

EI CAMINO COLLEGE
Insurance Benefits Committee Meeting Notes
November 22, 2022

MEMBERS AND ALTERNATES PRESENT:

Smith, Maria	Co-Chairperson
Whiting, Michele	ECCE
Sundara, Ketmany	President's Appointee
Palos, Teresa	ECCFT
Leiby, Mary Ann	ECCFT
Lemons, Marlow	President's Appointee

MEMBERS AND ALTERNATES ABSENT:

Miyashiro, Jane	Chairperson
Conners, Christina	President's Appointee
Kushigemachi, Scott	President's Appointee
Solorzano, Erika	POA
Marquez, Lissette	ECCE
Galan, Kenny	POA (Alternate)
Chambers-Salazar, Polli	ECCFT (Alternate)
Dietz, Roy	ECCE (Alternate)
Clemons, Lyn	President's Appointee
Sakatani, Charlene	ECCE

KEENAN & ASSOCIATES:

Kim Gleeson
Andrea Estrin

Open Meeting Introductions & Roll Call

Maria Smith called the meeting to order at 1:02 pm.

Review/Approval September 27, 2022, Meeting Notes

The September 27, 2022, 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 the claims experience for the 12-month period October 2021 through September 2022. The expense loss ratio is running very well at 78.60%. The expense loss ratio for this same period last year was running at 91.78%. Kim reminded the Committee that the College switched from the Premier PPO dental plan to the PPO Delta plan in 2022.

Kim Gleeson reviewed the Vision Premium and Claims Reports through August 2022. The Plan is running well at an 83.6% loss ratio. The plan was running at 84.59% over the same period last year.

Open Enrollment Updates: BenefitBridge Statistics

Maria Smith presented an overview of the open enrollment activity. There was a total of 949 enrollments, with 390 employees making election changes (which were approved), 71 employees who viewed their current elections but made no changes, and 488 employees who never logged in to view or make changes to their benefits. The BenefitBridge support team received 34 calls for assistance, this is down from 132 calls during last year's open enrollment. Maria commented on the success of the enrollment period.

Enrollment Counts for 2022 vs 2023

Kim Gleeson reviewed the enrollment counts across the different plans from 2022 to 2023. The medical plan with the most movement (decrease) in enrollment is the PERS Platinum plan. Kaiser enrollment increased by 13 employee-only enrollments. The PPO dental plan also increased by 21 employee-only enrollments.

Insurance Benefits Committee Meeting Start Time

Mary Ann Leiby asked the Committee to confirm the IBC meeting start time. She reminded the Committee the start time was moved to 1:15 p.m. to match college hours. Maria Smith will update the meeting start time going forward.

Current Medical Plan Offerings

At the last IBC meeting, the Members were asked to poll their constituents regarding satisfaction with the medical plans that are offered. Teresa Palos sampled some of her constituents and stated there were no concerns with the plans but there were some concerns about the contribution amounts.

Mary Leiby polled faculty as well and reported that faculty are not interested in fewer plan options, but they are concerned about the cost of the plan premiums.

Maria Smith reminded the Committee that employee contribution amounts towards plan premiums is a bargaining issue (outside the scope of the IBC's purview).

Michele Whiting reported that Lissette Marquez polled the Classified Staff at one of their meetings but Michele did not know the results of the poll.

Ketmany Sundara stated that Scott Kushigemachi surveyed Management and received 20 responses. Management had no issues with the plans and were overall fine with the selection offered by the District. Most of the concerns that were shared were focused on individual needs, but not the medical plans themselves.

New Business:

Maria Smith discussed the IBC meeting schedule for 2023. Maria Smith reminded the Committee that a monthly meeting schedule was adopted when the Committee was looking at possibly moving out of CalPERS. Since this is no longer being considered, the IBC meetings will go back to meeting every other month, with the next two meetings scheduled for February and April of 2023.

Maria Smith stated the Insurance Benefit Committee meeting will remain virtual through 2023.

Marlow Lemons commented that he did not support the use of the college hour to hold the IBC meetings. Michele stated it was decided to hold the IBC meetings during the college hour because some representatives that sit on the board occasionally attend and the college hour allowed them to attend.

Marlow Lemons asked if the IBC meeting could end at 2:00 pm instead of 2:15. Maria stated that the IBC meeting will sometimes end before the scheduled 2:15 end time.

Keenan Legislative Update

Andrea Estrin reviewed Keenan's November 2022 Briefing. The briefing outlined the new IRS limits for various benefit programs to reflect inflation, including retirement plans, health savings accounts, non-HSA qualified plans, Medicare, medical savings accounts, long term care insurance deductible premiums, flexible spending accounts, transportation benefits, and the Affordable Care Act.

The College did adopt the 2023 health flexible spending account maximum of \$3,050 with a carryover of \$610. American Fidelity contacted employees who elected the old maximum during open enrollment and gave them the option to increase to the new maximum for 2023.

Meeting adjourned

With no other business, the meeting was adjourned at 1:30 pm.

The next Insurance Benefits Committee meeting will be held on February 28, 2023.