

Health Benefits Fringe Committee

Studies the manners and mechanisms to provide cost-effective and fiscally sustainable benefits to the Peralta community of active employees, retired employees and their eligible dependents

April 27, 2017



Agenda

- I. Introductions/Committee Members/New Faces around the District
- II. Next meeting Date May 11, 9:00 location (tbd)
- III. Announcements Open Enrollments & Other Reminders-Benefits Office
 - I. Open Enrollment-review of 2017-2018 Employee Benefits Guide
 - I. Surveys
 - I. Activities Survey Results
 - II. Service Satisfaction
- IV. Issues in Self-Funding, Benefits Office and other Wellness Initiatives
 - I. YourCare
 - II. Teledoc
 - III. Health Risk Assessments
 - IV. CoreWire
- V. ACA Update-Alliant
- VI. Renewals, Alliant

New Faces Around the District

Interim Vice Chancellor, Business Services, Christina Williams

Risk Manager, Roysl Roberts

Vice Chancellor of Information Technology, Jason Cole

2016 Studies and Outcomes of Manners and Mechanisms

2016

Project	Description	Results
✓ Medicare Campaign	Educate and promote enrollment	Reduce District claims costs
✓ Union Labor Health Plan	Review and analyze alternative medical delivery system	After several constituent meetings-Union Labor Health Plan option not viable at this time
✓ Dependent Eligibility Audit	Review eligibility of all enrolled dependents on the PCCD plan	Reduces cost to District by \$31,000 at a minimum
✓ Development and integration of e-services and technologies promote sustainability <ul style="list-style-type: none"> ❖ Benefit Bridge ❖ Pension Dynamics ❖ Personal Appointment Letter 	<ul style="list-style-type: none"> ❖ Promotes self-service capabilities to empower employees with decision making on their benefits ❖ Introduce more electronic communications 	Improve accuracy and timeliness of data exchange

2017 Open Enrollments/Campaigns and Other Projects

✓ Health & Wellness Campaign	<ul style="list-style-type: none"> ❖ Expand H&W offerings (Health Risk Assessments, Lunch & Learns) ❖ Offer healthier food options for constituents and students (Per Local 39's suggestion during 10/16 meeting) 	On going
✓ Review of Joint Power Authorities	Explore future partnerships that will help mitigate cost	Under study with Consultant

Open Enrollment



✓ What is Open Enrollment?

- ✓ Open Enrollment is the annual opportunity for eligible employees/retirees to change or enroll in medical and/or dental plans
- ✓ Add or delete a dependent to the group insurance plan

No plan changes for his year.

- ✓ Plans remain status quo and rates will renew on July 1, 2017 as in the past.
- ✓ No changes to plan partners or plan features-status quo remains

✓ When: New window May 15 – June 15, 2017

✓ Effective date of changes: July 1, 2017

✓ How to make changes:

- ✓ Actives: change via benefitbridge
- ✓ Retirees: continue to use the Universal Benefit Enrollment Form

Glide path typically 10% of our eligible population who make a plan change each year

Open Enrollment

Communication Pieces:

Open Enrollment Announcement (4 pages) mailed to home addresses

May 10

- actives
- retirees
- survivors
- cobra participants

Full 2017-2018 Employee Guide available on May 12

Available by:

- ☐ Download from the Benefits Website
- ☐ Call the Benefits Office at 510 466 7229
- ☐ Email benefits@Peralta.edu

Update on Email List Serve for Peralta Retirees

Antoinne Mehoulley, Information Technology Director

Objective is to prioritize the post-employment access to Peralta email.

- Pro's:
 - Ongoing access will allow the District to
 - promote fiscally sustainable communications with those eligible for post-employment benefits
 - Communicate time sensitive information
- Considerations:
 - Integrating the use of **self-services** available through current and/or emerging District technology
 - Security
 - District Priority
 - Ease of use
 - Maintenance



Upcoming Surveys

Peralta Benefits Homepage

Updates posted: (<http://web.peralta.edu/benefits>)

Peralta Colleges | [Apply & Enroll](#) | [Site Index](#) | [Directory](#) | [MyPeralta](#) | [Home](#)



Benefits & Medical Information

PERALTA COMMUNITY COLLEGE DISTRICT

[Apply & Enroll](#)

[Students](#)

[Faculty & Staff](#)

[District Offices](#)

[Governance](#)

[Community](#)

Navigation

- > [Benefits & Medical Information Home](#)
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- > [Health & Wellness](#)
- > [Alliant Insurance Services Personal Best Newsletters](#)
- > [Voluntary Benefits](#)
- > [2016 Dependent Eligibility Audit](#)

Health Care Reform

- > [1. 2013 Meaningful Notices Manual](#)
- > [2. 2013 Protected Health Information – Our Legal Duty Statement](#)
- > [3. HealthCare.gov](#)
- > [4. Marketplace Coverage Option Notice – Part A & B \(exp 1/18\)](#)
- > [5. Marketplace Mailing 9-23-2013](#)
- > [6. New Reporting Requirements for 2015 – District Announcement & FAQ](#)
- > [7. 1095-B Health Coverage](#)

Benefits & Medical Information Home

[Take the annual Service Satisfaction Survey for the District Benefits Office](#)

respond by May 31

Your responses will be used to assess and/or improve the quality of services we currently provide.

[Take the annual 2017-2018 Employee and Retiree Activity Survey](#)

respond by April 14

Your responses help us to plan engaging activities to meet your interests in the coming months.

