

**EI CAMINO COLLEGE**  
**Insurance Benefits Committee Meeting Notes**  
**April 29, 2025**

**MEMBERS AND ALTERNATES PRESENT:**

Miyashiro, Jane	Chairperson
Smith, Maria	Co-Chairperson
Conners, Christina	Confidential
Leiby, Mary Ann	ECCFT
Palos, Teresa	ECCFT
Perez-Camargo, Grace	ECCE
Suarez, Lisa	ECCE
Whiting, Michele	ECCE

**MEMBERS AND ALTERNATES ABSENT:**

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

**KEENAN & ASSOCIATES:**

Kim Gleeson  
Andrea Estrin

**GUEST:**

Romaine Lambdin, The Hartford

**Open Meeting Introductions & Roll Call**

Christina Conners called the meeting to order at 1:23 pm.

**Review/Approval February 25, 2025 Meeting Notes**

The February 25, 2025, meeting minutes were reviewed. With no questions, corrections or objections to the minutes, the minutes were unanimously approved.

**The Hartford Presentation**

Romaine Lambdin, The Hartford Client Relationship Manager, introduced herself to the Committee. Romaine has been with The Hartford for two years and in the insurance profession for over 20 years. Romaine informed the Committee she is available for any service questions or issues, along with Alex Watson, Account Executive. Romaine provided an overview of the benefits and services provided by The Hartford.

**Benefits Overview**

Romaine reviewed the benefits that have been in force since January 1, 2014. The benefits include Basic Life and Accidental Death and Dismemberment insurance and Supplemental Life and Accidental Death and Dismemberment insurance.

- Basic Life/AD&D - Class 1 – FT Active Employees
  - Maximum employee benefit - \$50,000
  - Dependent spouse benefit - \$1,500
  - Child 0-6 months - \$100
  - Child 6 months to age 26 - \$1,500
- Basic Life/AD&D - Class 2 –Active Board Members
  - Maximum employee benefit - \$50,000
  - Dependent spouse benefit - \$1,500
  - Child 0-6 months - \$100
  - Child 6 months to 26 - \$1,500
- Supplemental Life/AD&D – All eligible employees
  - Option 1 - \$10,000
  - Option 2 - \$20,000
  - Option 3 - \$30,000
  - Option 4 - \$40,000
  - Option 5 - \$50,000

In addition to the life insurance benefits, The Hartford policies include Life Essentials and Value-Added Services to assist enrolled members in their time of need, including:

- Life/End of Life Services
  - Travel Assistance Services
  - Will Preparation Services
  - Funeral Planning Services
  - Employee Assistance Program Services
- Beneficiary Services
  - Travel Assistance Services
  - Empathy Suite of bereavement Services – added in 2024 (grief guidance, funeral planning, obituary writing, estate planning, ID theft.
  - Dedicated Care Manager – to assist the beneficiaries through the claims process
  - Access to digital app

Grace Perez-Camargo asked if these additional services are available to all employees. Romaine clarified that these additional services are available to employees enrolled in The Hartford's life insurance policies, as well as to enrolled employees' beneficiaries. Kim Gleeson also asked if an enrolled employee or their covered dependent could utilize these services if the employee's parent who is not an employee or enrolled in the benefits passed away. Mary Leiby also asked if over-age dependents who are no longer enrolled as a dependent but who is listed as a beneficiary would have access to these services. Romaine informed the group that she would verify the answers to these questions and would also confirm if there are additional costs for trust preparation.

Romaine reviewed the online claims submission process, stating the online process is much simpler and immediate. Christina Connors informed the Committee that she has processed a death claim using the online claims submission process and that she received constant

communication and updates, including being notified when the claim was paid and the exact payment amount.

Following Romaine's presentation, Jane Miyashiro asked to review the list of Value-Added Services again. She asked if there is a limit to the number of EAP face-to-face visits and if the will preparation services that are completed online are considered legal, executable. Romaine confirmed the wills prepared online are executable, but she will confirm if the online living trust has any additional requirements. She will also confirm the number of EAP face-to-face visits.

Mary Leiby asked what options are available for continuing the life insurance coverage after termination. Romaine Lambdin confirmed employees can elect to continue their coverage, but premiums will be higher. A conversion application must be completed and returned to The Hartford within 31 days of termination and premiums should be sent directly to The Hartford. Michele Whiting added that employees wishing to continue their coverage can go through their Union to see if they have the option of "piggybacking" their coverage.

Maria Smith informed the committee that all of the Value-Added Services flyers and information are posted and available in BenefitBridge. Maria will follow up to make sure the Empathy flyer is posted there as well.

Michele Whiting also asked if the Delta Smile On flyer that was presented at the last Committee meeting could be provided. Kim Gleeson stated she would resend the flyer.

#### **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 February 1, 2024, through January 31, 2025.
  - b. The plan is running well at an 83.42% loss ratio.
2. Vision Premiums and Claims Report:
  - a. Kim Gleeson reviewed the premiums and claims reports for the period of February 1, 2024, through January 31, 2025.
  - b. The plan is running well at an 81.59% loss ratio.

#### **2025-2026 IBC Meeting Schedule**

Kim Gleeson reviewed the IBC Meeting Schedule for the upcoming year, stating the meetings are scheduled for the last Tuesday of the month at 1:15 p.m.

- Tuesday, September 30, 2025
- Tuesday – November 25, 2025
- Tuesday – February 24, 2026
- Tuesday – April 28, 2026

#### **Legislative Updates**

Andrea Estrin provided a summary of three recent legislative updates to the Committee.

1. Social Security Fairness Act eliminates the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO), which previously reduced or eliminated Social Security benefits for individuals receiving pensions from employers that did not pay into Social Security. The law is effective for benefits payable after December 2023, but it may

take up to a year for people to see an adjustment to their benefits. Those who are not sure if they have ever applied for spouses' or surviving spouse benefits should file an application.

2. SB 729 is a California law that mandates fully insured large group health plans to cover the diagnosis and treatment of infertility and fertility services, including in vitro fertilization (IVF). This law will take effect for plan years beginning or renewing on July 1, 2025. The effective date for plans offered through CalPERS is July 1, 2027. The law also expands the definition of infertility and prohibits health care plans from placing different conditions or limitations on fertility services compared to other medical conditions. It also prohibits any exclusion or limitation on the coverage of fertility medications that are different from those that applied to other prescription medications. Small group health plans are required to offer coverage for the diagnosis and treatment of infertility and fertility services, but the small group employers are not required to purchase these benefits. Religious employers and certain contracts and policies are exempt from these requirements. The initial premium increase is estimated to be 0.4%, rising to 0.55% two years after the changes have gone into effect.
3. AB283 is a California bill that requires health plans provide coverage without cost sharing for emergency room medical care and follow-up health care treatment for individuals treated following a rape or sexual assault. This change is effective for policies issued, amended, renewed, or delivered on or after July 1, 2025. CalPERS implemented this change to its plans effective January 1, 2025. The bill provides coverage for emergency room medical care and follow-up health care treatment for the first nine months after treatment initiation, and it prohibits requiring the victim to file a police report.

### **Keenan Wellness Newsletter**

Kimberly Gleeson reviewed the Keenan Spring Wellness Connection Newsletter, which focused on the importance of social connections along with tips and suggestions for creating and maintaining social connections.

### **Meeting adjourned**

With no other business, the meeting was adjourned at 2:11 pm.

The next Insurance Benefits Committee meeting will be held on September 30, 2025.