

**EI CAMINO COLLEGE**  
**Insurance Benefits Committee Meeting Notes**  
**September 27, 2022**

**MEMBERS AND ALTERNATES PRESENT:**

Miyashiro, Jane	Chairperson
Connors, Christina	President's Appointee
Sundara, Ketmany	President's Appointee
Marquez, Lissette	ECCE
Leiby, Mary Ann	ECCFT
Kushigemachi, Scott	President's Appointee
Solorzano, Erika	POA
Palos, Teresa	ECCFT

**MEMBERS AND ALTERNATES ABSENT:**

Lemons, Marlow	President's Appointee
Galan, Kenny	POA (Alternate)
Chambers-Salazar, Polli	ECCFT (Alternate)
Dietz, Roy	ECCE (Alternate)
Smith, Maria	Co-Chairperson
Clemons, Lyn	President's Appointee
Whiting, Michele	ECCE
Sakatani, Charlene	ECCE

**KEENAN & ASSOCIATES:**

Kim Gleeson  
Andrea Estrin

**Open Meeting Introductions & Roll Call**

Christina Connors called the meeting to order at 1:00 pm and reviewed the agenda on behalf of Jane Miyashiro.

**Review/Approval May 24, 2022, Meeting Notes**

Review and Approval of the May 24, 2022, meeting minutes moved to later in the meeting.

**Premium & Claims Reports (Delta Dental & VSP)**

Kim Gleeson reviewed the Dental Premium and Claims Report showing the claims experience for the 12-month period August 2021 through July 2022. The expense loss ratio, which includes premium, claims, fees, and expenses, shows a total expense loss ratio of 81.78%, almost a 10% decrease over the same period last year.

Kim Gleeson reviewed the Vision Premium and Claims Reports. Using the same 12-month claims experience, August 2021 through July 2022, the Vision Plan paid loss ratio, less expenses, is running at 84.63%, which is higher than last year. There is no rate change to the VSP plan.

Kim informed the Committee that for a self-funded plan, a 90% loss ratio is a good target as the self-funded plan includes all claims and fees. For fully insured plans, 80% is a good target because the carrier administration fees still need to be accounted for.

Rate sheets that showed the change to the District's contribution amounts and the employee costs from 2022 to 2023 were distributed to employees during open enrollment.

### **2023 Renewals**

Kim reviewed the January 1, 2023, renewal, including CalPERS Medical, Delta PPO and HMO Dental, VSP Vision and The Harford Basic Life/AD&D and Voluntary Life. The Dental PPO Plan received a -8.14% rate reduction. There was no change to the dental HMO or vision rates, and the Basic Life/AD&D and Voluntary Life rates received a rate pass.

Mary Ann asked about the CalPERS Select PPO plan, the PERS Gold 80/20, and the 90/10. She heard the PERS Select plan is coming back in some areas. Did the Gold plan go back to the same network or are they going to a narrow network? Keenan to research.

**Open Enrollment:** Open enrollment begins September 19 and ends October 14<sup>th</sup> at 11:59 p.m. An overview of the Airbo virtual benefits fair was presented Andrea Estrin to the Committee.

**Review/Approval May 24, 2022, Meeting Notes:** The May 24, 2022, meeting minutes were reviewed and approved by the committee.

### **New Business**

**Legal Shield:** Lissette Marquez and Erika Solorzano will review with their respective constituent groups to see if there is any interest in offering this benefit. Ketmany Sundara asked for a copy of the presentation deck as a refresher and to review the costs.

**Medical Plans:** The Committee brought up the issue of medical plan premiums and asked if reducing the number of medical plans offered to the plans with the highest levels of enrollment would reduce premiums without reducing benefits. Keenan explained that El Camino is part of a large group plan pool within CalPERS and the District has no control or say in what plans are offered. It was also mentioned that selecting plans with the "highest levels of enrollment" varies between the different job classifications (e.g., faculty tend to enroll in more PPO plans whereas staff tend to enroll in more HMO plans). Being in a large-scale pool like CalPERS allows for more plan choices for different employee preferences.

Jane Miyashiro requested IBC Committee Members to poll their respective constituent groups to see how satisfied their represented group is with their health insurance plan options. The purpose of polling the constituent groups is to find out how many employees are satisfied with their current plan versus unsatisfied and if there are enough unsatisfied employees to warrant the District exploring alternative health plan vendors outside of CalPERS.

**Meeting adjourned:** With no other business, the meeting was adjourned at 1:54 pm.

The next Insurance Benefits Committee meeting will be held on November 22, 2022.