

.....

Mt. San Antonio College Insurance Committee Group Memory of October 9, 2007

Committee Members:			
<input checked="" type="checkbox"/> Jan Freeman <input checked="" type="checkbox"/> Jennifer Galbraith <input checked="" type="checkbox"/> Royanne Garrison <input checked="" type="checkbox"/> Linda Group	<input checked="" type="checkbox"/> Luisa Howell <input type="checkbox"/> Jim Jenkins <input checked="" type="checkbox"/> Al Kirchgraber <input checked="" type="checkbox"/> Jack Miyamoto	<input checked="" type="checkbox"/> Linda Potter <input checked="" type="checkbox"/> Karen Saldana (Chair) <input checked="" type="checkbox"/> Carol Nelson (Notes)	<input checked="" type="checkbox"/> Karen Pilling (Guest) <input checked="" type="checkbox"/> Jean Pierce (Guest) <input checked="" type="checkbox"/> Jackie Stevenson (Guest) <input checked="" type="checkbox"/> Celeste Hicks (Guest)

ITEM	DISCUSSION/COMMENTS	ACTION/OUTCOME
1. Welcome/Introductions	Celeste Hicks from American Fidelity was introduced to the Committee.	None required.
2. Agenda Review	Jennifer Galbraith would like to add discussion on plans and age of dependents.	Add 7. Discussion on Plans and Age of Dependents. Also, flip Items 5 and 6.
3. Review Group Memory from September 11, 2007	<p>Linda Potter submitted written corrections to the Group Memory.</p> <p>Revise 3. Additional revision from August 28, 2007 Group Memory to read, "Both plans have the same benefit levels as respective existing plans, but with limited networks."</p> <p>Update 5. Open Enrollment Meeting. Jackie handed out the Open Enrollment packet. Linda noted attendance at the Open Enrollment meeting was good. She thought there were the right amount of vendors in attendance and all vendors were very knowledgeable. There were a lot of questions on the Blue Shield plans. It was noted that employees will be automatically rolled-over to the NetValue plan unless they request not to do so. It was noted that the Atrium was very warm.</p> <p>Update 6. American Fidelity Audit. Additional concern noted was the probability of requiring employees to conduct one-on-one meetings with American Fidelity.</p>	

	<p>Update 8. Miscellaneous. Diana Casteel sent us a paragraph from the August 2, 2006 PAC notes that requested the posting of committee meeting notes. Jennifer Galbraith stated that those rules are for Governance Committees only.</p>	<p>Jennifer Galbraith will talk with a member of PAC to see if she can get a clarification of the rule of posting Group Memory.</p> <p>Memory approved with changes. Memory will be posted to the College website.</p>
<p>4. Dental/Vision Rebate (Group/Pilling)</p>	<p>Karen Saldana handed out a complete copy of the Financial Report from LARISA. The notes to the Financial Report are not correct. Page 12, Note 4 should be JPA Fees (not Administration Fees).</p> <p>Karen Saldana reviewed the different fees that were being charged on both the vision and dental plan. The "JPA Fee" is \$1.00 per covered employee per month (Pool B) for the dental plan and \$.53 per covered employee per month for the vision plan. The dental "Administration Fee" is 6.67% of the "Paid Claims" paid directly to the carrier. The vision "Administration Fee" is 11.5% paid directly to the carrier. The column "Dist Surplus Return/Surplus Refund" is the unclaimed amount from surplus refunds from previous years.</p> <p>Karen Pilling and Linda Group distributed Premium Holiday Audit Results flyer to the Committee. There was some discussion regarding how many months the vision premium holiday should be.</p>	<p>There was a consensus that there will be a two-month (November and December 2007 premiums) Delta DPO and VSP premium holiday for those members who were eligible in January 2006 and currently receiving a paycheck.</p> <p>Additionally, there will be a one-month (January 2008 premium) VSP premium holiday for all members who were eligible as of January 2008.</p> <p>Jackie to get clarification from ASCIP about continuation of future surplus refunds.</p>
<p>5. American Fidelity Audit</p>	<p>Celeste Hicks distributed a packet of Dependent Verification Audit information to all Committee members. The District has decided to conduct an audit to ensure that the District has correct subscriber and dependent information on all employees prior to Alliant going to the market with our</p>	<p>Karen Saldana to survey the Committee members to determine if there is support for the audit.</p>

	<p>program. Mt. SAC has never conducted a benefits audit. American Fidelity will meet with each and every benefit eligible employee. The one-on-one meeting will take approximately 30 minutes. The District can tailor the information that is requested. During the audit, American Fidelity will inform employees of the Section 125 benefits and additional programs that are offered.</p>	
6. Items from Alliant	<p><u>Dental Analysis.</u> Jackie Stevenson distributed a Dental Analysis to all Committee members. The analysis was a Delta Dental tiered rate schedule using current enrollee numbers. The enrollee numbers had not been audited by Delta or the District.</p>	None.
7. Discussion on Plans and Age of Dependents	<p>Jennifer Galbraith had questions about the age of dependents on the medical plans. Jackie Stevenson stated that when you market a plan, you can specify what age you would like dependent care to end. PERS requires dependent coverage to end at age 23. Dental and vision coverage for dependents terminates at age 25.</p>	
7. Miscellaneous	<ul style="list-style-type: none"> ▪ Rate Sheet - The Unit B-CSEA 651 tenthly contribution is incorrect. They received a 5.53% increase on 10/9/07. ▪ Jennifer Galbraith would like to present Faculty with numbers before the PERS numbers come out (by May 2008). Jackie Stevenson stated that some of the information can be compiled before the PERS numbers come out. 	<ul style="list-style-type: none"> ▪ Jackie Stevenson to make labels for the committee with the change for Unit 651. ▪ None.

FUTURE MEETING DATES (1:15 – 3:15 p.m.), Conference Room 4-235

November 13, 2007
 December 11, 2007
 January 8, 2008
 March 11, 1008
 April 8, 2008
 May 13, 2008
 June 10, 2008