

**Peralta Community College District
Health Benefits Fringe Committee Meeting Notes
April 23, 2015**

Present: Chanelle Whittaker, Rick Greenspan (RG), Debbie Weintraub
 Guests: Laura Leon-Maurice
 Facilitator: Jennifer Seibert (JS), Employee and Retiree Benefits Manager
 Notetaker: Nancy Koo, Special Assistant

Agenda Item And Presenter(s)	Discussion	Follow-up Action Decisions
Meeting Call	9:05 a.m.	
Seibert	<p>Reviewed agenda items plus handouts of Open Enrollment draft and Employee/Retiree Survey.</p> <p><u>Open Enrollment 2015</u>. It is an annual newsletter that includes overview of current plan offerings, updated information on ING changing its name, CVS logo change, etc. We are taking out all references to PSW as our broker, consultants, customer service; and, reached out to unions about rates coming out of employee paychecks, to inform what dues are for the coming year; new rates for coming year; frequently used benefits; life insurance, Medicare, updating language, etc. On last four to six pages are designated for retirees, first sections for global and active employees. Throughout the year we do newsletters, emails, etc. Available online to active employees and will continue to mail to retirees.</p> <p><u>New for 2015</u>: 1) Exploring offering a stand-alone vision plan to augment current medical services. This would be a third plan augmenting the medical plan. Advantage: current vision plan benefit is once a year but using two plans would offer more frequency of visits. If there is enough enrollment, an additional voluntary benefit plan will become available.</p> <p>2) Active employees will use Benefit Bridge as of 10/2014. Retirees will continue to receive hard copies by mail and employees will use online. All will continue to use the benefit enrollment form.</p> <p>3) Benefits Fair, May 7: So far we have tables for PRO, PCCD, business partners, etc. Seibert reviewed what was covered in the announcement flyer. Workshops throughout the morning: CalStrs, PCCD Retirement Plan, State Planning component, representative available of supplemental voluntary plan Q&A. Open enrollment changes become effective 7/1/15.</p> <p>PFT involvement? To be determined. PCCD can share one table.</p> <p>Relaunch Fit, Fun, and Fab challenge 2015 sponsored by Sutter Health. Keenan reps will provide assistance on enrolling online. Delta Dental after retirement: this is a 3rd opportunity to provide info about options outside of PCCD for AARP members. Pension Dynamics: different reimbursement programs, health reimbursement account, Medicare reimbursement. Workshops in the morning as well as counselors (2nd visit in two years) will be here to answer questions re retirement issues.</p> <p>MHN partner with PCCD for services outside of medical and dental.</p>	

Weintraub Seibert	<p><u>Employee/Retiree Interest 2015 Survey Results</u>: hardcopy to retirees, soft copy online to active employees. Purpose of survey: their interest and how we structure our services. Is there another survey on how much retirees are using the services and how things are working? No, but referred to the results of the survey to answer Weintraub. On page 8 there is an overwhelming "YES" on being pleased with the services. There is strong support on community building through events, i.e. walking club, picnics. Year by year same questions asked about use of electronic communication is positive. On page 9 employees are willing to pay for additional services if it is reasonable. On page 11 increasing use of electronic technology but retirees will continue to receive copies by mail.</p>	
Weintraub Seibert	<p><u>Issues in Self-Funding-Summary Plan Description (SPD) Distribution</u>: Active employees, last week of April 2015; retirees 2004-2012, beginning of May 2015; retirees pre 2004, beginning of May 2015. Three separate documents will be mailed with cover letter from the East Coast. The mailings are the ones that PRO looked at for any discrepancies, etc. prior to mailing? The three has looked at it and the changes were immunizations and Affordable Care Act. PFT signed off on it. Made changes as updates came. Self-funding means it is administered by Coresource who pays claims to Blue Cross providers, Spectara providers and Caremark providers. The issue: affordable health care update, lifetime maximums. Lifetime maximums: \$2 million. Send out balance statements requested. PRO statements were sent on self-funding through Coresource. Issue was plan maximums became obsolete in 2004 through the renewals of 7/1/04 for PCCD. In March 2015, First annual Lifetime Maximum balance statement was mailed to all current and former employees, retirees and eligible dependents. Also mailed to post 2004 active and retired employees in error. On April 2015 a statement of correction issued by Coresource during the week of April 17 re lifetime maximum limit lifted from CBS's in 2004. More info about lifetime limits are on websites.</p>	
Greenspan Seibert Greenspan Weintraub	<p>Any retirees bumping against the maximum? Once maximum is met, can switch to Kaiser. Next year, suggestion to Inform retirees by letter to include a generic statement regarding balance and maximum. Work it out with PRO that explains a generic response. Agrees to work out something to inform retirees that they can enroll in Kaiser when reaching maximum. Retirees not on Medicare, close to reaching their maximum, send out information to retirees. Question about pharmaceuticals being included in the \$2 million maximum.</p>	<p>Inform retirees of this benefit.</p> <p>A generic statement will be included in the next newsletter. Check if pharmacy is included for 2004 employees.</p>
Seibert	Government links to address lifetime limits are available. HHS=Health and Human Services	

	<p><u>Mission/Focus of the PCCD Fringe Benefits Committee:</u> the statement combined reflect the three collective bargaining units. Received feedback from PRO that they wanted a different type of statement. Weintraub read the PRO statement on Page 10 of the agenda. There was agreement that “Confidentials” would be added to the fringe benefits committee. Feedback/Issues on Page 10 will be further discussed at the next meeting.</p>	
Seibert	<p>Bring all excerpts from collective bargaining agreements for next meeting for discussion.</p>	<p>Delete: “costs to the District”, put “cost” period. Add language of spirit of commitment over responsibilities. Agenda item for next meeting: Excerpts from collective bargaining agreements.</p>
Next Meeting	<p>August 2015</p>	
Adjourned	<p>9:56 a.m.</p>	