[April 2017 Announcements & Newsletter](#)

- [2017 Employee And Retiree Activity Survey](#)
- [Open Enrollment 2017](#)
- [Life Insurance Beneficiaries-Confirm that your life insurance beneficiaries are current-protect what you own!](#)
- [Save-the-dates: CALPERS/CALSTRS & other educational opportunities](#)
- [Employee Assistance Program \(EAP\) -what's in it for you?](#)
- [April – June 2017 Orientation, Retirement Workshop and Open Enrollment dates](#)
- [Tips for registering and accessing myCalPERS](#)
- [Instructions for members to enroll in an employer sponsored class – myCalPERS](#)

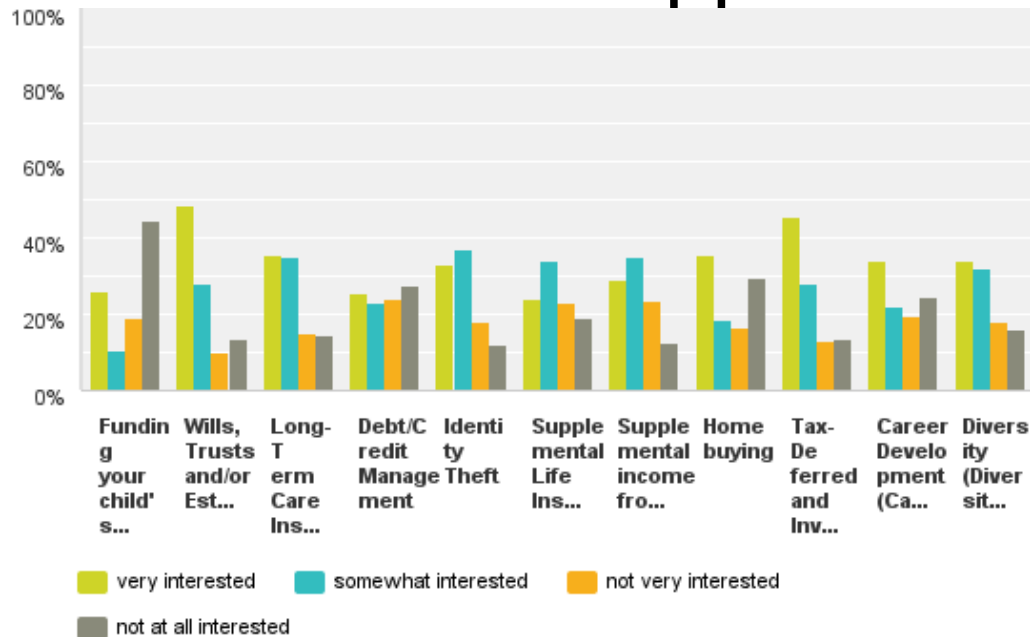
2017 Survey of Employee/Retiree Feedback Review of Past Results

Employee/Retiree Activities 2017

- Wednesday, April 26, 2017

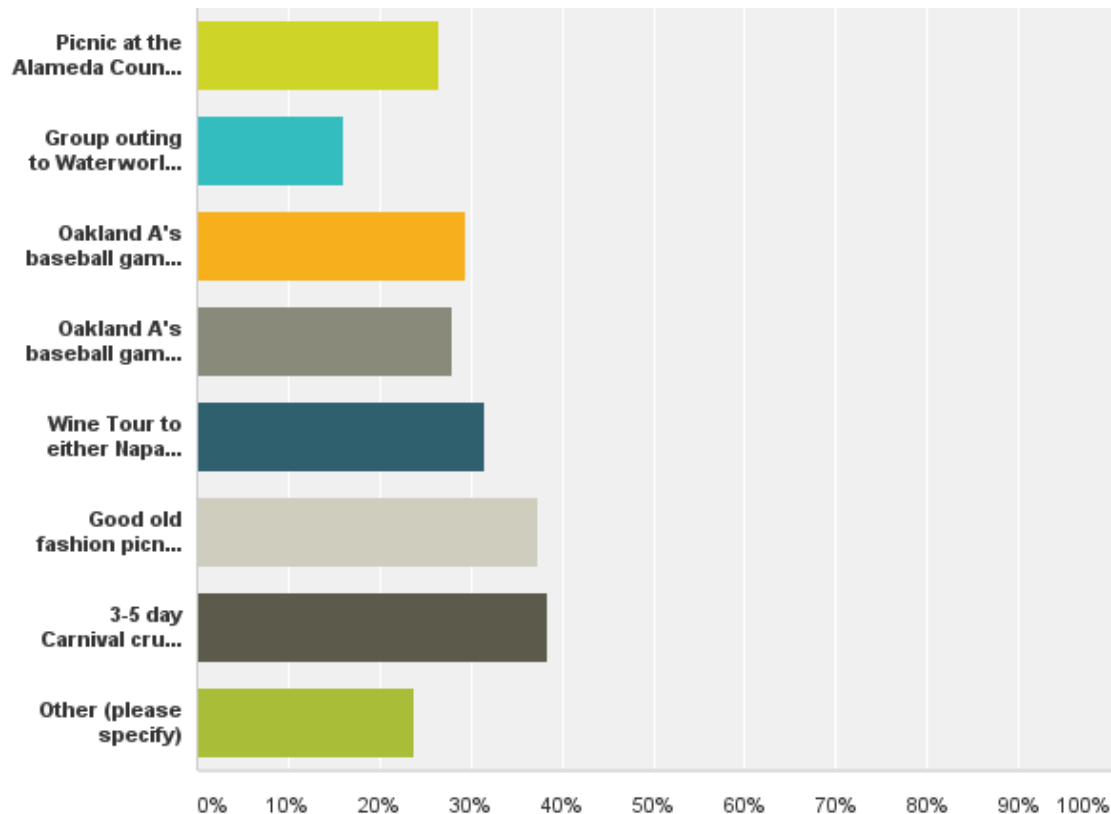
Q1: Each year the Benefits Office enlists feedback from our community of employees and retirees to help us plan upcoming events. In keeping with past surveys, we are excited to hear from you. Let us know your preference for workshops over the next year.

