

**EI CAMINO COLLEGE
Insurance Benefits Committee Meeting Notes
September 24, 2024**

MEMBERS AND ALTERNATES PRESENT:

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|-------------------------|-----------------------|
| Miyashiro, Jane | Chairperson |
| Smith, Maria | Co-Chairperson |
| Conners, Christina | Confidential |
| Kushigemachi, Scott | President's Appointee |
| Chambers-Salazar, Polli | ECCFT (Alternate) |
| Leiby, Mary Ann | ECCFT |
| Palos, Teresa | ECCFT |
| Suarez, Lisa | ECCE |
| Whiting, Michele | ECCE |
| Solorzano, Erika | POA |

MEMBERS AND ALTERNATES ABSENT:

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|------------------|-----------------------|
| Lemons, Marlow | President's Appointee |
| Sundara, Ketmany | President's Appointee |
| Perez, Grace | ECCE |
| Dietz, Roy | ECCE (Alternate) |
| Galan, Kenny | POA (Alternate) |

KEENAN & ASSOCIATES:

Kim Gleeson
Andrea Estrin

Open Meeting Introductions & Roll Call

Jane Miyashiro called the meeting to order at 1:15 pm.

Jane Miyashiro started the meeting by stating that this is the first meeting of the new academic school year, and she reminded the committee of the charge of the committee by reviewing the Committee's Statement of Purpose. She also stated there are enhancements to the 2025 benefits that Kim will be reviewing with the Committee today and that the information should be re-shared with their constituents.

Review/Approval April 30, 2024, Meeting Notes

The April 30, 2024, meeting minutes were reviewed. Jane Miyashiro asked for approval of the minutes. Teresa Palos pointed out one typographical correction to the minutes and the minutes were approved with the correction.

Delta Dental & VSP Plan Enhancements for 2025

Kim Gleeson reviewed the 2025 dental and vision plan enhancements.

1. Delta Dental PPO
 - a. Beginning January 1, 2025, the annual benefit maximum will increase to \$2,750 for in-network services and \$2,200 for out-of-network services. Kim Gleeson clarified that the \$2,750 benefit maximum is per enrolled family member, not per family.
2. VSP
 - a. Beginning January 1, 2025, the VSP frame allowance will increase from \$150 to \$200.
 - b. Kim Gleeson clarified that the frame allowance is available every 24 months.

Jane Miyashiro stated that an email went out on September 16, 2024, announcing these enhancements to the entire campus community. She asked that the Committee members refer to the email and remind their constituents about the plan enhancements.

Old Business: Dental coverage

Michele Whiting asked if the increase in benefits addresses the increases in charges that Delta was not paying. Michele Whiting stated that employees are saying that their dentists are telling them that Delta Dental is not paying benefits and that the employee is responsible for paying up-front for services. Jane Miyashiro asked Christina Connors if she had heard from other employees with these same concerns. Christina Connors stated she has not, and she informed the Committee that dental offices have their billing rules, and that Delta Dental needs to be informed if a dental office is working outside of their contract or pricing structure with Delta. Christina Connors stated she can assist employees on an individual basis if they are experiencing problems. Erika Solorzano also stated that one of her constituents contacted her with concerns about out-of-pocket expenses. Jane Miyashiro asked the Committee to redirect employees to Christina Connors to help troubleshoot any benefits-related problems, concerns, or questions.

Health Benefits Costs for Plan Premiums 2024 vs 2025

Kim Gleeson reviewed the CalPERS Health Benefits Costs for Plan Premiums. Her review included a comparison of the 2024 and 2025 rates, percent rate of change from 2024 to 2025, employee enrollment in each plan and the District and employee contribution amounts. Kim Gleeson pointed out that most of the enrollment is in the Kaiser HMO, which saw a 7% increase in premium cost. The Committee had no questions regarding the comparison.

Health Plan Coverage for Retirements/Resignations

Jane Miyashiro clarified that the SRP (Supplemental Retirement Plan) benefit is a cash benefit. Jane Miyashiro also stated that it is important that employees who are retiring or resigning, regardless if a SRP benefit is involved or not, speak with Christina Connors

about their health plan coverage post-employment with El Camino, as each situation is unique and benefits may vary depending on whether an employee is resigning and COBRA-eligible or retiring, whether an employee has dependents or no dependents, etc. It is important employees are not given incorrect information.

Christina Conners stated that only the PERS Platinum medical plan covers expenses out of state. She also stated retirees may want to consider supplemental plans and they should contact her to discuss different plan options relative to their personal life circumstances.

