

AGENDA
CONTRA COSTA COUNTY SCHOOLS INSURANCE GROUP
HEALTH BENEFITS COMMITTEE MEETING

September 20, 2017
1:00 P.M – 2:00 P.M.

Teleconference Locations:

CCCSIG, 550 Ellinwood Way, Pleasant Hill CA 94523
Arcohe Union School District, 11755 Ivie Road, Herald, CA 95638
Brentwood Union School District, 255 Guthrie Lane, Brentwood, CA 94513
Byron Union School District, 14301 Byron Highway, Byron, CA 94514
Canyon School District, 187 Pinehurst Road, Canyon, CA 94516
Castro Valley Unified School District, 4400 Alma Avenue, Castro Valley, CA 94546
Moraga School District 1540 School Street, Moraga, CA 94566
Oakley Union Elementary School District, 91 Mercedes Lane, Oakley, CA 94561
Travis Unified School District, 2751 De Ronde Drive, Fairfield, CA 94533
Walnut Creek School District, 960 Ygnacio Valley Blvd., Walnut Creek, CA 94596

Call-In Instructions

Call-In Number: 1-800-794-6702, Participant Access Code: 5196055#

*NOTE – for those members calling in, the location must be accessible to the public and the agenda page must be posted at your teleconference location (outside of main entrance and outside your teleconference location [office door])

I. CALL TO ORDER

II. ROLL CALL & INTRODUCTIONS

Bylaws of the Contra Costa County Schools Insurance Group I.G.4. Quorum. A majority of each Committee membership shall constitute a quorum for the transaction of business except that less than a quorum may adjourn from time to time.

Member Districts = 9

Number required to achieve a quorum = 5

CCCSIG:

Contra Costa County Schools Insurance Group

Bridget Moore, Executive Director

MEMBERS:

Arcohe Union School District

Troy Miller

Arcohe Union School District

Mindy McCreery/Jim Shock, Alternates

Brentwood Union School District

Roxane Jablonski-Liu

Brentwood Union School District

Debbie Valladao, Alternate

Byron Union School District

Open

Byron Union School District

Tina Pedersen, Alternate

Canyon School District

Gloria Faircloth

Castro Valley Unified School District

Candi Clark

Castro Valley Unified School District

Robin Yearby, Chair

Moraga School District

Daniela Parasidis

Moraga School District

Courtney Avellar, Alternate

Oakley Union Elementary School District

Maria de la Luz Bordanaro

Oakley Union Elementary School District

Cindy Peterson/Tammi Lauderdale, Alternates

Travis Unified School District

Sonia Lasyone

Travis Unified School District

Trudy Barrington, Alternate

Walnut Creek School District

Audrey Katzman

Walnut Creek School District

Griselda Barraza, Alternate

CONSULTANTS

Keenan & Associates
Keenan & Associates

Debra DeSpain
Vickie Vales

III. PUBLIC COMMENTS

Comments from the general public will be received and limited to five minutes per person.

IV. APPROVAL OF AGENDA

2017-052

Action

The Committee retains the right to change the order in which agenda items are discussed. Subject to review by the Committee, the agenda is to be approved as presented. Items may be deleted or added for discussion only according to G.C. Section 54954.2.

V. APPROVAL OF MINUTES – September 8, 2017

2017-053

Action

The Committee will review the minutes of the last Committee meeting for any adjustments and adoption.

VI. ADMINISTRATION/HEALTH BENEFIT PROGRAM ADMINISTRATIVE UPDATE

2018 Sutter Health Plus Renewal

2017-054

Action

2018 Kaiser Plan Option Update

2017-055

Information

2018 Western Health Advantage Update

2017-056

Action

VII. INFORMATION

MEMBER COMMENTS

Information

Each member may report about various matters involving the Committee. There will be no Committee discussion except to ask questions, and no action will be taken unless listed on a subsequent agenda.

CONSULTANT COMMENTS

Information

The Consultant will report to the Committee about various matters involving the Committee. There will be no Committee discussion except to ask questions, and no action will be taken unless listed on a subsequent agenda.

VIII. AGENDA ITEMS NEXT MEETING

Information

Members and others may suggest items for consideration at the next meeting scheduled for October 13, 2017.

