

EI CAMINO COLLEGE
Insurance Benefits Committee Meeting Notes
September 28, 2021

MEMBERS AND ALTERNATES PRESENT:

Miyashiro, Jane	Chairperson
Smith, Maria	President's Appointee
Jeffrey, Valerie	President's Appointee
Kushigemachi, Scott	President's Appointee
Sundara, Ketmany	President's Appointee
Lemons, Marlow	President's Appointee
Leiby, Mary Ann	ECCFT
Palos, Teresa	ECCFT
Chambers-Salazar, Polli	ECCFT (Alternate)
Sakatani, Charlene	ECCE
Marquez, Lissette	ECCE

MEMBERS AND ALTERNATES ABSENT:

Clemons, Lyn	President's Appointee
Solorzano, Erika	POA
Galan, Kenny	POA (Alternate)
Dietz, Roy	ECCE (Alternate)
Whiting, Michele	ECCE

KEENAN & ASSOCIATES:

Kim Gleeson
 Jamie Kaplan

GUESTS:

Peggy Nieto, Delta Dental

Open Meeting Introductions & Roll Call

Jane Miyashiro called the meeting to order at 1:02 pm.

Review/Approval April 20, 2021 Meeting Notes

The April 20, 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 August 2020 through July 2021. The expense loss ratio, which includes premium, claims, fees, and expenses, shows a total expense loss ratio of 92.06%.

Kim Gleeson reviewed the Vision Premium and Claims Reports. Using the same 12-month claims experience, August 2020 through July 2021, the Vision Plan paid loss ratio, less expenses, is running at 83.23%.

Delta Dental PPO Plus Premier - Guest Speaker, Peggy Nieto from Delta Dental, presented on the difference between the Delta Dental Premier and PPO Networks. The presentation included an overview of the current Premier plan and the alternative PPO+Premier plan, the Delta Dental networks and what would change if El Camino College decided to switch to the PPO+Premier plan.

Items to note:

- The in-network calendar year maximum increases \$200 with the PPO+Premier plan
- The average discount with the PPO network is 35.2% vs 16.2% for Premier network
- Employees would get the most claims savings when using the PPO network
- PPO providers would receive their lower contracted PPO reimbursements
- Members using PPO providers have lower out of pocket costs
- Members using PPO providers reach their calendar year maximum slower
- The group number, account structure and eligibility would remain the same by moving to the PPO+Premier plan
- No re-enrollment is necessary and no need for members to change providers when moving to the PPO+Premier plan
- The dental plan is self-funded so Keenan can look at pricing for the PPO+Premier plan at the next renewal
- The plan change can be effective January 1, 2022
- 89.9% of the providers in California are premier and 53% are PPO
- Employees are already utilizing the PPO dentists, they will immediately see savings and have more money to use towards their benefits by moving to this new plan

There was a motion and a second to approve making the change to the PPO+Premier plan. The effective date of the change will be January 1, 2022 and all members were in favor of making the change.

2022 Renewals: Kim Gleeson reviewed the 2022 Renewal rate summary. There were a few plan and rate changes to the CalPERS medical plans. Enrollment counts would be available after open enrollment through BenefitBridge.

Open Enrollment Update: Valerie Jeffrey provided an update regarding open enrollment.

Items to note:

- When employees are in BenefitBridge, it is important to follow the steps to the end and finalize their enrollment
- The resource center has additional open enrollment information and flyers available for employees to access
- CalPERS has made some plan changes effective January 1, 2022
- CalPERS plan changes include two new PPO plans. PERS Care and PERS Choice will transition to PERS Platinum. PERS Select will transition to PERS Gold
- If employees do not make a change to their PERS Select plan, it will be automatically moved to the PERS Gold plan.
- When employees are enrolling their dependents, it is important to select all dependents, so they are not dropped from the plan
- The CalPERS provider networks should not be changing
- Blue Shield Trio is expanding into Orange County
- United Healthcare Signature Value Harmony is a new plan that will be available in Los Angeles County
- The link to the virtual health fair will be posted throughout open enrollment
- The FSA plan does not auto renew, all employees must make an election

Legislative Updates: Jamie Kaplan reviewed the following updates.

- New Transparency Requirements for Health Plans
- New Guidance on Transparency Requirements for health Plans

Item to note:

- El Camino College is in compliance with these requirements for their health plans.

Meeting adjourned: The meeting was adjourned at 2:00 pm. The next Insurance Benefits Committee meeting will be held on November 23, 2021.