

**EI CAMINO COLLEGE**  
**Insurance Benefits Committee Meeting Notes**  
**February 25, 2025**

**MEMBERS AND ALTERNATES PRESENT:**

Miyashiro, Jane	Chairperson
Conners, Christina	Confidential
Leiby, Mary Ann	ECCFT
Palos, Teresa	ECCFT
Perez-Camargo, Grace	ECCE
Whiting, Michele	ECCE
Solorzano, Erika	POA
Chambers-Salazar, Polli	ECCFT (Alternate)

**MEMBERS AND ALTERNATES ABSENT:**

Smith, Maria	Co-Chairperson
Lemons, Marlow	President's Appointee
Kushigemachi, Scott	President's Appointee
Sundara, Ketmany	President's Appointee
Suarez, Lisa	ECCE
Dietz, Roy	ECCE (Alternate)
Galan, Kenny	POA (Alternate)

**KEENAN & ASSOCIATES:**

Kim Gleeson  
Andrea Estrin

**Guest:**

Peggy Nieto, Delta Dental

**Open Meeting Introductions & Roll Call**

Jane Miyashiro called the meeting to order at 1:18 pm.

**Review/Approval November 26, 2024, Meeting Notes**

The November 26, 2024, meeting minutes were reviewed. Michelle Whiting had a question about the number of incomplete enrollments, and Grace Perez-Camargo asked what the actual number of enrolled members was. Christina Conners explained that the total number of enrollments indicates each instance an employee logs into BenefitBridge to view or enroll in benefits, not unique enrollees. Christina also assured the Committee that any employee that started their enrollment but who did not complete their enrollment is contacted and reminded to complete their enrollment. Grace Perez-Camargo commented she would like to see the actual post open enrollment counts broken out by categories.

With no further questions, corrections or objections to the minutes, the minutes were approved.

**Delta Dental: Network and Utilization Review**

Peggy Nieto, Delta Dental Account Manager, provided an in-depth review of the College's claims and network utilization for the plan year ending December 31, 2024.

#### Overall 2024 Dental Plan Insights

- 93% of members utilized in-network providers.
- 99% of members utilized California providers.
- \$787,020 was paid for claims.
- \$628,000 in claims savings.
- 92% of utilizers accessed preventive care.
- The average age of members is 40.
- There are 20,000 Delta Dental providers in California.

#### Financial Overview – Key Stats

- There was a 2.6% decrease in paid claims over 2023.
- There was a 0.4% increase in primary enrolled members.
- There was a 2.9% decrease in paid claims per employee per month (\$89.45 in 2024).
- Total expenses per employee per month was \$94.60 (claims and administration fees).

#### January 1, 2024 – December 31, 2024 Enrollment

- 733 primary enrollees, an increase of 0.4% over 2023.
- 1,569 total enrolled members, a decrease of 0.9% over 2023.
- 4.1% turnover of primary enrollees over 2023.

#### Members by Age

- The average age of El Camino College's members is 40. Delta's benchmark is age 38.
  - Primary enrollees average age was 51; Delta's benchmark is 48.
  - Adult dependents average age was 53; benchmark is 51.
  - Child dependent average age was 15; benchmark is 14

#### Network Utilization

- 93% of claims were paid to in-network dentists for the 2024 plan year.
  - 55.4% paid to PPO providers.
  - 37.8% paid to Premier providers.
  - 6.8% paid to non-network providers.

#### Provider Discounts (excluding orthodontia)

- El Camino College saw \$628,000 in savings from provider discounts
  - 43% savings for PPO providers.
  - 22% savings for Premier providers.
  - 33% net effective discount.

#### Distribution of Services & Dollar-Banded Utilization

Peggy Nieto stated that El Camino College's diagnostic and preventive care utilization is better than Delta Dental's benchmark and that diagnostic and preventive services hold down the cost of major services.

- Diagnostic and preventive care services made up approximately 40% of paid claims.
- Total utilizers in 2024 decreased by 3% over 2023.
- \$1,192 unique utilizers received diagnostic and preventive dental services in 2024, down by 3% from 2023.
- 573 unique utilizers received basic dental services, down 6% from 2023.

- 222 unique utilizers received major dental services, down 4% from 2023.
- There were 10 utilizers who utilized orthodontia benefits, up by 400% from 2023.
- Most utilizers had total paid claims of less than \$440 (57.4% <= to \$439).