X. ADJOURNMENT

Americans with Disabilities Act:

Contra Costa County Schools Insurance Group conforms to the protections and prohibitions contained in Section 202 of the Americans with Disabilities Act of 1990 and the federal rules and regulations adopted in implementation thereof. A request for disability-related modifications or accommodation, in order to participate in a public meeting of the Contra Costa County Schools Insurance Group, shall be made to: Bridget Moore, Executive Director, Contra Costa County Schools Insurance Group - 550 Ellinwood Way, Pleasant Hill, CA 94523 - 1 (866) 922-2744.

CONTRA COSTA COUNTY SCHOOLS INSURANCE GROUP

**HEALTH BENEFITS COMMITTEE MEETING
AGENDA ITEM DETAIL**

PRESENTED TO: _____ DATE: September 20, 2017

Health Benefits Committee

SUBJECT: _____ ITEM #: 2017-052

Approval of Agenda _____ Enclosure: Action
Yes

Category: Approval of Agenda

Prepared by: Keenan & Associates

Requested by: Health Benefits Committee

BACKGROUND:

Under California Government Code Section 54950 the "Legislative Body" is required to post an agenda detailing each item of business to be discussed. The Committee posts the agenda in compliance with California Government Code Section 54954.2

STATUS:

Unless items are added to the agenda according to Government Code 54954.2 (b) (1) (2) (3), the agenda is to be approved as posted.

RECOMMENDATION:

Subject to changes or corrections, the agenda is to be approved.

CONTRA COSTA COUNTY SCHOOLS INSURANCE GROUP

**HEALTH BENEFITS COMMITTEE MEETING
AGENDA ITEM DETAIL**

PRESENTED TO: _____ DATE: September 20, 2017

Health Benefits Committee

SUBJECT: _____ ITEM #: 2017-053

Approval of Minutes September 8, 2017

Enclosure: **Action**
Yes

Category: Approval of Minutes

Prepared by: Keenan & Associates

Requested by: Health Benefits Committee

BACKGROUND:

As a matter of record and in accordance with the Brown Act, minutes of each meeting are kept and recorded.

STATUS:

Included in the agenda packet are minutes from the September 8, 2017, meeting, which have not yet been approved.

RECOMMENDATION:

Subject to changes or corrections, the minutes of the September 8, 2017, meeting is to be approved as submitted.

MINUTES

CONTRA COSTA COUNTY SCHOOLS INSURANCE GROUP HEALTH BENEFITS COMMITTEE MEETING

September 8, 2017
10:00 A.M - 12:00 P.M

CCCSIG Conference Room
550 Ellinwood Way
Pleasant Hill, CA 94523
1 (866) 922-2744

I. **CALL TO ORDER**

The meeting was called to order by Robin Yearby at 10:00 A.M. with introductions.

II. **ROLL CALL & INTRODUCTIONS**

Bylaws of the Contra Costa County Schools Insurance Group I.G.4. Quorum. A majority of each Committee membership shall constitute a quorum for the transaction of business except that less than a quorum may adjourn from time to time.

Member Districts = 9

Number required to achieve a quorum = 5

Those in attendance were:

CCCSIG:

Contra Costa County Schools Insurance Group Bridget Moore, Executive Director

MEMBERS:

Arcohe Union School District	Mindy McCreery, Alternate
Brentwood Union School District	Debbie Valladao, Alternate
Byron Union School District	Tina Pedersen, Alternate
Castro Valley Unified School District	Robin Yearby, Chair
Moraga School District	Daniela Parasidis
Travis Unified School District	Trudy Barrington Alternate
Walnut Creek School District	Audrey Katzman

ABSENT:

Canyon School District	Gloria Faircloth
Oakley Union Elementary School District	Maria de la Luz Bordanaro

CONSULTANTS

Keenan & Associates	Debra DeSpain
Keenan & Associates	Vickie Vales

III. **PUBLIC COMMENTS**

There were no public comments.