- Answered: 193 Skipped: 0



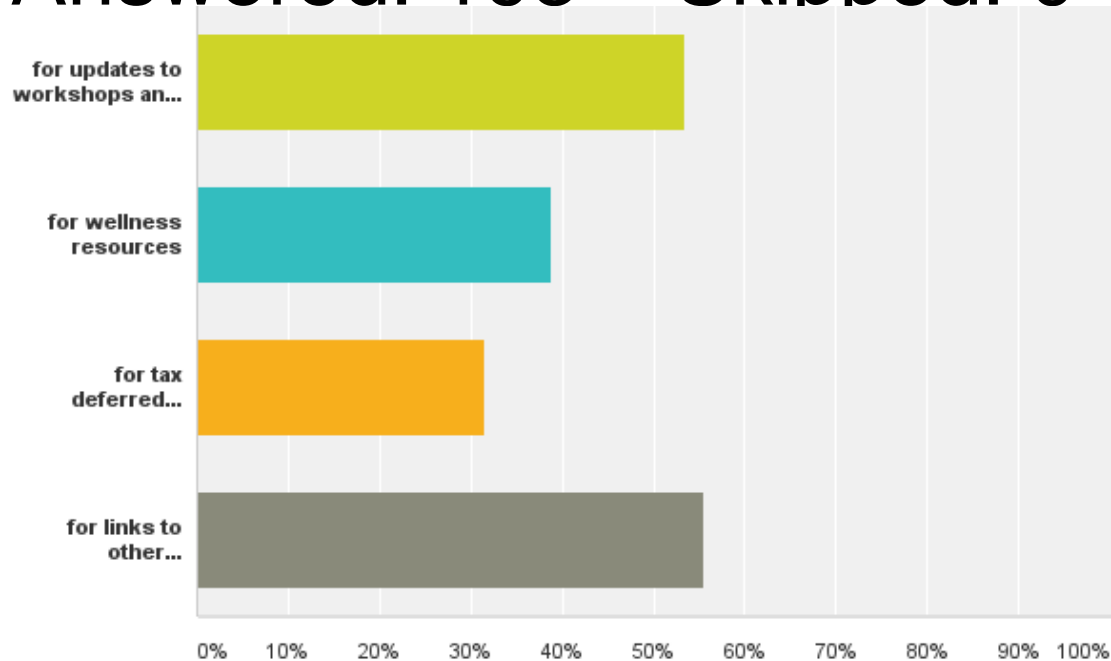
Q2: We like to hold events which bring the Peralta community together (employees, retirees, children, extended family, etc.). What type of fun or community building events would interest you? (In the past we have hosted picnics, a cruise, basketball nights-any proceeds go to the Peralta Foundation.) Check all that apply.

• Answered: 193 Skipped: 0



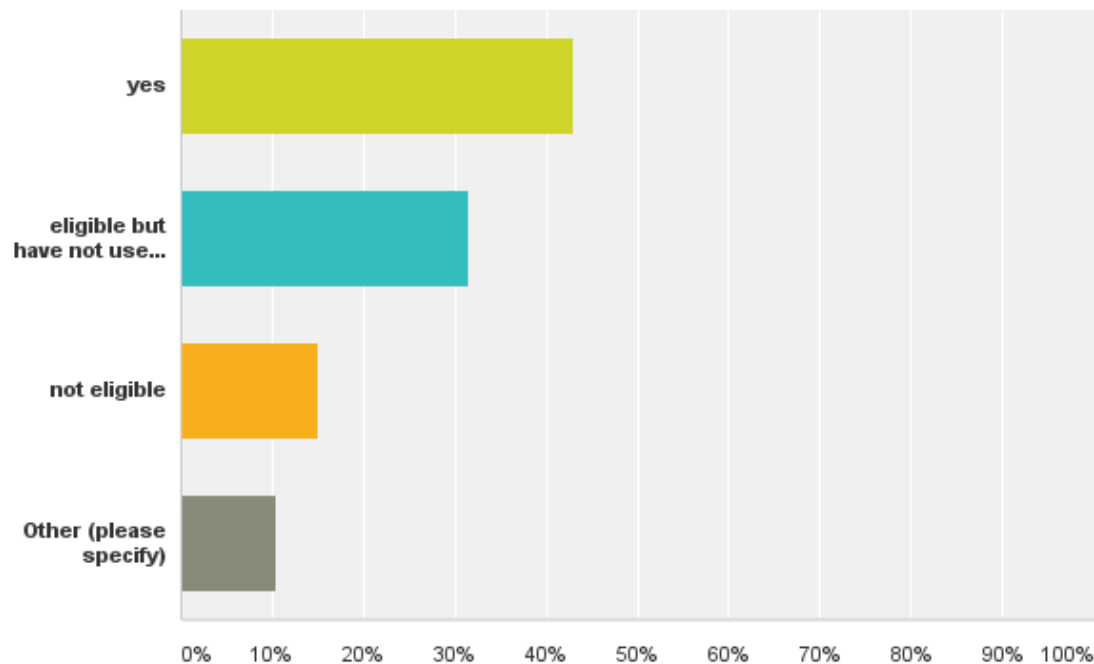
Q3: The District has a benefits website which serves as a resource for convenient access to information 24/7. On our Peralta benefits website you find historical newsletters, updates and benefit provider links. The homepage does not require a password. The website is updated bi-monthly. What reasons have you visited the Peralta District benefits website in the last year? Check all that apply.

