

Benefits Fringe Committee Meeting

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APRIL 23, 2015

Benefits Fringe Committee Meeting Agenda

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1. Open Enrollment 2015
2. Employee & Retiree Activity & Interest Survey 2015 Results
3. Issues in Self Funding
4. Focus on the Committee

1. Handouts:
2. Draft of 2015 Open Enrollment Announcement
3. Employee and Retiree Interest Survey 2015
4. Open Enrollment Flyer

Open Enrollment

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1. Open Enrollment

1. Newsletter (see handout draft, going to print on April 28)
 1. Review Draft –feedback by Friday, April 24
2. New for 2015
 1. VSP, a stand-alone plan, possibly
 2. Active Employees: Use BenefitBridge
 3. Retired Employees/COBRA Participants/ Survivors: Paper process, Universal Benefits Enrollment Form

2. Benefits Fair-Thursday, May 7, 2015

1. Will you need a table?

Employee/Retiree Interest 2015 Survey Results

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- Popular Workshops: *Wills& Trusts, Long Term Care, Identity Theft, Tax deferred planning*
- Benefit Bridge: *Increasing in use*
- Annual Event for family: *Oakland A's game; Picnic*
- Annual Event for adults: *Cruise Around the bay*
- Health & Wellness: *more campus-centered events*
- Use of carrier website: *growing since the last survey*
- Satisfaction with provider services: *Yes*
- Do you want VSP as a stand alone vision plan? *Yes*
- 80% of respondents prefer email
 - Retirees will receive open enrollment announcement in the mail
- Destination Hawaii via Europe

Fit, Fun, and Fab Challenge 2015

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FREQUENTLY ASKED QUESTIONS

FIT, FUN AND FAB FOR THE SUMMER HEALTHY WEIGHT & NUTRITION CHALLENGE



WONDERING WHAT A 8-WEEK WEIGHT LOSS CHALLENGE HAS IN STORE FOR YOU?



WHO? Team Department (or Individual) **Weight Loss Challenge** is designed for people interested in losing weight. The emphasis is on taking action to achieve a healthy weight.

WHAT? In this Challenge, participants will track their weight weekly & what they eat as they attempt to lose weight. It will include a weigh-in at the beginning and weigh-out at end of the challenge. It provides email weekly healthy tips, health and wellness information and links to videos to help you lose weight.

WHEN? **MAY 7 - JUNE 30, 2015**

WHY? Obesity is unhealthy as it puts more strain on your heart and can raise blood pressure and blood cholesterol, often leading to diabetes. A team-based weight loss challenge (% of body fat loss) can help individuals achieve optimal health and improve healthy living.

WHAT DO YOU NEED TO KNOW?

- **Winning Criteria:** Greatest % of total body fat loss
- **Prizes:** Individual and a team prizes are awarded by Sutter Health

- **Weight-Ins/Out:** Wear similar clothing at both events.
- **Award Celebration:** Prizes will be awarded week of **June 29th**.

Sutter Health will provide weekly health tips, information and resources to help you achieve your healthy body weight!

- ➔ **SIGN UP / QUESTIONS:** Contact District Benefits Office (510) 466-7229 or healthycommunity@peralta.edu



FIT, FUN AND FAB FOR THE SUMMER HEALTHY WEIGHT & NUTRITION CHALLENGE



DON'T MISS THE LAUNCH OF OUR 8-WEEK WEIGHT LOSS CHALLENGE BY SUTTER HEALTH! MUST HAVE 20 PARTICIPANTS

Weigh-in Sessions by **Sutter Health**
April 23 - 11:00am - 2:00pm – EcoFest Event
Laney Campus
May 7-11:00am - 2:00am – District Atrium
May 12 (Subject to campus interest) / TBD

- ❖ Weight Loss Challenge begins **May 7 - June 30**
- ❖ Please RSVP to **HEALTHY COMMUNITY@PERALTA.EDU** by **May 11.**

For more information:

Email: healthcommunityperalta.edu

- ➔ Everyone who completes the challenge who either maintains their weight or loses weight has an opportunity to win a prize. Prizes will be awarded by Sutter Health.

TOP WINNER WINS A FITBIT!

