

**EI CAMINO COLLEGE**  
**Insurance Benefits Committee Meeting Notes**  
**September 30, 2025**

**MEMBERS AND ALTERNATES PRESENT:**

Smith, Maria	Co-Chairperson
Conners, Christina	Confidential
Kushigemachi, Scott	President's Appointee
Lemons, Marlow	President's Appointee
Leiby, Mary Ann	ECCFT
Chambers-Salazar, Polli	ECCFT (Alternate)
Perez-Camargo, Grace	ECCE
Suarez, Lisa	ECCE

**MEMBERS AND ALTERNATES ABSENT:**

Miyashiro, Jane	Chairperson
Sundara, Ketmany	President's Appointee
Dietz, Roy	ECCE (Alternate)
Galan, Kenny	POA (Alternate)
Chambers-Salazar, Polli	ECCFT (Alternate)

**KEENAN & ASSOCIATES:**

Kim Gleeson  
Andrea Estrin

**Guests:**

Stephanie Duncan, CalPERS  
Deborah Reyman, CalPERS

**Open Meeting Introductions & Roll Call**

Maria Smith called the meeting to order at 1:18 p.m.

**Review/Approval of April 29, 2025 Meeting Notes**

The April 29, 2025, meeting minutes were reviewed. With no questions, corrections or objections to the minutes, Lisa Suarez moved to approve the minutes, and the minutes were unanimously approved.

**CalPERS Value Added Benefits Presentation**

Stephanie Duncan from CalPERS reviewed the CalPERS Health Benefits Program for the Committee. The presentation included an overview of the program membership, participating insurance carriers, and plan rates.

Deborah Reyman from CalPERS provided an overview of how the rates are developed along with the timeline. Deborah informed the Committee that the State of California mandates the rates must reflect the cost of care.

The presentation included an overview of Included Health, the PPO third party administrator for the Blue Shield of California PPO plans. Included Health is the first contact for the Basic PPO plan members, including assistance with claims and billing issues, benefit coverage questions,

guidance to accessing relevant benefits and locating providers, and care delivery such as primary care, routine and urgent care, behavioral health, and complex case management. Stephan Duncan also reviewed additional benefits that are available across all CalPERS health plans, including mental and substance abuse, acupuncture and chiropractic services and diabetes prevention and wellness benefits.

Stephanie Duncan reviewed the actuarial value (metal level) of all the plans, with all the Basic HMO plans and the PERS Platinum PPO meeting the ACA's platinum level, and the PERS Gold PPO meeting the ACA's gold level or actuarial value. All plans have low member out-of-pocket costs.

Stephanie Duncan also informed the Committee that all the CalPERS plans include wellness perks and resources that can be found on the CalPERS website:

<https://news.calpers.ca.gov/did-you-know-your-health-plan-includes-these-perks/>.

Mary Ann Leiby mentioned a point about the coverage tiers and that an employee plus one dependent child is paying the same premium as an employee plus one dependent adult. Mary Ann also commented that there is frustration due to the fact that members cannot contact Blue Shield but rather are required to go through Included Health.

Lisa Suarez asked why the PPO plans' out-of-network costs are much higher. Stephanie Duncan reminded the Committee that the PPO Plans have no out-of-pocket limit for services received out-of-network so that is why someone receiving services out-of-network can see much higher out-of-pocket costs.

Grace Perez-Camargo asked about the increases in premiums. Stephane Duncan informed the Committee that there is a lot of negotiations involved when setting the rates and that carriers have to provide evidence of their cost projections when the rates are being set.

#### **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 July 1, 2024, through June 30, 2025.
  - b. The plan is running at an 88.83% loss ratio.
2. Vision Premiums and Claims Report:
  - a. Kim Gleeson reviewed the premiums and claims reports for the period of July 1, 2024, through June 30, 2025.
  - b. The plan is running well at an 85.42% loss ratio.

#### **Keenan Wellness Newsletter**

Kim Gleeson reviewed the Keenan Summer Wellness Connection Newsletter, which focused on the importance of deep breathing and how a healthy diet can reduce the risk of cognitive decline.

#### **New Business**

Grace requested clarification on Keenan & Associates' role in the IBC. She noted that while Keenan representatives attend every meeting and manage presentations and notes, their

agenda participation is limited to presenting Delta Dental and VSP reports. She emphasized limiting guest attendance to protect sensitive discussions and better represent constituents.

**Meeting adjourned**

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

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