IV. APPROVAL OF AGENDA**2017-044****Action**

A motion was made by Audrey Katzman, seconded by Daniela Parasidis, and unanimously carried to approve the Agenda. Votes:

Arcohe - Aye	Brentwood – Aye
Byron – Aye	Canyon – Absent
Castro Valley – Aye	Moraga - Aye
Oakley – Absent	Travis - Aye
Walnut Creek – Aye	

V. APPROVAL OF MINUTES – ~~June 9, 2017~~ August 18, 2017**2017-045****Action**

A motion was made by Mindy McCreery, seconded by Audrey Katzman and unanimously carried to approve the August 18, 2017, Minutes as presented. Votes:

Arcohe - Aye	Brentwood – Aye
Byron – Aye	Canyon – Absent
Castro Valley – Aye	Moraga - Aye
Oakley – Absent	Travis - Aye
Walnut Creek – Aye	

VI. CORRESPONDENCE**2017-046****Information**

Debra DeSpain reviewed the correspondence received from Travis Unified School District appointing Sonia Lasyone, Chief Business Official, as the new Health Benefits Committee representative and Trudy Barrington, Director, Fiscal Services, as the alternate representative.

VII. ADMINISTRATION/HEALTH BENEFIT PROGRAM ADMINISTRATIVE UPDATE**2018 Kaiser Renewal****2017-047****Action**

Debra DeSpain discussed the current 15% renewal increase with Kaiser and informed them there was a possible new offering by the JPA with Western Health Advantage, which may result in migration of enrollment from Kaiser. Kaiser has agreed to reduce the renewal by 1% to 14% and is preparing final renewal packets which will confirm rates at 14%.

Debra distributed updated renewal rate spreadsheets to the member districts. The rates shown are Keenan's calculation and are illustrative and may differ slightly once Kaiser provides the final packets and rates. Once the final packets are provided, Keenan will review and update the rate spreadsheets, as needed.

There was discussion about offering a bronze level plan with very low premium rates, which may be attractive to the younger district employees. Arcohe, Castro Valley, Moraga, Travis, and Walnut Creek are interested in seeing these rates. Debra will submit this request to Kaiser and forward to the districts when received.

A motion was made by Mindy McCreery, seconded by Trudy Barrington and unanimously carried to accept the 2018 Kaiser reduced renewal at 14% as presented. Votes:

Arcohe - Aye	Brentwood – Aye
Byron – Aye	Canyon – Absent
Castro Valley – Aye	Moraga - Aye
Oakley – Absent	Travis - Aye
Walnut Creek – Aye	

2018 Sutter Health Plus Renewal

**2017-048
Action**

Debra DeSpain informed the HBC that she has been working with SHP on reducing the renewal rate and options. She recommended the final renewal decision be tabled until SHP has provided their response. An HBC meeting via conference call will be scheduled for September 20 at 1:00 PM to review the final renewal from SHP.

No action required at this meeting.

2018 Western Health Advantage Option

**2017-049
Action**

Debra DeSpain distributed the updated Western Health Advantage (WHA) plan options as compared to the previous plans presented during the August meeting and compared to the existing SHP plans. WHA agreed to hold the previously presented rates regardless of which districts decide to offer WHA.

Debra reviewed the plan options and rates as they compare to the SHP plans. After reviewing the plans and rates, Debra took a round robin survey of each district and the plans they would be interested in selecting.

The majority consensus is:

- Premier 20
- Premier 40
- Advantage 40
- All including Prescription H RX plan

Debra will request WHA if the HBC could offer a fourth (4th) plan, HDHP/HSA (Western 1800).

A motion was made by Audrey Katzman, seconded by Daniela Parasidis and unanimously carried to approve the addition of Western Health Advantage effective 1/1/2018 with the Premier 20, Premier 40, Advantage 40 plans and an additional interest in the HSA 1800 plans. Votes:

Arcohe - Aye	Brentwood – Aye
Byron – Aye	Canyon – Absent
Castro Valley – Aye	Moraga - Aye
Oakley – Absent	Travis - Aye
Walnut Creek – Aye	

Chair and Vice Chair Election

**2017-050
Action**

Bridget Moore confirmed for the HBC the interest emailed was sent out last month with no responses. Robin Yearby has agreed to continue as the Chair.

