




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



Open Enrollment 2013 Benefits Office

■ 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