

**EI CAMINO COLLEGE**  
**Insurance Benefits Committee Meeting Notes**  
**March 22, 2022**

**MEMBERS AND ALTERNATES PRESENT:**

Miyashiro, Jane	Chairperson
Smith, Maria	Co-Chairperson
Conners, Christina	President's Appointee
Sundara, Ketmany	President's Appointee
Clemons, Lyn	President's Appointee
Whiting, Michele	ECCE
Marquez, Lissette	ECCE
Sakatani, Charlene	ECCE
Leiby, Mary Ann	ECCFT
Palos, Teresa	ECCFT

**MEMBERS AND ALTERNATES ABSENT:**

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

**KEENAN & ASSOCIATES:**

Kim Gleeson  
 Jamie Kaplan

**GUESTS:**

Gwen Davis- The Hartford  
 Alex Watson- The Hartford

**Open Meeting Introductions & Roll Call**

Maria Smith called the meeting to order at 1:01 pm. Maria introduced Christina Conners, the new Benefits Advisor.

**Review/Approval February 22, 2022 Meeting Notes**

The February 22, 2022 meeting minutes were reviewed and approved by the committee.

**The Hartford Life Presentation** – The Hartford team provided an overview of El Camino's Basic Life and Voluntary Life plans. The presentation also included details regarding the claims process and value-add services available to the employees and their families. The presenters were Alex Watson, Regional Account Executive and Gwen Davis, Client Relationship Manager.

Items to note:

- The Hartford claims team processes 95% of their claims in five days or less while hitting a 99.64% accuracy rate.
- The Hartford team is comprised of dedicated life care advocates that are trained to work with beneficiaries and help guide them through the claims and grieving process.
- Beneficiaries are given a beneficiary checklist that is used to assist them with managing their loved one's personal assets.
- Employees have an employer paid basic life plan with a benefit of \$50,000 and their spouse and children have a benefit of \$1,500.
- Employees can purchase additional life insurance.
- The life benefits can be converted if they leave the District.
- The voluntary life evidence of insurability process was reviewed.
- The Hartford is seeing a 24% increase in participation with the voluntary life coverages.
- The Hartford programs include a funeral concierge service, travel assistance program and beneficiary assist counseling services.
- Both life insurance programs include a living benefit that allows the insured to take 80% of their life benefit if given a 12-month life expectancy.
- The waiver of premium provision was reviewed. This would allow the insured to have their life premium waived temporarily if they are disabled and unable to continue to work. A form would need to be completed to apply for this.

### **Premium & Claims Reports (Delta Dental & VSP)**

Kim Gleeson reviewed the Dental Premium and Claims Report showing claims experience for the 12-month period March 2021 through February 2022. The expense loss ratio, which includes premium, claims, fees, and expenses, shows a total expense loss ratio of 86.87%.

Kim Gleeson reviewed the Vision Premium and Claims Reports. Using the same 12-month claims experience, March 2021 through February 2022, the Vision Plan paid loss ratio, less expenses, is running at 85.47%.

**New Business:** Jane Miyashiro continued a discussion from the last IBC meeting regarding the IBC's future meeting format – online or in-person. She explained how keeping the meetings on Zoom for the remainder of the current fiscal year would be helpful and easier to organize for the HR team. The committee discussed the option of hybrid meetings as another possible format for the future. Hybrid meetings would include both in-person meetings and via Zoom. At the end of the discussion, the committee members supported keeping the remaining IBC meetings online till the end of the fiscal year. The committee will revisit the topic prior to the first meeting of the next fiscal year.

**Meeting adjourned:** The meeting was adjourned at 1:53 pm.

The next Insurance Benefits Committee meeting will be held on May 24, 2022