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, 2023 through June 30, 2024.
 - b. The plan is continuing to run extremely well at an 82.02% loss ratio.
 - c. Kim Gleeson provided a brief review of what information is provided in the self-funded claims loss ratio report, including the claims over a 12-month period, the number of enrolled employees per month, the amount of paid claims, eligibility and administration fees, and net claims expenses.
2. Vision Premiums and Claims Report:
 - a. Kim Gleeson reviewed the premiums and claims reports for the period of July 1, 2023 through June 30, 2024. The VSP plan is fully insured so expenses, other than claims, are not included.
 - b. The plan is running well at an 82.66% loss ratio.

Open Enrollment Update

Christina Conners provided an update on Open Enrollment. The initial Open Enrollment notice was sent out on September 13, 2024. A separate email went out on September 16, 2024 about American Fidelity and Schools First Credit Union being on campus daily for in-person meetings. The last day of Open Enrollment is October 11, 2024. Christina Conners stated 100 employees have completed their Open Enrollment. She clarified that if employees do not make any changes, their current elections will rollover to 2025, with the exception of FSA elections. Christina Conners stated everything is going well with Open Enrollment.

Mary Ann Leiby asked if someone does not want to make any changes do they have to meet with American Fidelity. Christina Conners confirmed they do not.

Mary Ann also asked if an employee could drop a dependent if they are under the age of 26, and Christina Conners confirmed they could.

Mary Ann Leiby commented on the difficulty of determining if providers are in-network and if they are billing under a medical group, a hospital, or their own name. Christina

Connors informed the Committee that the PPO plans are moving from Anthem as the PPO plan administrator and the PPO provider network is moving to Blue Shield as the plan administrator. She informed the committee of a new program that is provided by Blue Shield called Included Health. Members can use Included Health's concierge services to verify providers' network status in 2025.

Jane Miyashiro reminded the Committee to inform their constituents that Schools First will be onsite to meet with employees who may be interested in rolling their SRP benefit into a tax-sheltered annuity. They will also be on campus to answer other retirement and investment questions for all employees.

Results of Health Satisfaction Survey

Jane Miyashiro asked the Committee what their constituents' feedback was in response to the benefits satisfaction survey that IBC committee members developed and agreed to send out in late Spring of 2024.

Michele Whiting and Erika Solorzano informed the Committee that they did not send out the survey to their constituents (ECCE and POA). Marlow Lemons informed the Committee that he sent the survey out to all the management constituents around mid-May, 2024. Scott Kushigemachi stated that the survey results showed that the majority of management want the District to stay with CalPERS.

MaryAnn Leiby stated she did not send out the survey to her constituents (Faculty) and that she was not sure it would be useful at this time.

Christina Connors reminded the rest of the Committee that they were sent a link to the Teams folder where the survey questions that the Committee edited and finalized could be found. Jane Miyashiro asked the Committee if it would be beneficial to send out the survey in the Spring of 2025, stating questions could be amended by the Committee, if needed. The Committee agreed. Christina reconfirmed that everyone currently on IBC has access to the MS Teams folder and can review the survey questions at any time.

New Business

Michel Whiting, on behalf of Grace Perez, asked about the night-shift staff and the possibility of having an in-person benefits fair. Jane Miyashiro stated Christina Connors contacted Grace directly and already informed Grace about everything that HR has been doing to support the night-shift custodians during Open Enrollment. Grace was not aware of the efforts that have been in place for several years now which support the night-shift staff during Open Enrollment. Jane Miyashiro reminded the Committee of their charge and that benefits fairs and other operational services administered by HR are outside the scope of this Committee's purview. Jane Miyashiro stated that they are keeping the virtual benefit fair for purposes of greater accessibility to a wider range of employees, but that HR has also offered onsite services, such as having

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representatives from American Fidelity, SchoolsFirst, PARS, etc. on campus to meet with employees to discuss individual financial and personal goals.

Michele Whiting asked what is happening with American Fidelity and if other carriers are being considered, stating that employees should have a choice. She also stated some employees are not happy with their payouts and some are fighting to get their benefits paid. Jane Miyashiro suggested adding a question to the benefits satisfaction survey to get a better sense of the overall satisfaction levels with AFA. She also reminded the Committee to direct employees to Christina Connors of any benefits-related problems they may be encountering so that Christina can help troubleshoot issues.

Meeting adjourned

With no other business, the meeting was adjourned at 2:25 pm.

The next Insurance Benefits Committee meeting will be held on November 26, 2024.