• Answered: 193 Skipped: 0



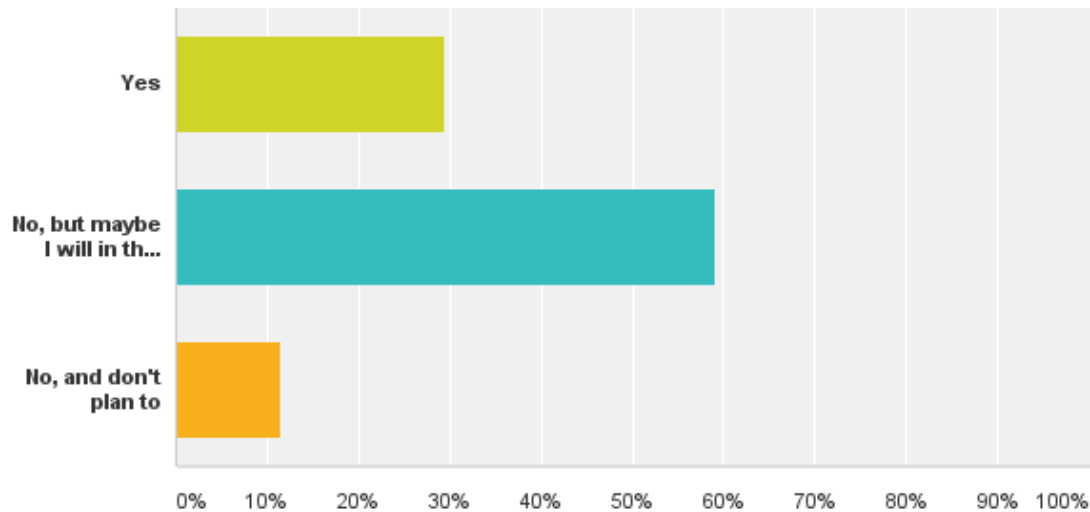
Q4: Since October 2014, active employees have been using the online benefit enrollment portal BenefitBridge to affect changes to medical and dental plan coverage (add dependents, remove dependents, update life insurance beneficiary information and more). Have you used <https://www.benefitbridge.com/peralta> to verify your life insurance beneficiaries?

- Answered: 193 Skipped: 0



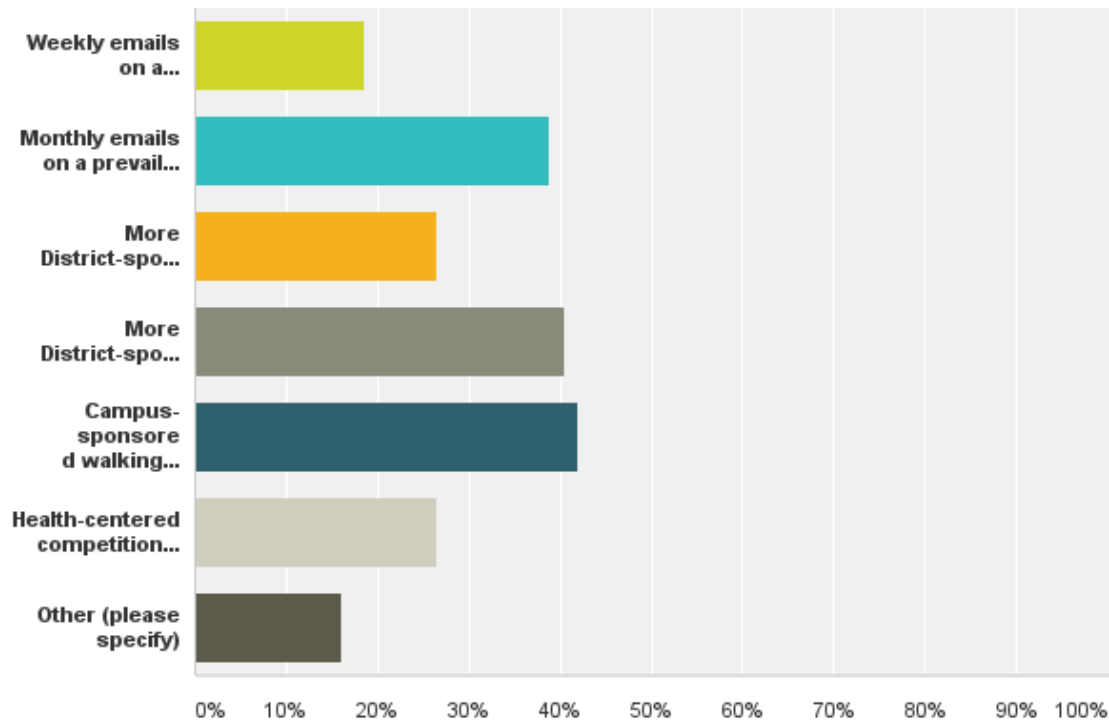
Q5: Have you accessed the District's Health and Wellness portal on the Peralta benefits homepage?