A motion was made by Audrey Katzman, seconded by Tina Pedersen and unanimously carried to recommend to the Executive Committee to accept Robin Yearby continuing in the Chair position. Votes:

Arcohe - Aye	Brentwood – Aye
Byron – Aye	Canyon – Absent
Castro Valley – Aye	Moraga - Aye
Oakley – Absent	Travis - Aye
Walnut Creek – Aye	

VIII. INFORMATION

MEMBER COMMENTS

Information

Daniela Parasidis asked a few questions regarding the flu clinic. Vickie confirmed the process regarding who was eligible, who would be required to pay the district for the vaccination. Vickie will be distributing the employee materials next week.

CONSULTANT COMMENTS

Information

There were no additional Consultant comments.

LEGISLATIVE UPDATE/BRIEFING

2017-051
Information

There were no legislative updates for this meeting.

IX. AGENDA ITEMS NEXT MEETING

Information

Special Conference Call Meeting – 9/20/17 1:00 P.M. to finalize the Sutter Health Plus renewal.
The next meeting is scheduled for October 13, 2017. Currently, there are no agenda items for this meeting.
Cancellation of the October meeting is pending.

X. ADJOURNMENT: Robin Yearby adjourned the meeting at 11:31 A.M.

Americans with Disabilities Act:

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CONTRA COSTA COUNTY SCHOOLS INSURANCE GROUP

**HEALTH BENEFITS COMMITTEE MEETING
AGENDA ITEM DETAIL**

PRESENTED TO:

DATE: September 20, 2017

Health Benefits Committee

SUBJECT:

ITEM #: 2017-054

2018 Sutter Health Plus Renewal

Enclosure: Action
Handout

Category: Administration

Prepared by: Keenan & Associates

Requested by: Health Benefit Committee

BACKGROUND:

The Sutter Health Plus renewal was presented during the August 18, 2017, HBC meeting with a 5% increase.

STATUS:

The final Sutter Health Plus renewal will be presented.

RECOMMENDATION:

For discussion and action.

CONTRA COSTA COUNTY SCHOOLS INSURANCE GROUP

**HEALTH BENEFITS COMMITTEE MEETING
AGENDA ITEM DETAIL**

PRESENTED TO: _____ DATE: September 20, 2017

Health Benefits Committee

SUBJECT: _____ ITEM #: 2017-055

2018 Kaiser Plan Option Update Enclosure: Information
No

Category: Administration

Prepared by: Keenan & Associates

Requested by: Health Benefit Committee

BACKGROUND:

At the September 8th HBC meeting, Arcohe, Castro Valley, Moraga, Travis and Walnut Creek requested options to add a bronze level plan to their Kaiser plan as an option to employees waiving the district plan and moving to an individual plan due to cost..

STATUS:

Kaiser has agreed to allow a bronze level plan for these districts. To add an additional plan, there will be a 2% increase 'load' to the existing plans which would move the renewal from a 14% to a 16%. If the district replaces their current low plan, there would be no additional load. The 2% load would be only for those districts that add the plan and not for the remaining JPA Districts.

Keenan will discuss with the districts for next steps.

RECOMMENDATION:

For discussion and information.

CONTRA COSTA COUNTY SCHOOLS INSURANCE GROUP

**HEALTH BENEFITS COMMITTEE MEETING
AGENDA ITEM DETAIL**

PRESENTED TO: _____ DATE: September 20, 2017

Health Benefits Committee

SUBJECT: _____ ITEM #: 2017-056

2018 Western Health Advantage Update Enclosure: Action
No

Category: Administration

Prepared by: Keenan & Associates

Requested by: Health Benefit Committee

BACKGROUND:

At the September 8th HBC, the committee agreed to implement the Premier 20, Premier 40 and the Advantage 40 plans. There was also interest in implementing an HSA 1800 plan as a fourth option. The fourth option needed to be approved by Western Health Advantage.

STATUS:

Western Health Advantage is in agreement to allow a fourth plan provided that Sutter Health Plus offers a fourth plan as well. Sutter has been provided the plans chosen for WHA and Keenan has requested an HSA option.

In addition, Audrey Katzman requested if it would be possible to also offer the Western 2025 plan as well for five plan options. Western Health Advantage will not allow a fifth option at this time due to potential low enrollment. Since there is interest at Walnut Creek in the Western 2025 option, a secondary review of the fourth plan option is needed.

RECOMMENDATION:

For discussion and action.