

**Mt. San Antonio College
Insurance Committee
Group Memory of April 12, 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)
- Jill Miller (notes)

Guests :

- Sean Marshall, American Fidelity
- Larry Banks, LTC Insurance Services
(part of the American Fidelity Group)
- Dan Sanger, ASCIP
- Dylan Robertson, UNUM
(associated with ASCIP)

ITEM	DISCUSSION/COMMENTS	ACTION/OUTCOME
1. Welcome/Introductions		Karen Saldana introduced the guest presenters.
2. Agenda Review		Approved as submitted.
3. Review Group Memory - March 15, 2010		Approved as submitted. Memory will be posted to website.
4. Long Term Care Plan Presentations	<p>American Fidelity, through Transamerica, offers long term care insurance as a discrete policy. It is not a health insurance plan but coverage for nursing care after the 100 days of employee medical insurance or Medicare has been exhausted. Plans can be customized to include: both facility and in-home care, different daily benefits, simplified underwriting, married discount. Plan is completely portable.</p> <p>UNUM's, through ASCIP, long term care plan is offered to groups with minimum of 10% participation. A census would be needed to confirm the 10% participation.</p> <p>UNUM's plans are also available to customization. Such as:</p> <ul style="list-style-type: none"> • Inflation options • Daily benefits options • Cash option for in-home care <p>UNUM plans are portable.</p>	

	<p>Some questions put forth:</p> <ul style="list-style-type: none"> • Can we obtain a copy of the simplified medical questionnaire? Long questionnaire? • Eligibility requirements? • Rates based on simple or compounded interest? • Minimum participation requirements? 	<p>Karen Saldana requested the Committee members to email any additional questions to her.</p> <p>Karen Saldana will also look into other possible vendors for long term care insurance, i.e., Schools First and Genworth.</p>
5. Additional Items	<p>Karen Saldana explained that opting out of CalPERS is a negotiated item and should be included in our Committee Goals as a recommendation only.</p> <p>The discussion on dental options needs to be postponed to a time closer to our January renewal date to give underwriters our most current history.</p> <p>AB 36 has been signed into law. California State income tax rules concerning Adult Dependents now conform to the Federal Health Care Act.</p>	

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

May 10, 2011
June 14, 2011