

**Mt. San Antonio College Insurance Committee
Group Memory of March 10, 2009 (Revised)**

Committee Members:

- Michelle Dougherty
- Jan Freeman
- Jennifer Galbraith
- Royanne Garrison
- Jim Jenkins

- Al Kirchgraber
- Jack Miyamoto
- Linda Potter
- Karen Saldana (Chair)

- Jean Pierce (Guest)
- Linda Baldwin (Guest)
- Paula Tanguay, ASCIP (Guest)

- Jill Miller (Notes)

ITEM	DISCUSSION/COMMENTS	ACTION/OUTCOME
1. Welcome/Introductions	Karen Saldana introduced Paula Tanguay, CEO of ASCIP.	
2. Agenda Review	Add: Item 6 – Supplemental MetLife Insurance	
3. Review Group Memory – December 9, 2008	The memory of December 9, 2009, was revised to add: Item 4 – 403B Contract – <i>The contract with Schools First is a three-year contract which commenced in 2008.</i>	Memory to be posted as amended.
4. AFLAC Insurance Inquiry	<p>Karen Saldana asked if there was any interest in AFLAC making a presentation to the Committee. Karen noted that AFLAC programs are similar to the current American Fidelity plan. Committee member Jennifer Galbraith asked if there had been any recent complaints about the American Fidelity program and recommended that the College solicit quotes from alternative vendors that provide similar services.</p> <p>The Committee felt that, rather than meet with various vendors randomly, they should develop a schedule for reviewing all insurance plans/programs.</p>	Future agenda item – Develop schedule for reviewing insurance plans.
5. Health Benefits Overview – Paula Tanguay, ASCIP	<p>Paula gave an overview of ASCIP's philosophy in the current economic environment. Issues such as universal health care, COBRA modifications for people who have lost their employment, and the failure of bank institutions have led to volatility in the medical care industry. It is anticipated that the health insurance industry will experience rate increases of 10-12% with some HMOs increasing as much as 17%.</p> <p>To keep costs down, ASCIP feels they need to simplify the programs they offer. Just shifting costs by raising co-pays and deductibles, and offering healthy lifestyle programs will not be enough in the long term.</p>	

	<p>Paula distributed copies of a Program Comparison for our current Delta Dental program and ASCIP's core Delta Dental program. The Committee wanted to see the loss history for the Delta Dental plans. There was some confusion over the prior offering of ASCIP's core dental program and the current comparison to Delta "premier" which we no longer have -- we changed to Delta DPO some time ago.</p> <p>Paula also reviewed the Kaiser plans for part-time faculty. ASCIP's goal is to move out of the \$5 deductible plan. The faculty requested renewal premium numbers no later than April 7, 2009, to take to their constituencies.</p>	<p>Paula Tanguay will provide the loss history for the Delta Dental programs, and clarification of the Delta "Premier" /Delta "DPO" comparison.</p> <p>Paula Tanguay will provide renewal premium numbers to faculty no later than April 7, 2009.</p>
<p>6. Supplemental Life Insurance</p>	<p>Nicole Junck of Alliant confirmed that 17 individuals, who answered "NO" to all five MetLife questions, were tagged for additional information. Due to privacy laws, MetLife cannot provide additional information on who these employees were or why additional information was requested.</p> <p>Linda Baldwin reported that the premiums for the MetLife basic plan have not been deducted from the employees' paychecks as the LACOE system is unable to account for the imputed income tax. (The Banner system will handle the deductions automatically.) Supplemental Life is currently being deducted.</p>	<p>The back premiums for the basic life plan will be deducted from the employees' paychecks in March, April and May of 2009. A notice will go out to employees.</p>
<p>7. Next Meeting</p>		<p>April 14, 2009</p>

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

FUTURE AGENDA ITEMS:

- Outcomes/Accomplishments of Goals (April meeting)
- Develop schedule for reviewing all insurance programs