

MINUTES

CONTRA COSTA COUNTY SCHOOLS INSURANCE GROUP HEALTH BENEFITS COMMITTEE MEETING

March 9, 2018
10:00 A.M – 12:00 P.M.

CCCSIG Conference Room,
550 Ellinwood Way
Pleasant Hill CA 94523

I. CALL TO ORDER

II. The meeting was called to order by Robin Yearby at 10:03 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 present were:

CCCSIG:

Contra Costa County Schools Insurance Group Bridget Moore, Executive Director

MEMBERS:

Arcohe Union School District	Mindy McCreery, Alternate
Brentwood Union School District	Roxane Jablonski-Liu
Castro Valley Unified School District	Robin Yearby, Chair
Moraga School District	Daniela Parasidis/Courtney Avellar
Oakley Union Elementary School District	Tammi Lauderdale, Alternate
Travis Unified School District	Trudy Barrington, Alternate
Walnut Creek School District	Griselda Barraza, Alternate

CONSULTANTS

Keenan & Associates	Debra DeSpain
Keenan & Associates	Vickie Vales

GUEST:

Building Blocks for Business	Lorin Westlund
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ABSENT:

Byron Union School District	Tina Pedersen, Alternate
Canyon School District	Gloria Faircloth

III. PUBLIC COMMENTS

There were no Public comments.

IV. APPROVAL OF AGENDA**2018-009****Action**

A motion was made by Roxane Jablonski-Liu, seconded by Daniela Parasidis, and unanimously carried to approve the Agenda as presented. Votes:

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

V. APPROVAL OF MINUTES – February 9, 2018**2018-010****Action**

A motion was made by Roxane Jablonski-Liu, seconded by Trudy Barrington and unanimously carried to approve the February 9, 2018, Minutes as presented. Votes:

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

VI. CORRESPONDENCE**2018-011****Information**

There was no correspondence received for this meeting.

VII. ADMINISTRATION/HEALTH BENEFIT PROGRAM ADMINISTRATIVE UPDATE**Voluntary Products Overview****2018-012****Information**

Debra DeSpain introduced Lorin Westlund, Building Blocks for Business. Lorin Westlund distributed materials describing the Colonial Life voluntary products and services.

Lorin reviewed the following voluntary plans:

1. Short Term Disability (STD)
2. Accident
3. Cancer
4. Critical Illness
5. Group Medical Bridge/Hospital Confinement

In addition to the above, Debra will request information and rating on Colonial's Universal Life with Long Term Care (LTC) rider.

Benefits of the Colonial offerings are:

1. Employee contributions are pre-tax
2. No waiting periods
3. Age banded rates only with STD, but only 2 brackets: 17-49 and 50+. An employee's rate at the time of his/her enrollment remains unchanged, even if they move into the 50+ bracket
4. Following open enrollment, the district is provided with contribution reports, highlighting changes
5. Easy to update the payroll deductions
6. Easy claim submission process

Keenan recommends offering the "bundled" package presented - Hospital Confinement, Critical Illness and Accident, which would accompany or subsidize the existing medical plans. These would provide additional

coverage for copays, deductibles, and coinsurance out-of-pocket cost shares. Offering these alongside the medical plans may also encourage employees to enroll in the lower premium cost plans.

Lorin also reviewed the Section 125 administration through Basic Pacific. This service is offered at no cost when partnered with the voluntary offerings. This option does not require attendance at employee meetings similar to AFA. They do require the plans be offered to 75% of the eligible employees which could be accomplished via a positive enrollment through BenefitBridge or via Building Blocks for Business online interviews.

Debra received confirmation to move forward with this concept to entice CalPERS/prospective districts to join the HBP. To withdraw from CalPERS, districts must give written notice including their board resolution within 60 days following the release of the following year's rates. CalPERS usually publishes their renewal rates around June 20.

ACA Update

**2018-013
Information**

Due to the in-depth discussion of #2018-012, this item will move to the next agenda.

Program Growth Meeting Overview

**2018-014
Information**

Debra DeSpain presented sample plan and rate information from Kaiser to be used with districts interested in breaking away from the CalPERS medical programs. Debra recommended the HBPC offer 4 of the proposed plans – CalPERS \$15 copay “Look Alike” plan, HMO \$30 copay, DHMO \$40 copay, and HSA \$2,700/\$5,450 deductible. This item also will be moved forward to the next meeting due to time constraints.

Proposed Changes to CCCSIG Bylaws for the Health Benefits Program

**2018-015
Information**

Bridget Moore described the proposed changes to the CCCSIG Bylaws, specific to XIII Health Benefits Program; Section A. Program Membership, Period, Program Year Defined, Section C. Withdrawal from the Health Benefits Program and Section F. Program Rates – Time of Payment. These changes will be presented for consideration at the March 15 CCCSIG Executive Committee meeting.

Legislative Updates/Briefings

**2018-016
Information**

There were no legislative updates/briefings for this meeting.

VIII. INFORMATION

MEMBER COMMENTS

Information

Mindy McCreery asked if Keenan had received any updated reporting from Kaiser on the “late payment” issue. Debra will follow up on this for the Committee. Vickie will request the preferred/ideal billing due dates from the districts. Once that information is received, Keenan will check with WHA and SHP on their due date options.

CONSULTANT COMMENTS

Information

There were no additional Consultant Comments.

IX. AGENDA ITEMS NEXT MEETING

Information

The next meeting is scheduled for April 13, 2018. Agenda items are as follows:

1. ACA Update
2. Program Growth Meeting Overview
3. Voluntary Products Update

X. ADJOURNMENT

Robin Yearby adjourned the meeting at 12:07 P.M.

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.