#### Calendar Year Annual Maximum

Peggy Nieto stated the calendar year maximum is set at the level that is meeting the needs of most utilizers.

- 4.5% of primary members reached their calendar year maximum.
- 6.1% of utilizers reached their calendar year maximum.
- 69% of members were below the maximum.
- 94% of utilizers were below the maximum.

Peggy Nieto informed the Committee that Delta Dental's underwriting department would recommend increasing the calendar year benefit maximum when 8-9% of a group's membership reaches calendar year benefit maximum.

#### SmileWay Wellness

This program provides additional teeth and gum cleanings for members who have been diagnosed with a chronic medical condition. Out of El Camino College's 1,568 enrolled members, only 4 members enrolled in the SmileWay program, and of these 4, only 2 have utilized the program. Peggy Nieto stated there could be more members with chronic health conditions who could benefit from the SmileWay program and that more education on the program would be beneficial. There are 14 categories of chronic conditions that are covered under the program.

Members can enroll in the SmileWay program using the QR code or the link on the SmileWay Wellness flyer. Members need to review the list of chronic conditions to make sure they are eligible, certify their condition by checking a box, and hit the submit button. Once a member is enrolled and their dental office calls Delta Dental to verify benefits, the dental office will be informed the member is enrolled in the SmileWay Wellness program and are eligible for additional services. The program is completely confidential, and Delta Dental does not share the names or medical conditions with the employer.

Mary Ann Leiby stated some dental offices are not scheduling three cleanings due to the lack of hygienists' capacity and she asked if this is being seen elsewhere. Peggy Nieto stated that during Covid some hygienists did leave the field entirely and one hygienist school did close in California. However, she did say that dental offices should not be denying appointments and that it may require members to schedule their cleanings in advance for the year. She also informed the Committee that Delta Dental is partnering with colleges to offer hygienist programs and is subsidizing tuition to encourage more enrollment in hygienist programs as well as helping recently graduated dentists with the cost for opening a practice office by subsidizing interest on loans.

#### Additional Customer Experience Programs

- Provider Termination Email Campaign: Members will receive an email notification in advance of their provider's contract termination. The email will include a link to Delta's provider directory and an explanation of Delta's discounted fees for Delta Dental dentists versus non-Dental Dental dentists.

- Out-of-network Claim Campaign: Members who utilize an out-of-network dentist will receive an email notifying the member they used an out-of-network dentist and that they pay more when they use out-of-network dentists. The email highlights the savings when using Delta Premier or Dental PPO dentists, along with a link for locating a provider.
- Medical – Dental Integration: The programs include:
  - Electronic Health Records System Integration – to share dental records with medical providers
  - Healthy Smiles, Healthy Hearts
  - Dental Clinic Partnership in Oakland, CA - designed to serve underserved populations. The program also provides providers that speak the languages of the area and provides fees based on ability to pay or at no charge.
- Provider Advisory Council – includes dentists, hygienists, and office staff.
- Online Appeals – Effort to move appeals from a paper to an online process that would allow providers to submit appeals the same day as a denial is received.
- Delta Dental Access Advantage – There are approximately 6,000 more confirmed providers available with Delta Dental compared to the average top 5 other networks across California.

Erika Solorzano asked about a retiree who was told they only had 18 months of coverage. Christina Conners clarified that the 18-month benefit duration is related to previous employment COBRA coverage and that the 18-month duration is correct. Peggy Nieto stated that Delta Dental does offer an individual dental plan called Smile On with no break in coverage penalties and that AARP also offers Delta PPO individual dental plans. Employees do not have to have elect COBRA first, before electing an individual plan, but the premiums will be lower on a COBRA plan.

Grace Perez-Camargo suggested that Delta consider providing transportation to its elderly members.

Information on the SmileWay and Smile On programs that could be posted or shared with retirees was requested.

#### **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 December 1, 2023, through November 30, 2024.
  - b. The plan is running well at an 81.9% loss ratio.
2. Vision Premiums and Claims Report:
  - a. Kim Gleeson reviewed the premiums and claims reports for the period of December 1, 2023, through November 30, 2024.
  - b. The plan is running well at an 83.72% loss ratio.

#### **Meeting adjourned**

With no other business, the meeting was adjourned at 2:36 pm.

The next Insurance Benefits Committee meeting will be held on April 29, 2025.