Fringe Benefits Committee Meeting

April 11, 2013
Agenda

1. Employee & Retiree Survey Results
2. Update on Health Care Reforms
   1. Reforms already in place
   2. Introduction of exchanges 2013-October 2013 open enrollment
   3. Minimal essential benefits for part-time employees, effective 1/1/14
3. Peralta Open Enrollment 2013.
   1. Mailings, workshops, and events
   2. Joint Administrative Agreement
4. Rate Development Update
   1. Status of Rate development
      1. Update on Kaiser
      2. Update on self-funding
      3. Final rates-timing is same as last year–to be finalized next week!
5. Next meeting:
   1. Results of Other Post Employment Benefits (OPEB) actuarial study
   2. Medicare update
   3. Rate confirmations
Employee & Retiree Survey Results

- Nine Questions
- Over 200 respondents
- Survey Highlights
- Popular workshop interests:
  - Wills Trusts & Estates
  - Post Employment Benefits
  - Long-term care
- Popular Activities
  - Picnic at the county fair
  - Cruise Around the Bay
- Ideas about health and wellness communications and interests:
  - Monthly emails about health & wellness; include tips in the newsletter along with personal accomplishments within the Peralta community
Update on Health Care Reforms-Affordable Care Act

- Review of reforms already in place
  - W-2 reporting for employer costs of benefits
  - Phasing out of pre-existing conditions
  - Covering dependents to age 26
  - Elimination of plan limit on wellness benefits for non-grandfathered plans
  - Elimination of office visit co-pays for wellness exams on non-grandfathered plans
  - Summary of Benefits Coverage (SBC requirement)
Upcoming Reforms Under the Patient Protection and Affordable Care Act

- Most immediate upcoming reforms
  - PHI & HIPAA
    - Protected Health Information (PHI)
    - Health Insurance Portability and Accountability Act (HIPAA)
    - Requires that we take extra steps to protect the health information of covered members,
      - Increased use of
        - encrypting software, passwords & user ids for communication even among peers and colleagues
        - We will introduce additional controls and forms
  - Introduction of exchanges
    - http://welcoa.com/
  - Minimal essential benefits for part-time employees effective January 1, 2014
Overview of Open Enrollment

- **What is open enrollment?** Open Enrollment is the Annual Opportunity to change plans and enroll eligible dependents
- Begins May 1, closes May 31
- Changes become effective July 1, 2013
- If no changes, then benefit coverage continues—no mandatory re-enrollment this year
- **New:** Announcement of Joint Administrative Agreement
- **New:** 2013-2014 rates (pending with consultant)

Review

- Streamlined announcement, to be mailed 4/12 (see attached)
- Annual Distribution of “Peralta Benefits Everyone April 2013”, required notices, rates and other updates, to be mailed 4/19
- Thank you for your feedback
- Who will attend Fair on your behalf? 4/30
Rate Development Update-PSW Benefit Resources

- Kaiser Rates
- Self Funding Rates
  - Drivers, Factors and Methodology
  - Impact of Medicare Coordination
  - Expected Claims Rate
  - COBRA Equivalent
  - Preliminary Rates
  - Stop-Loss Carrier bidding
- Implementation of the Joint Administrative Agreement
  - National Anthem Wellpoint Network Replacing Private Health Care Systems
    - How to find provider?
    - New cards to self-funded participants
    - Announcement in 4/12/13 newsletter