November 2023 Compliance Briefing which included the new 2024 benefit plan limits for health and welfare plans, including Flexible Spending Account Limits and Commuter Benefit Limits.

Jane Miyashiro informed the committee that information regarding the 403b and 457b increased contribution limits for 2024 was communicated via email to the campus community on 11/21/23. The email was sent from the Human Resources email account. She also stated Schools First Credit Union (SFCU) is the contact for these plans and that a representative can come to campus or conduct an online meeting to educate employees on the various plan options and eligibility requirements. A link to SFCU was included in the HR email. SFCU can help employees open an account.

New Business

Delta Dental Lawsuit - Michele Whiting stated that she believes employees should have more dental plans to choose from. Her concern stemmed from the California Dental Association lawsuit against Delta Dental and Delta Dental providers subsequently leaving the network. She asked if Keenan knows the number of dentists Delta lost following the lawsuit, and she would like to look at other carriers besides Delta Dental. Michelle added that members used to only be responsible for their coinsurance amounts, but now members are being presented with a form at the time of service agreeing to pay for extra charges above what the plan pays.

Grace Perez stated she is paying for a PPO dental plan but is paying more out-of-pockets costs.

Kim suggested inviting a Delta Dental representative to the next IBC meeting to provide an update on the lawsuit. She also reminded the Committee that there are other things to consider due to the self-funded nature of the plan.

BrushSmart - Michele Whiting stated she used the site to order an electric toothbrush but was not able to check out and pay for the toothbrush. She also stated that Marlow Lemons was not able to use the website either.

Jane suggested Michele try using a personal computer to purchase items as the College's computer may have firewalls in place preventing the use of the website. In the meantime, Keenan is looking into the website and will report any technical glitches to the vendor.

Meeting adjourned

With no other business, the meeting was adjourned at 1:56 pm.

The next Insurance Benefits Committee meeting will be held on February 27, 2024.