

EI CAMINO COLLEGE
Insurance Benefits Committee Meeting Notes
September 26, 2023

MEMBERS AND ALTERNATES PRESENT:

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|-------------------------|-----------------------|
| Miyashiro, Jane | Chairperson |
| Smith, Maria | Co-Chairperson |
| Conners, Christina | Confidentials |
| Lemons, Marlow | President's Appointee |
| Sundara, Ketmany | President's Appointee |
| Whiting, Michele | ECCE |
| Leiby, Mary Ann | ECCFT |
| Palos, Teresa | ECCFT |
| Kushigemachi, Scott | President's Appointee |
| Chambers-Salazar, Polli | ECCFT (Alternate) |
| Sakatani, Charlene | ECCE |
| Perez, Grace | ECCE |

MEMBERS AND ALTERNATES ABSENT:

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| Dietz, Roy | ECCE (Alternate) |
| Solorzano, Erika | POA |
| Galan, Kenny | POA (Alternate) |

KEENAN & ASSOCIATES:

Kim Gleeson

Open Meeting Introductions & Roll Call

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

Review/Approval April 25, Meeting Notes

The April 25, 2023, meeting minutes were reviewed and approved by the committee.

Premium & Claims Reports (Delta Dental)

Kim Gleeson presented key findings from the Delta Dental reports:

1. Utilization and Annual Maximum:
 - a. Reviewed the experience reports through the incurred and paid period of January 1, 2023, through August 1, 2023, comparing it to the same period the year prior.
 - b. Noted a member count of 1,661, with 1,095 utilizers (65.9%). Among utilizers, 46 reached the calendar maximum of \$2,200, a decrease from 67 the year prior.

2. Incentive Co-payment:
 - a. Covered the period from January 1, 2018, through September 21, 2023.
 - b. Highlighted that 75.7% of the total utilizers are at level 4% (100%) based on their latest processed claim.
 - c. Clarified that incentive levels are determined by a utilizer's latest processed claim.

3. Network Utilization Report:
 - a. Reviewed the network utilization by paid amount over the period of January 1, 2023 through August 31, 2023.
 - b. Noted the following network utilization:
 - i. 4,252 paid procedures under the Delta Dental PPO Network
 - ii. 2,305 paid procedures under the Delta Dental Premier Network
 - iii. 401 Non-contracted claims (Out of Network)
 - iv.

4. Utilizers by Number of Submitted Cleaning Procedures:
 - a. Analyzed utilizers based on the number of submitted cleaning procedures for the incurred/paid period of January 1, 2023 through August 31, 2023
 - b. Out of 1,660 members, the distribution is as follows:
 - i. 678 members have received one cleaning
 - ii. 302 members have received two cleanings
 - iii. 14 members have received three cleanings

2024 Renewals

Kim Gleeson reviewed the 2024 renewals. Enrollment counts as of July 20, 2023, were included to assess the impact of each renewal. The PERS Platinum and PERS Gold, along with Kaiser, experienced increases over 10%. Ancillary lines of coverage received a rate pass, indicating no increases for these coverage types.

Christina Conners mentioned that CalPERS sent letters to employees in cases where the renewal exceeded 9%.

Open Enrollment Update

Christina Conners provided an update on open enrollment. Open enrollment started on September 18, 2023, and will continue until October 13, 2023. Employees have already started processing their enrollments in BenefitBridge. Communication messages will be sent out through HR email. Additional on-site support and resources will be available to employees as follows:

- AFA
 - Wednesday, Thursday, and Friday
 - AFA will also be available from the 9th through the 13th.
- Schools First (403B) – on-site Wednesday and Friday
- Memorial Care – on-site Thursday

Michele Whiting asked why American Fidelity was onsite for meetings. Christina Conners provided clarification, stating that we are still in the process of vetting voluntary coverage options and exploring alternatives. The goal is to ensure an apples-to-apples comparison of available options. Grace Perez would like to be involved in the process. Maria Smith, acknowledged interest, and will invite Grace to the sub-committee meetings. This process will be revisited after the completion of open enrollment.

El Camino College will be using Airbo again this year, which is a virtual health fair platform. Information about each of the carriers will be available in Airbo. Michele Whiting questioned why there is not an in-person health fair. Grace Perez also said there is no comparison to an in-person health fair. Jane Miyashiro pointed out the advantage of running a virtual health fair through the entire open enrollment period, providing accessibility at all times. Also, it is cost effective and does not involve a number of people for set up. Maria Smith mentioned that are many vendors who may not be able to participate in an in-person health fair. Michele Whiting expressed she would like an in-person health fair for next year and Grace Perez agreed. Jane Miyashiro added Airbo is successful at hitting more people with information.

Jane Miyashiro emphasized the importance of updating information in BenefiBridge during open enrollment. Open enrollment allows you to update personal information such as contact numbers, addresses and beneficiary information. Also, all four Fridays during open enrollment, HR will be open late to assist employees with any changes or updates they need to make.

New Business

No new business was introduced or discussed during the meeting.

Meeting adjourned

With no other business, the meeting was adjourned at 1:55 pm.

The next Insurance Benefits Committee meeting will be held on November 21, 2023.