- Answered: 193 Skipped: 0



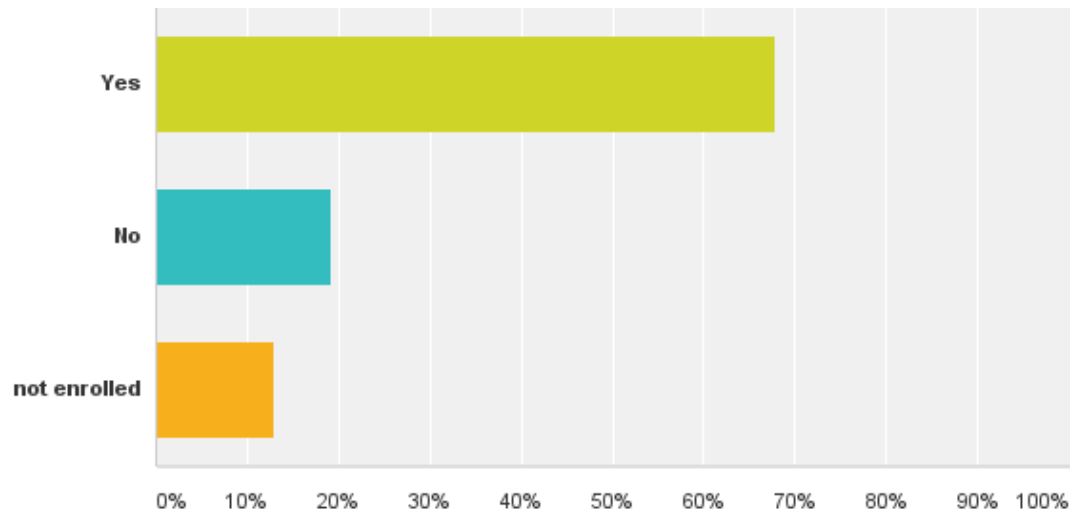
Q6: What type of District-sponsored communications and/or events would you like to see focusing on health and wellness in the Peralta Community (check all that apply)?

- Answered: 193 Skipped: 0



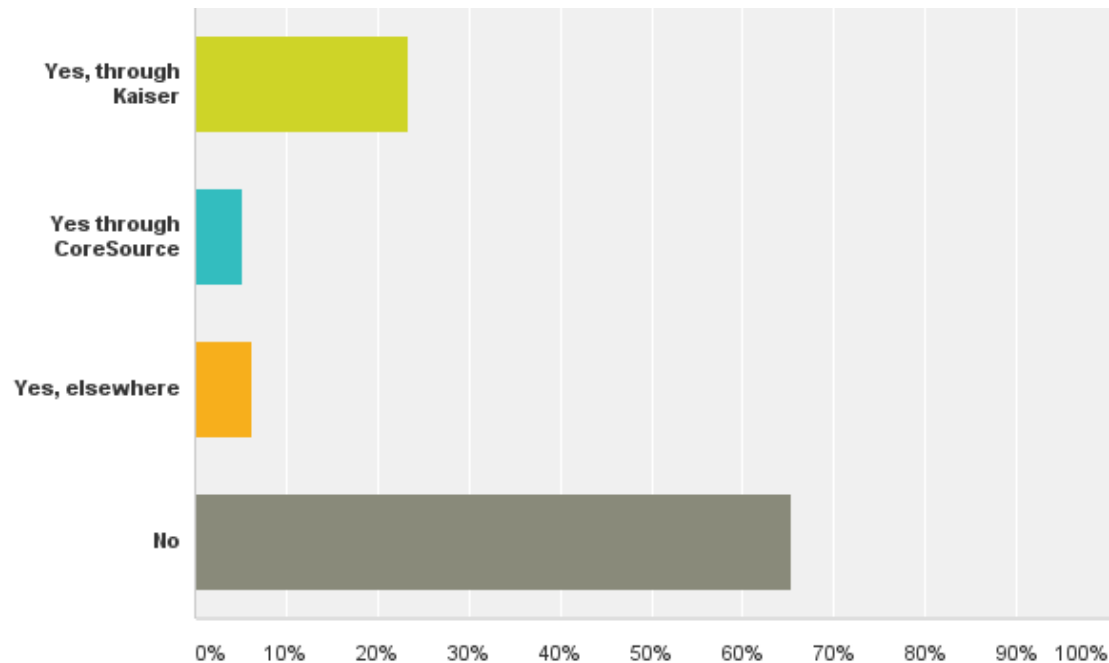
Q7: If you are enrolled in a Peralta group-sponsored medical and/or dental benefit plan, have you logged into your carrier's website (Kaiser, Delta Dental, CoreSource, United Health Care Dental) to explore interactive services?

- Answered: 193 Skipped: 0



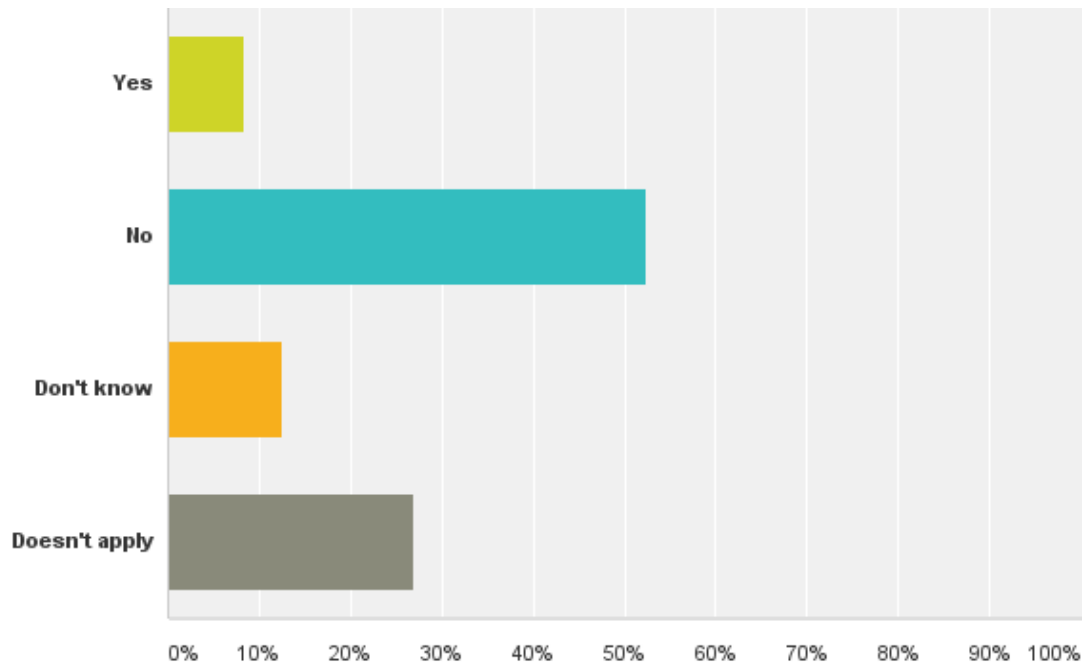
Q8: A health-risk assessment is usually an interactive data collection questionnaire that provides the taker with tips or resources to how to manage one's personal health. Have you taken a health-risk assessment in the last 12 months?

