

**Mt. San Antonio College  
Insurance Committee  
Group Memory of October 9, 2012**

**Committee Members:**

Jennifer Galbraith  
 Vicki Greco  
 Lorraine Jones

Leticia Hernandez  
 Jim Jenkins  
 Samson Lam

Rasool Masoomian  
 Karen Pilling  
 Hawk Yao  
 Karen Saldana (Chair)

Jean Pierce (guest)  
 Lisa Moreno (American Fidelity)  
 Dan Sanger (ASCIP)  
 Jill Miller (notes)

ITEM	DISCUSSION/COMMENTS	ACTION/OUTCOME
<b>1. Welcome/Introductions</b>		<b>Lorraine Jones, representing Human Resources, was introduced as a new member. Lisa Moreno from American Fidelity and Dan Sanger from ASCIP were also introduced.</b>
<b>2. Agenda Review</b>	Agenda was revised to include Open Enrollment.	<b>Agenda approved as amended.</b>
<b>3. Review Group Memory - June 5, 2012</b>	Approved as submitted.	<b>The Memory of September 11, 2012 will be posted.</b>
<b>4. Long Term Care Update Lisa Moreno</b>	Lisa Moreno distributed copies of the LTC Enrollment Survey. The results showed a high degree of satisfaction with the American Fidelity presentations. Twenty-five applications were submitted -- sixteen were approved, five were declined, three are still in underwriting, and one was not completed. The number declined was questioned. Lisa will report back if 20% is in normal range.	
<b>Open Enrollment</b>	Open enrollment dates for the disability insurance, Section 125, and long term care plans will be November 19, 20, 21 and the week of November 26 with makeup days on December 3 and 4. Lisa will supply an email "blast" with all pertinent information on American Fidelity's programs. Hard copies will also be provided for those who have limited computer access. <b>The new maximum medical reimbursement amount for 2013 will be \$2,500.</b> This amount is mandated by the Affordable Health Care Act.	

	The Committee inquired about debit cards for the reimbursement accounts. There is a \$35.00 annual fee for the cards.	
<b>5. ASCIP Dental/Vision Renewals – Dan Sanger</b>	<p>Dan Sanger provided the Committee with detailed reports on the dental/vision usage and claims for the last 2+ years. Alternate program comparisons were also provided.</p> <p>The Committee felt that of the dental alternatives proposed for DPPO plan, it would be worth exploring, with the various constituencies, the benefits of lowering the yearly maximum and adding orthodontia. This would result in approximately the same premiums. No changes to the DHMO plan were proposed.</p> <p>After reviewing the vision plan claims, usage, and alternatives, the Committee felt that adding a co-pay would not sufficiently reduce the premiums to justify changing plans. No changes were recommended.</p> <p>Note: A formal request can be made to ASCIP if a member of the Insurance Committee would like to attend their Health Benefits Committee meeting.</p>	
<b>6. Wellness Program Update</b>	Karen Saldana distributed draft copies of an Employee Interest Survey for the new Wellness Program.	The Committee is recommending approval of the survey to the Administrative Services Vice President.

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

November 13, 2012

December - no meeting - winter intersession

<http://inside.mtsac.edu/organization/committees/insurance/>