Agenda – October 10, 2013

1. Announcements/Mailings/Email, PCCD Benefits 9:00 – 9:15


3. Other Post Employment Benefits Update, PCCD Finance 9:30 – 9:45

4. Review of Benefits Spending /Enrollment Activity, PCCD Benefits 9:45- 10:00
   1. Medical Plan Spending
   2. Dental Plan Spending

5. Review of Benefits Spending, PSW Benefit Resources 10:00 – 10:15
   1. Medicare Non-Coordinated Report
   2. Stop Loss Analysis
   3. ING Medical Claims Analysis
   4. Benefits Information Activity


Handouts
Medicare Summary Plan Description, 2012
Tax Deferred Plan Summary Plan Description, 2009
Flexible Benefits Plan Summary Plan Description, 2014
Announcements/Mailings/Emaeils & Outreach

- **Announcements**
  - Meetings for the rest of the year
    - November meeting cancelled;
    - December meeting schedule for Thursday, December 5, 2013 @10am in the Board Room
      - Based on the composition of the committee and most preferred or acceptable meeting time
        result in us meeting on Thursdays - Monday, Tuesday, Wednesdays and Fridays are typically out~
  - Flexible Benefit Plan Open Enrolment (mailing & emails)
    - Dates: November 1 – November 30, 2013
    - Method: Online
      
      Check the Peralta Benefits homepage frequently for updates during this month!

- **Campus visits in early November: Flu/Fun/Flex Days @ the Campuses (more outreach)**
  - In conjunction with Walgreens Pharmacy & Sponsored by Teachers Pension Insurance Services
Summary Plan Descriptions & Plan Documents

- Establishes baseline information about the regulations governing a plan
  - Its use
  - Regulatory agency
  - Appeal process
  - Claim filing process and/or procedure
SPD links on the Peralta website:

www.peralta.pswbenefits.net/MedicalInsurance/PCCDSelfFundedPPOPlanTPACoreSource/tabid/365/Default.aspx
Summary Benefits
Comparisons

- Defined under the Affordable care act
  - Limited to 4 pages
  - Compares common benefits
  - Written to seventh grade reading level
  - Must feature a minimum pitch and font
### Summary Benefit Comparison (SBC) Weblink: peralta.edu

![Screen capture of the Peralta College Employee Benefits website](image-url)

#### Summaries of Benefits & Coverage

- **PCCD - All Employees Except Level 39 - Lite PPO Plan - SBC**
- **PCCD - Level 39 Traditional PPO Plan - SBC**
- **PCCD Self-Funded PPO Benefit Summaries & SPDs**

![Links to the different summaries](image-url)

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7
Compliance Publications

- **Plan Documents**
  - Medical (self-funded)
  - Tax-Deferred 403(b) plan*
  - Flexible Benefit Plan (125, 132)

- **Summary Plan Descriptions**
  - Medicare Reimbursement Plan*(105)

- **Summary of Benefit Comparisons**
  - Outgrowth of Affordable Care Act

- **Evidence of Coverage**
  - Delta Dental

*sample attached
Health Care Reform - Affordable Care Act

What is your ACA IQ?

- What did the ACA go into effect?
- Which of these elements is currently in effect?
  - Coverage for dependents to age 26
  - Pre existing exclusions for newborns eliminated
  - Cost sharing obligations for preventive services eliminated
  - W-2 reporting for employer cost of benefits
  - Payment of research fees $1 per plan participant for self-funded plan
Affordable Care Act Update

- Announcement of Health Insurance Exchange and Corresponding open enrollment window
- Health Insurance Portability and Protection Act (HIPAA) Privacy and Security
  - Provide training to employees who are permitted administrative, physical or technical access to protected health information.
Affordable Care Act

- Employer Pay or Play
  - Deferred
  - Mandates minimal essential coverage for those deemed eligible-mandate deferred due to lack of clear guidance and definition
Vice Chancellor, Ron Gerhard

- Other
- Post
- Employment
- Benefits

OPEB Update
That’s All Folks!

GOODBYE!
Review of Benefits Spending
Plan, PCCD Benefits Office

1. Medical Plan Spending
2. Dental Plan Spending
## Medical Plan Spending

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![Graph showing Medical Plan Spending](chart.png)
# Dental Plan Spending

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### 7/13 - 9/13 Dental Expenses

- Local 39
- SEIU 1021
- Management
- Confidential
- Peralta Federation of Teachers
- Part Time Faculty
- Trustees
Review of Benefits Spending Plan, PSW Benefits Resources

1. Medicare Non-coordination report
2. Stop Loss Analysis
3. ING Medical Claims Analysis
4. BIC Activity
Medicare Non – Coordination Report

Peralta Community College District
Retirees/Dependents Age 65+ Non-Coordination with Medicare

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![Pie chart for Self Funded PPO](chart1)
![Pie chart for Kaiser HMO](chart2)
Stop Loss Analysis

Peralta Community College
Monthly Medical ING Stop Loss Analysis
For the Period: July 1, 2013 - June 30, 2014

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(1) Includes non-contractual expenses, outside aggregate coverage basis, aggregating specific corridor and layer amounts.

PSW
BENEFIT RESOURCES

$850.64
$164,147.25
ING Medical Claims Analysis

Peralta Community College
Monthly ING Medical Claims Analysis
## BIC Activity

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**Total Visits**
- Active: 7,125
- Retirees: 1,800

### Active Utilization

### Retiree Utilization
Medicare 2014

- Non-coordinated
  - Kaiser
  - CoreSource

- Exceptions
  1. Other primary coverage exists
  2. Medicare coordination did not exist based on the retirement date and the then-current affiliation
  3. Medicare coordination did not exist based on retiree status as a former manager, confidential employee or trustee
  4. Enrolled in Kaiser; but do not live in the Centers for Medicare and Medicaid services (CMS) service area with Kaiser
  5. Resides out of the country and therefore ineligible for Medicare participation
Annual Medicare Coordination Workshop

Save the Date
Wednesday, February 5, 2014
Outreach efforts to begin in early December

Co-sponsored with
Medicare, Kaiser Senior Advantage, PCCD Benefits Office