- Answered: 193 Skipped: 0



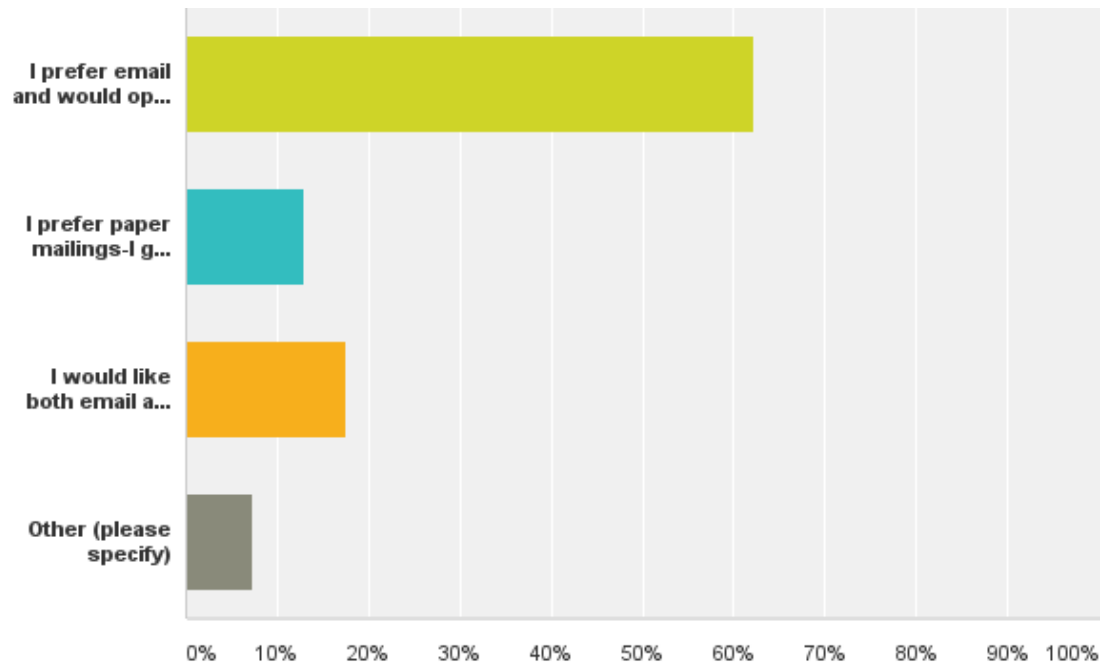
Q9: Has anyone in your family covered under a Peralta plan taken a health risk assessment in the last 12 months?

- Answered: 193 Skipped: 0



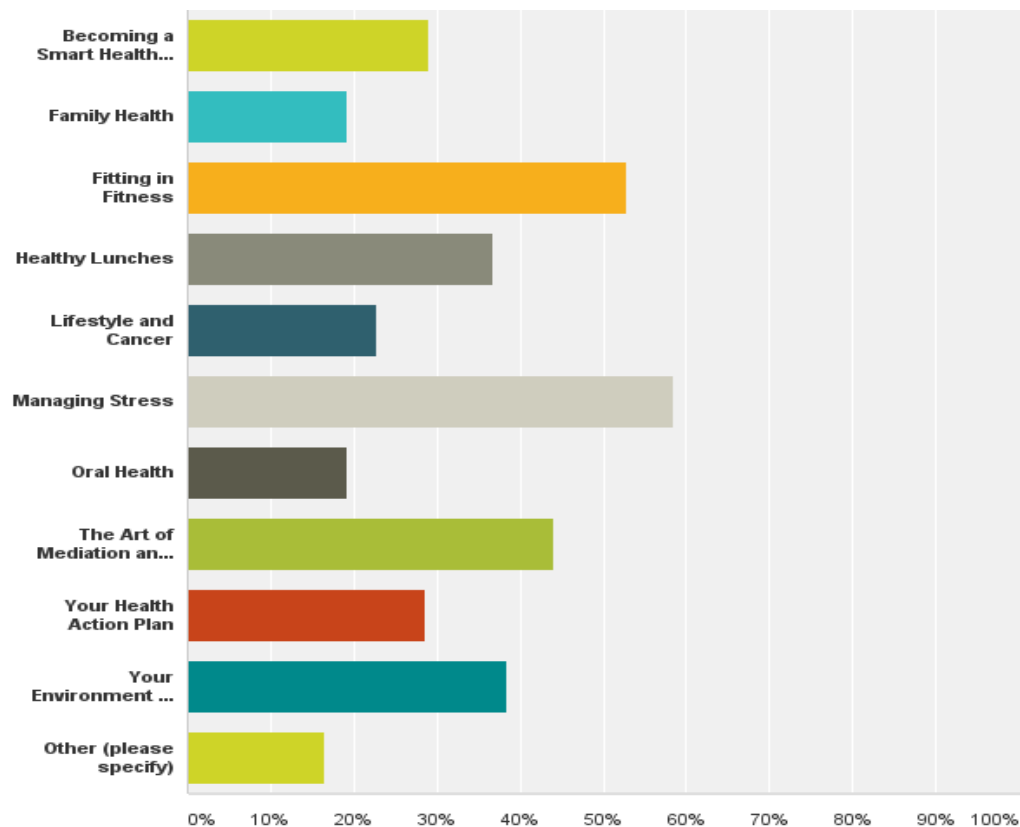
Q10: The "Peralta Benefits Everyone" Newsletter is distributed frequently to staff, faculty and retirees of the District via campus mail, email and home mailings. In 2017 we are transitioning into more green and sustainable communications. The Peralta benefits homepage will store communications for easy and convenient access. As we make efforts to "go green" and paperless, the Benefits Office wants your feedback on your preferred method of communication.

