

EI CAMINO COLLEGE
Insurance Benefits Committee Meeting Notes
April 20, 2021

MEMBERS AND ALTERNATES PRESENT:

Miyashiro, Jane	Chairperson
Ingram, Iris	Co-Chairperson
Smith, Maria	President's Appointee
Jeffrey, Valerie	President's Appointee
Clemons, Lyn	President's Appointee
Kushigemachi, Scott	President's Appointee
Sundara, Ketmany	President's Appointee
Leiby, Mary Ann	ECCFT
Palos, Teresa	ECCFT
Chambers-Salazar, Polli	ECCFT (Alternate)
Sakatani, Charlene	ECCE
Whiting, Michele	ECCE
Marquez, Lissette	ECCE

MEMBERS AND ALTERNATES ABSENT:

Lemons, Marlow	President's Appointee
Solorzano, Erika	POA
Galan, Kenny	POA (Alternate)
Cohen, Jeffrey	ECCFT
Dietz, Roy	ECCE (Alternate)

KEENAN & ASSOCIATES:

Kim Gleeson
 Jamie Kaplan

GUESTS:

Peggy Nieto, Delta Dental

Open Meeting Introductions & Roll Call

Jane Miyashiro called the meeting to order at 1:03 pm.

Review/Approval February 23, 2021 Meeting Notes

The February 23, 2021 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 claims experience for the 12-month period March 2020 through February 2021. The expense loss ratio, which includes premium, claims, fees and expenses, shows a total expense loss ratio of 73.30%.

Kim Gleeson reviewed the Vision Premium and Claims Reports. Using the same 12-month claims experience, March 2020 through February 2021, the Vision Plan paid loss ratio, less expenses, is running at 72.24%.

Delta Dental Update - Guest Speaker, Peggy Nieto from, Delta Dental, presented an annual report that included an enrollment snapshot of the 2020 year, a COVID-19 update, utilization details for the Dental PPO plan and value add programs available through Delta Dental.

Items to note:

- Delta Dental has provided over \$600 million in COVID relief
- Dental offices have enhanced focus on sterilization
- Enrollment- 1.4% decrease in primary enrollees
- 40 is the average age of members
- Utilization- 14.6% decrease in paid dental claims
- 61% of members had their teeth cleaned in the current year
- 88% of utilizers received at least one cleaning
- 6.9% of members reached their maximum in the current year
- The Delta Dental PPO network would provide a 35.2% average discount and the Premier Network provides a 16.2% average discount
- Delta Dental has two new virtual dentistry solutions- Toothpic and Virtual Consult
- Hearing aid and LASIK discounts are available to members
- BrushSmart – a new oral wellness program is available to members at no cost

New Business- Draft Open Enrollment Timeline: Kim Gleeson reviewed the draft open enrollment timeline. Final renewals for Delta Dental and Delta Care will be received in June and they will be presented to the Human Resources team in July. The VSP and Hartford plans are in the middle of a rate guarantee. Renewals are presented to the committee in September and Open enrollment will be in September.

2021-2022 IBC Meeting Calendar Review: Jane Miyashiro reviewed the 2021-2022 IBC meeting calendar and there were no questions or objections to the dates.

Spring Wellness Newsletter: Kim Gleeson reviewed the spring newsletter. It included an article that provided techniques to focus your mind when you are stressed and a tip on how to get more Vitamin D.

Legislative Updates: Jamie Kaplan reviewed the following updates.

- National Emergency Period & Outbreak Guidance
- ARPA- The American Rescue Plan is Now Law
- California Legislative Summary: Employee Benefits 2021 Mid-Session March 2021
- SB 95: Bill Extends California's COVID-19 Paid Sick Leave Law

Meeting adjourned: The meeting was adjourned at 2:02 pm. The next Insurance Benefits Committee meeting will be held on September 28, 2021.