

**Mt. San Antonio College
Insurance Committee
Group Memory of March 15, 2011**

Committee Members:

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

- Terri Hampton
- Jim Jenkins
- Al Kirchgraber
- Karen Pilling

- Hawk Yao
- Linda Potter
- Jean Pierce (guest)
- Karen Saldana (Chair)

- Richard Lee,
Payroll Manager (guest)
- Dan Sanger, ASCIP
(guest)
- Jill Miller (notes)

ITEM	DISCUSSION/COMMENTS	ACTION/OUTCOME
1. Welcome/Introductions		Karen Saldana reintroduced Dan Sanger from ASCIP. Richard Lee, Payroll Manager, was also introduced.
2. Agenda Review		Approved as submitted.
3. Review Group Memory - November 9, 2010		Approved as submitted. Memory will be posted to website.
4. ASCIP Delta Dental Options – Dan Sanger, ASCIP	<p>Dan Sanger, ASCIP, presented a comparison between our current Delta DPO and the ASCIP-proposed program in response to the Committee’s request to seek a “middle-of-the-road” plan. The proposed plan would have increased co-pays for out-of-network providers with an approximate 20% premium decrease. Lowering the calendar year maximum from \$2,500 to \$1,500 could lower the premiums an additional 15%. Offering a “middle-of-the-road” plan would have many members switching to the less expensive plan leaving the more expensive plan vulnerable to adverse selection.</p> <p>Looking for alternatives to our current dental plans, Karen will also invite some of the other organizations (SISC, ACSIG, etc.) to make presentations on their dental plans next fall.</p>	Karen Saldana to invite additional dental insurers to make presentations.
5. Health Care Reform – Adult Dependents – Rich Lee	The 2010 Patient Protection and Affordable Care Act requires all employers offering dependent coverage to include children through age 26. Under the IRS rules,	

	<p>dependent status ends at age 24. The value of the coverage for dependents between the age of 24 and 26 is a State taxable benefit. This same benefit is non-taxable under Federal laws. Payroll Manager, Rich Lee, said the college will be using the Los Angeles County guidelines to determine the amount that will be taxed. (Copies of the guidelines were distributed.) The formula used for computing the tax will be: the difference between the cost of the employee alone and the employee plus one. The affected employees have been notified.</p> <p>Currently there is proposed legislation to bring California into conformity with federal income tax laws including the definition of "dependent" coverage.</p>	
<p>6. Long Term Care Plan American Fidelity</p>	<p>Karen Pilling distributed copies of American Fidelity's Long Term Care brochures. Karen explained that after approximately 3 months private insurance and Medicare do not provide coverage for convalescent care. The Committee expressed an interest in hearing presentations from providers of the Long Term Care benefit.</p>	<p>Karen Saldana to invite ASCIP's provider UNUM to make a presentation on Long Term Care insurance. Karen Pilling will invite American Fidelity to make a similar presentation.</p>
<p>7. Future Agenda Items</p>		

FUTURE MEETING DATES (1:30 – 3:30 p.m.)

May 10, 2011
 June 14, 2011