

**EI CAMINO COLLEGE**  
**Insurance Benefits Committee Meeting Notes**  
**April 25, 2023**

**MEMBERS AND ALTERNATES PRESENT:**

|                    |                       |
|--------------------|-----------------------|
| 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                 |

**MEMBERS AND ALTERNATES ABSENT:**

|                         |                       |
|-------------------------|-----------------------|
| Kushigemachi, Scott     | President's Appointee |
| Sakatani, Charlene      | ECCE                  |
| Marquez, Lissette       | ECCE                  |
| Dietz, Roy              | ECCE (Alternate)      |
| Chambers-Salazar, Polli | ECCFT (Alternate)     |
| Solorzano, Erika        | POA                   |
| Galan, Kenny            | POA (Alternate)       |

**KEENAN & ASSOCIATES:**

Kim Gleeson  
Andrea Estrin

**Open Meeting Introductions & Roll Call**

Maria Smith called the meeting to order at 1:17 pm.

**Review/Approval February 28, 2023, Meeting Notes**

The February 28, 2023, meeting minutes were reviewed and approved by the committee.

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

Kim Gleeson reviewed the Dental Premium and Claims Report showing the claims experience for the 12-month period March 2022 through February 2023. The expense loss ratio is running well at 77.38%. The expense loss ratio for this same period last year was 86.87%.

Kim Gleeson reviewed the Vision Premium and Claims Report showing the claims experience for the 12-month period March 2022 through February 2023. The Plan is running well at an 82.99% fully insured loss ratio. The plan was running at 85.47% over the same period last year.

### **Keenan Wellness Connection Newsletter**

Kim Gleeson reviewed the Spring 2023 Wellness Connection Newsletter with the committee.

### **Delta Dental - New Wellness Benefit**

Kim Gleeson presented Delta Dental's new Smileway Wellness and BrushSmart Oral Wellness programs. The Smileway Wellness program provides additional teeth and gum cleanings, at no cost, for members who have been diagnosed with a chronic medical condition. To access the benefits, members must opt into the program from their Delta Dental online account and provide their physician's name and phone number. Benefits are available 24 hours after opting into the program. The BrushSmart Oral Wellness program offers special offers on dental products and incentives. Members can access the discounts by completing the online form available on Delta Dental's members website. Kim stated both programs are in addition to Delta's current vision and hearing aid discounts.

Kim Gleeson informed the Committee there is no deadline for opting into the SmileWay Wellness program and that members can opt in at any time throughout the plan year and that enrollment is not limited to during open enrollment.

Kim Gleeson also reviewed the Delta Dental treatment cost estimator and the mobile app. Dr. Marlow Lemons stated he tried accessing the Brushsmart offers using his social security number but was not able to access the information. The Benefits Team will provide information and instructions via campus email.

### **Voluntary Benefits - Professional Enrollment Consultants**

Maria Smith provided an update on the Voluntary Benefits Subcommittee actions. She stated Christina Connors, Kimberly Gleeson, Andrea Estrin and Maria Smith, met with Professional Enrollment Consultants (PEC), a division of Assured Partners and Keenan's parent company. Maria and Christina meet with Michele Whiting and Ketmany Sundara to update them on the information from the meeting.

Maria Smith stated PEC has a Critical Illness plan that stood out because it offers coverage for more than just cancer diagnoses and that they also have a disability plan. It was stated there have been issues with the current disability plan that are impacting employees and the College's business practices.

Maria reminded the Committee that American Fidelity enrollment is done through BenefitBridge. American Fidelity enrollment is done via a plug-in and there is a disconnect between the billing side and the eligibility side. PEC enrollments can be completed through BenefitBridge, and employees will have access to a dedicated 800 phone number that is linked to all of El Camino College's benefit offerings. Maria Smith stated PEC has a good track record of files loading properly and providing support.

Mary Ann Leiby asked if medical questions would be waived, and Kim Gleeson and Jane Miyashiro confirmed that medical questions could be waived at initial offering.

Maria Smith stated PEC did look at different carriers and plan options, including universal life insurance. The Subcommittee will be scheduling a follow-up meeting with PEC to review term life

plan options as well as health care and dependent care FSAs. Michele Whiting asked if AFLAC benefits were included in the review. Kim Gleeson confirmed they were, but the AFLAC plans were not competitive. Kim Gleeson stated the information could be shared with the Subcommittee. Maria Smith extended an invitation to others Committee members who are interested in attending the next meeting. Mary Ann Leiby stated she would like to participate in the subcommittee.

### **Legislative Update**

Andrea Estrin reported on Keenan's Long Term Care Benefit Briefing. She reported that California passed AB 567 in 2019 which created a Long Term care task force to assess the feasibility of developing a statewide LTC insurance program. Andrea Estrin reported that the state program will likely be funded through a payroll tax. An actuarial report is expected to be completed in January 2024 that will address elements of a state long term care program, including benefit options, elimination periods, eligibility age, vesting and revenue source. The task force is also looking at opt-out options for individuals with private plans.

### **Discussion:**

The Committee had many questions regarding the LTC insurance program, including dual coverage options, spouse coverage, LTC through PERS and STERS, eligibility age, etc. Kim Gleeson stated we would take these questions back to Keenan's legal/compliance team for additional information and that Keenan will provide updates as they become available and at the next committee 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 September 26, 2023.