- **Answered: 193 Skipped: 0**



Q11: We continue to engage the Peralta Community in wellness activities. We are partnering with the "Mind Your Health educational campaigns" the Employee Assistance Plan (EAP), Kaiser and other partners to deliver a variety of seminars and to offer wellness-centered activities. We are thinking about offering brown-bag webcasts at each campus. Please select the top 5 seminars that you are likely to attend.

• Answered: 193 Skipped: 0





Issues in Self-funding and other Wellness Initiatives

Issues in Self-funding

- YourCare Program
- Comprehensive case management program which engages members to use health management tools of our plan third-party administrator
- [Teledoc](#)
- [My CoreSource Wire](#)
- [Health Risk Assessment](#)



Health Risk Assessment (CoreSource)

Launching a Health Risk Assessment Campaign



A health risk assessment (HRA) is a tool used to assess employees' health behaviors and how well they meet current "good health" recommendations. It provides participants with immediate, personalized feedback. Because it is a valuable tool, a campaign to encourage HRA participation is key.

Target audience for an HRA

All employees can benefit from taking an HRA. It provides individuals with the opportunity to gain knowledge of their current health and lifestyle risk factors, while providing the organization with aggregate reporting on overall employee risks.

Benefits of conducting an HRA campaign*

HRAs can:

- Allow an employee the ability to monitor his or her health over time, providing motivation for lifestyle changes
- Provide important information concerning employees' readiness to change
- Help employers measure and monitor the health of their overall employee populations
- Provide employers with important information that can help them build results-oriented health promotion programs
- Allow employers to evaluate changes in health behavior and health risks over time
- Engage both employers and employees in the health management process

What does the HRA provide to the YourCare program?

The HRA provides an opportunity for individuals to assess their health status and the lifestyle choices that influence their health and well-being. This comprehensive tool asks a series of questions covering smoking, safety, stress, nutrition, physical activity, prevention and health history. The HRA also evaluates certain biometric measures, including weight, height, blood pressure, blood cholesterol and blood glucose.

A confidential, personalized report is automatically generated and provided to employees using a secure Internet protocol. Participants' reports include summaries of their results, as well as suggested action plans and resources to help them better manage their health behaviors and risks.

Timeline for launching an HRA campaign**

An HRA can be taken at any time. It is recommended that you hold an annual HRA campaign to re-evaluate and update participant information and to help you continually gather information to strengthen your health and wellness program.

Suggested Timeline:

- 14 weeks prior to HRA launch – Select your incentive (if applicable).
- 12 weeks prior to launch – Create your communications campaign/plan.
- 8 weeks prior to launch – Finalize and distribute your initial communication announcing the program. This should include the purpose of the HRA, how long the assessment takes to complete, and language regarding confidentiality and privacy of individual data. Information about any incentives should be included in the announcement, as well as how they are awarded.
- 1-4 weeks prior to launch – Send a follow-up e-mail to remind employees about the upcoming HRA campaign details.
- HRA launch day – Send eligible employees an e-mail with instructions on how to access and complete the HRA.
- 1-2 weeks after the HRA launch date (depending on the length of your HRA campaign) – Send a reminder e-mail to the eligible employees, reminding them to complete the HRA including the deadline for completion.
- One week before the end of the campaign – Send a final reminder e-mail to those who have not yet completed the HRA.
- 1-2 months after HRA is completed – Review aggregate report (if applicable) and decide what health promotion programs you may want to implement.

* Hunnicutt, D. (2008). The Benefits of Conducting A Personal Health Assessment. WELCOA's Absolute Advantage, 7(7), 2-9.

** Hunnicutt, D. (2008). 12 Steps To Successfully Implementing Your Health Risk Appraisal. WELCOA's Absolute Advantage, 7(7), 21-33.

Wellness Programs (Kaiser)

kp.org: A hub for managing health

Tools and resources for members

- ✓ Total Health Assessment
- ✓ Health and drug encyclopedias
- ✓ Symptom checker
- ✓ Healthy lifestyle programs
- ✓ Health videos
- ✓ Total Health Radio online radio show and podcast

The image displays four screenshots of the Kaiser Permanente website, illustrating the various tools and resources available to members.

- Top Left Screenshot:** Shows the "Tools and calculators" section. It includes links for "Live healthy", "Tools and calculators", and "BMI calculators for adults and children". The BMI calculator section explains that BMI is a quick way to learn whether or not you're at a healthy weight for your height and provides a link to "Calculate your BMI (adults)".
- Top Right Screenshot:** Shows the "Check Your Symptoms" section. It includes a "Check Your Symptoms" button and a "Healthy lifestyle programs" section with links for "Total Health Assessment", "Healthy lifestyle programs", and "Eat healthy".
- Bottom Left Screenshot:** Shows the "Healthy lifestyle programs" section. It includes links for "Total Health Assessment", "Healthy lifestyle programs", and "Eat healthy". The "Eat healthy" section includes a video titled "Walk More" and a link to "Download a transcript of this material".
- Bottom Right Screenshot:** Shows the "How to form healthy habits" section. It includes a video titled "Walk More" and a link to "Download a transcript of this material".