Fitbit - a wireless fitness tracker that tracks daily activity, including steps, distance and calories burned. (**\$80 value**)



Questions: Contact the District Benefits Office
Phone: (510) 466-7229 or healthycommunity@peralta.edu

Issues in Self-Funding-Summary Plan Description (SPD) Distribution

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- **SPD Distribution**

	<u>Population</u>	<u>Distribution Date</u>
1.	Active employees:	last week in April 2015
2.	Retirees 2004-2012:	beginning of May 2015
3.	Retirees pre 2004:	beginning of May 2015

Issues in Self-Funding

PPACA and Lifetime Maximums

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- Grandparenting under the Patient Protection and Affordable Care Act (PPACA)-Lifetime Maximums
- As a result of PPACA of 2010, medical plans can no longer impose maximum benefit caps on claims for services; Plan Maximums became obsolete in 2004 through the renewals of 7 1 04
- The Peralta Retirees Organization (PRO) requested that we send balance statement; We honored that request.
 - March 2015: First annual Lifetime Maximum balance statement mailed:
 - To any and all current and former employees, retirees and eligible dependents
 - On Self-Funding through CoreSource since 2014
 - To post 2004 active and retired employees in error
 - April 2015: Statement of correction issued by CoreSource during week of April 17
 - Lifetime Maximum limit lifted from CBA's in 2004
- One federal weblink/resource addressing lifetime limits:
 - http://www.cms.gov/CCIIO/Resources/Files/factsheet_grandfather_amendment.html

Issues in Self-Funding PPCA and Lifetime Limits

<http://www.hhs.gov/healthcare/rights/limits/index>.

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The screenshot shows a web browser window displaying the HHS website. The address bar shows the URL <http://www.hhs.gov/healthcare/rights/limits/index.html>. The browser has several tabs open, including 'msn - (New items)', 'Outlook.com - jenniferbenefits...', and 'Shop At Home Search Powere...'. The website's navigation menu includes 'Insurance Marketplace', 'About the Law', 'Coverage to Care', and 'Facts & Features'. The main content area is titled 'Lifetime & Annual Limits' and contains the following text:

Lifetime & Annual Limits
The Affordable Care Act prohibits health plans from putting annual or lifetime dollar limits on most benefits you receive.

Lifetime Limits
Thanks to the Affordable Care Act, lifetime limits on most benefits are prohibited in any health plan or insurance policy. Previously, many plans set a lifetime limit — a dollar limit on what they would spend for your covered benefits during the entire time you were enrolled in that plan. You were required to pay the cost of all care exceeding those limits.

Annual Limits
The Affordable Care Act bans annual dollar limits that all job-related plans and individual health insurance plans can put on most covered health benefits. Before the health care law, many health plans set an annual limit — a dollar limit on their yearly spending for your covered benefits. You were required to pay the cost of all care exceeding those limits.

Exceptions

- Plans can put an annual dollar limit and a lifetime dollar limit on spending for health care services that are not considered **essential health benefits**.
- Grandfathered individual health insurance policies are not required to follow the rules on annual limits.

For More Information

- [Find detailed technical and regulatory information.](#)

Content last reviewed on December 5, 2014

Was this page helpful?

Focus of the Committee

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Language reflected in spirit of all three Collective Bargaining Agreements:

The parties agree that a study committee shall be established to study manners and mechanism which will reduce the impact of health and welfare costs to the District. The study committee shall consist of representatives from PFT, SEIU Local 1021, IUOE Local 39 and Management and Retirees to review potential changes and/or modifications to health and welfare plans. The role of the Committee shall be limited to making recommendations to the unions and the District.

Feedback from PRO, Debby Weintraub

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The PCCD Fringe Benefits Committee shall promote health and well-being as well as review possible manners and mechanisms to reduce the impact of health and welfare costs for all active employees, retirees, and the district without diminishing the quality and level of benefits. The committee shall consist of representatives from PFT, SEIU Local 1021, IUOE Local 39, management and retirees. Part of the members' responsibilities will also be to review potential changes and/or modifications to health and welfare plans, inform their constituents about these potential changes/modifications and report back to the Fringe Benefits Committee on behalf of their constituents. The role of the committee shall be limited to making recommendations to the groups represented on the committee.

Feedback/Issues:

- What about confidentials?
- Level as defined by who & which constituent group through collective bargaining. Each constituent group may have its own barometer of level.
- What are the other parts of the members' responsibilities (responsibility v commitment)

Focus will be work in progress

Agenda Items for Next Meeting August 2015

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