

**Mt. San Antonio College  
Insurance Committee  
Group Memory of March 12, 2013**

**Committee Members:**

- |  |   |  |   |
|--|---|--|---|
| <input checked="" type="checkbox"/> Jennifer Galbraith | <input checked="" type="checkbox"/> Leticia Hernandez | <input checked="" type="checkbox"/> Rasool Masoomian | <input checked="" type="checkbox"/> Karen Saldana (Chair)   |
| <input checked="" type="checkbox"/> Vicki Greco        | <input checked="" type="checkbox"/> Jim Jenkins       | <input checked="" type="checkbox"/> Karen Pilling    | <input checked="" type="checkbox"/> Jean Pierce (guest)     |
| <input checked="" type="checkbox"/> Lorraine Jones     | <input checked="" type="checkbox"/> Samson Lam        | <input checked="" type="checkbox"/> Hawk Yao         | <input checked="" type="checkbox"/> Jill Miller (notes)     |
|  |   |  | <input checked="" type="checkbox"/> Rossanne Wetzel, Keenan |

ITEM	DISCUSSION/COMMENTS	ACTION/OUTCOME
<b>1. Welcome/Introductions</b>		<b>Karen Saldana introduced Rossanne Wetzel from Keenan &amp; Associates</b>
<b>2. Agenda Review</b>	Agenda was revised to include discussion of tiered rates versus composite rates for dental plans, recent addition of debit card for American Fidelity flexible spending accounts (Hawk Yao), and CalPERS verification of dependent eligibility (Karen Pilling).	
<b>3. Review Group Memory - November 13, 2012</b>	The Group Memory was approved as submitted.	The typo in Item 1, “2 <sup>nd</sup> ” vice president will be corrected and the Memory posted to the website.
<b>4. Tiered versus Composite Rates for Dental/Vision Plans and American Fidelity Debit Cards</b>	<p>Hawk Yao reviewed the usage for the American Fidelity flexible spending debit cards. One hundred thirty-nine people are participating in the flexible spending program; seventeen have signed-up for debit cards. The debit card has a \$35 annual fee. Leticia Hernandez commented that she was still asked for receipts.</p> <p>Hawk Yao gave an overview of the tiered rates versus the composite rates for dental. The single payers are subsidizing the composite rate. This rate structure was negotiated with the unions in the past and some single payers voted for the composite rate. Rossanne Wetzel, Keenan, will provide us with tiered and composite rates when presenting dental and vision proposals.</p>	<b>Karen Saldana will follow up with American Fidelity on why receipts are needed when the card has been swiped.</b>

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<p><b>5. CalPERS Dependent Verifications</b></p>	<p>Karen Pilling distributed two handouts from CalPERS on recertification of parent-child relationship and dependent eligibility project.          CalPERS will be working with an outside vendor starting July 2013 that will require that all employees with dependent(s) on their health plan provide supporting documentation of their dependents' eligibility.          CalPERS will be recertifying parent-child relationship beginning in March 2013. The recertification process does NOT apply to natural born or step children. The recertification process must be completed by May 2013 or coverage for the child will be terminated.</p>	
<p><b>6. Dental/Vision Timelines</b></p>	<p>Rossanne Wetzel distributed copies of the Dental and Vision Marketing timeline. After reviewing the timeline, it was determined that we will need to start in September instead of October to allow time for the various constituencies to review the proposal.</p> <p>Rossanne recommended that we look into being self-insured to provide:</p> <ul style="list-style-type: none"> <li>• more control</li> <li>• be able to review our loss history</li> <li>• build reserves</li> </ul> <p>The California Schools Dental Coalition is a self-funded entity.</p> <p>At the Committee's direction, Rossanne Wetzel will look into:</p> <ul style="list-style-type: none"> <li>• middle-of-the road dental plans to replace the DHMO plan</li> <li>• reducing our cap from \$2,500 to \$2,000 to enable us to add orthodontia for both children and adults</li> <li>• obtaining composite and tiered rates comparison</li> </ul>	<p><b>Rossanne Wetzel will amend the Dental and Vision marketing timeline and provide copies to the Committee.</b></p>

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	Jennifer Galbraith requested that Rossanne bring proposals from other agencies that provide dental coverage to have an equitable process for comparing dental plans.	
<b>7. Affordable Care Act</b>	The members felt that they needed a more in-depth presentation as many of them were unfamiliar with the Affordable Care Act.	<b>Rossanne Wetzel will present an in-depth Affordable Care Act presentation at the April 9, 2013 meeting.</b>

**April 9, 2013**

**May 14, 2013**

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