Summer Wellness Campaign

Webinars

- Managing Stress
- Fitting in Fitness
- The Art of Meditation and Yoga
- Your Environment, a Powerful Influence
- Healthy Lunches
 - Dates: June: 7, 14, 21, 28
 - Times: 12-1
 - Locations: TBD

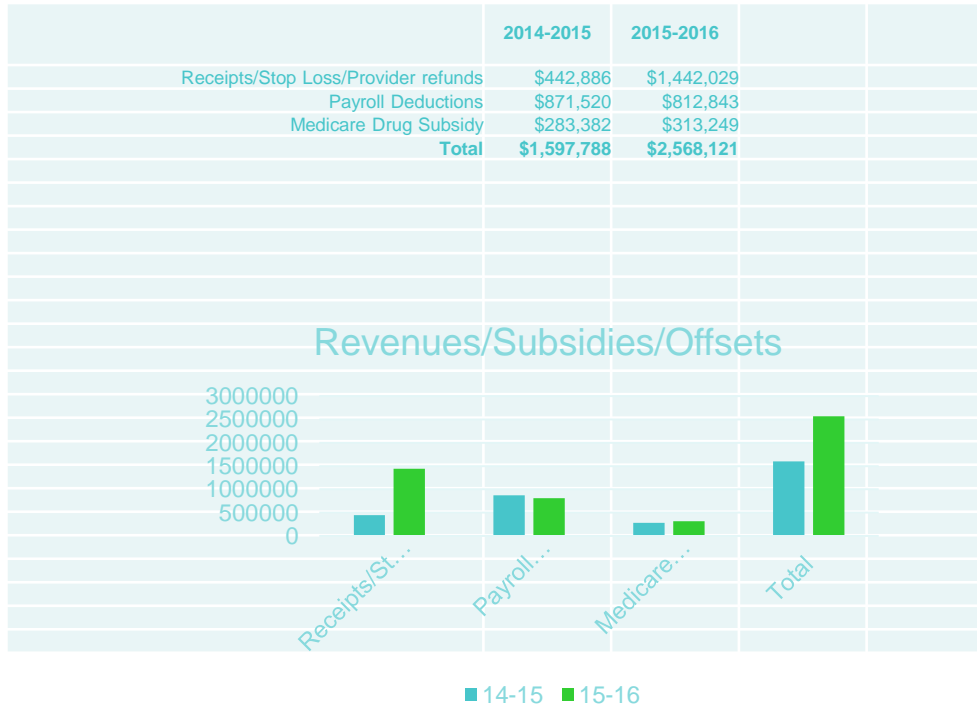
Year to date budget

2.Benefits Office Spending Fiscal Years 2015-2016 & 2016-2017

Vendor Name	Actuals 14-15	Actuals 15-16
MEDICAL		
Kaiser-Washington ⁽¹⁾	\$ 30,948	\$ 32,006
Kaiser-ATL ⁽¹⁾	\$ 17,860	\$ 18,084
Kaiser North - Actives	\$ 7,905,132	\$ 8,879,798
Kaiser North - Retirees	\$ 2,803,412	\$ 2,710,407
CoreSource Claims & RX & Vision - Actives	\$ 5,479,606	\$ 6,270,516
CoreSource Claims & RX & Vision - Retirees	\$ 5,763,337	\$ 5,447,782
CoreSource Administrative	\$ 355,328	\$ 371,752
MHN EAP	\$ 1,182,923	\$ 19,920
VOYA Stop/Loss ⁽²⁾	\$ 1,742,747	\$ 1,431,734
DENTAL		
DELTA AB528	\$ 18,889	\$ 20,350
Pacific Union / UHDM	\$ 26,132	\$ 33,489
ACSIG	\$ 932,500	\$ 972,632
ACSIG Administrative	\$ 50,718	\$ 61,026
LIFE/LTD		
VOYA Life ⁽²⁾	\$ 166,832	\$ 192,873
VOYA LTD	\$ 87,769	\$ 107,264
MISCELLANEOUS		
Pension Dynamics		
Admin Fees for 132/125/COBRA	\$ 10,137	\$ 15,873
Pension Dynamics Medicare B	\$ 20,811	\$ 15,604
Medicare A & B	\$ 997,959	\$ 1,251,621
TOTAL	\$27,593,040	\$ 27,852,730

- Excludes run-out; incurred but not paid
- Excludes attrition hires, change in coverage, etc.
- Excludes enrollment glide path

Benefits Office Revenues 2014-2016



Joint Powers Authority

(Definition)

- What is a JPA?
 - A JPA is an entity of two or more public agencies which can operate collectively for the purpose of improving buying power (of health insurance).
- Why a JPA now?
 - In short, if Peralta considers joining a consortium of school districts which offers a Kaiser plan design like ours, maybe we can:
 - receive a better pricing due to economies of scale and
 - recognize stabilized rate fluctuations. We are already part of a JPA for dental insurance.
- Perhaps other issues could be addressed through a JPA (medical plan buy-in, out of California medical plan networks).

The District last explored the viability of participating in a JPA in 2012



ACA Update

What's Next for the ACA?

- Under the Affordable Care Act, we are required to provide the 1095c's
- The 1095C is also referred to as the healthcare w-2;
 - Over 2100 IRS form 1095c were issued for the reporting year 2016 and by the prescribed IRS deadline of March 2, 2017

Next Meetings & Share the Information

Next Meetings:

- ✓ May 11, 2017
- ✓ Presentation by consultant, Alliant

Pass along & share

Remind your constituents of upcoming events as noted on previous slide

- ✓ Address changes self-service-an added convenience.