

**Peralta Community College District
Health Benefits Fringe Committee Meeting
March 10, 2016
9-10:30am**

Present: Ed Jaramillo, Rick Greenspan, Luther Aaberge, Rick Greenspan, Debra Weintraub, Ava Lee, David Yang, Erin Thomas, Thom Shere & Reagan Peralta
Facilitators: Jennifer Seibert

Agenda Item and Presenter(s)	Discussion	Follow-up Action and Decisions
Meeting Call	9:05 am	
Introductions & Review of Agenda Jennifer Seibert	Agenda Review ► 9:00-9:05 Welcome and Introductions, Benefits Office ► 9:05-9:10 Open Enrollment ► 9:10-9:15 Enrollment and Trends <ul style="list-style-type: none"> ▪ Medical Trending and Inflation ▪ Census & Enrollment ▪ Issues in Self-Funding ► 9:15-9:30 Year-to-date Spending <ul style="list-style-type: none"> ▪ Review Benefits Spending ▪ Review Revenues ► 9:30-10:00 Review of Service Resources (Manners and Mechanisms through Benefits Office & Demos) <ul style="list-style-type: none"> ▪ Peralta Benefits Homepage, Jennifer ▪ Peralta Enrolment Portal through Benefit Bridge, Ronnie ► 9:55-10:25 Insurance Service Review of Service Resources through Consultant, Alliant <ul style="list-style-type: none"> ▪ Introduction ▪ BenIQ ▪ Affordable Care Act of 2010 ► 10:25-10:30 Next Meeting Dates & Agenda items	

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<p>Open Enrollment Communications</p> <p>Jennifer Seibert Debra Weintraub</p>	<ul style="list-style-type: none"> ▶ Save the Date: Benefits Fair Scheduled for 5/4 & 5/5 throughout the District <ul style="list-style-type: none"> ▶ Will visit each campus over the two days ▶ Changes become effective 7 1 16 ▶ Open enrollment is the annual opportunity to make plan enrollment changes <ul style="list-style-type: none"> ▪ Claims Balance Statement: <ul style="list-style-type: none"> ▶ Mailed from CoreSource to members of our self-funded plan: ▶ Since grandfathered plans are subject to lifetime limits, it was requested that an annual statement be mailed to around open enrollment time so that affected participants can contemplate a plan change. <p><i>Debra wanted to know if it would be clear on the Claims Balance Statement who it applies to and Jennifer clarified that it is clear and applies only to Pre 2004 and grandfathered groups as defined by the Affordable Care Act. Debra also mentioned that PRO will be issuing their newsletter and should she use that dates and times in the presentation for Open Enrollment. Jennifer said that she is hopeful that the times will be firm next week. Debra said that she will put the dates in the newsletter and refer the membership to the Benefits Office for the times of the events.</i></p>	<p>Send confirmation dates to PRO for its newsletter publication</p>
<p>Review Benefits Spending, Fiscal Year 2015-2016</p> <p>Jennifer Seibert Rick Greenspan Ava Lee</p>	<p><i>There was a discussion about the incurred but not recorded and the not incurred and not submitted. Ava wanted to have two separate totals. Jennifer clarified that the</i></p> <ul style="list-style-type: none"> • <i>incurred but not recorded (IBNR) total represented claims that we know about that haven't been paid to date and</i> • <i>not incurred and not submitted column of the report has no total and is represented by a "?" because it represents unknown claims yet to be incurred or filed.</i> <p><i>Jennifer also asked Luther if reporting this figure has any significance and he said that it does because it reports/records the claims out there to be paid. At this point, Ava was satisfied with the conversation and responses.</i></p>	
<p>Significant Expenses: Medicare</p> <p>Jennifer Seibert Debra Weintraub Ed Jaramillo</p>	<p><i>There was a discussion around the number of retiree that are over 65 that are not Medicare Coordinated. Debra wanted to know if these were new people and Jennifer clarified that these are not new and are all over 65. Ed wanted to know if people can now opt out of enrolling in Medicare and Jennifer replied no and confirmed that all of the people not coordinated are all Pre 2012 Retirees. Jennifer asked Debra if she had anyone that could assist in the calling of these Retirees that are not coordinated with Medicare.</i></p>	<p>Debra was going to recommend a volunteer caller from PRO</p>

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<p>Significant Expenses: Provider Contracts</p> <p>Jennifer Seibert</p>	<ul style="list-style-type: none"> ▶ Blue Cross Network Statistics ▶ How many providers are in California <ul style="list-style-type: none"> ▪ Comparison of network service providers (Hospitals and Specialists) from Jan 2015 v Jan 2015 <table border="1" data-bbox="457 451 1572 651"> <thead> <tr> <th></th> <th style="background-color: #0070C0; color: white;">January 2015</th> <th style="background-color: #0070C0; color: white;">January 2016</th> </tr> </thead> <tbody> <tr> <td>Hospitals</td> <td style="text-align: center;">399</td> <td style="text-align: center;">399</td> </tr> <tr> <td>Specialists</td> <td style="text-align: center;">71,156</td> <td style="text-align: center;">72,942</td> </tr> </tbody> </table> <p><i>Jennifer was responding to Abigail's request from the last meeting with these statistics. She noted that while the total number of hospitals are the same there are more specialists in network.</i></p> <ul style="list-style-type: none"> • <i>Rick wanted to know when Anthem Blue Cross terminates a contract with a provider does a letter, as presented, go out to the people affected. Jennifer replied that such a letter would be communicated to the insured member using those providers.</i> 		January 2015	January 2016	Hospitals	399	399	Specialists	71,156	72,942	
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<p>Service Resources PCCD Benefits Home Page</p> <p>Jennifer Seibert Rick Greenspan Debra Weintraub</p>	<p>Service Resources- PCCD Benefits Home Page</p> <p><i>There was a discussion about the ease of access for plan information/specs on the Benefits Office homepage. Debra feels that you have to look through large amounts of information for basic facts that should be available and easily accessed. She would like to see more access directly to specific plans and information. She used UHC Vision as an example and Jennifer showed how to use the search bar on the Benefits Office web page. Jennifer performed a UHC vision search and Spectera vision displayed along with lots of other vision resources. Debra pointed out that this is exactly what she is referring to. We are looking for UHC Vision and Spectera was found along with a lot of other information. Jennifer pointed out that this was a branding issue. Rick added that he wants to see links specific to Active and Retired employees as we had in the past when PSW was the Consultant. Jennifer added that Rick had requested insurance contact information to be added to the Benefits homepage and while the information might be amongst documents it should be more easily accessed. Since the January meeting, we have added a quick link to the Benefits Office webpage. http://web.peralta.edu/benefits/files/2016/01/Important-References-and-Resources-docx-jan-2016.pdf</i></p> <p><i>After showing the quick link Rick requested that it be moved closer to the top of the webpage.</i></p>										

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<p>Benefit Bridge Navigation- Ronnie Roberts, Benefits Office Staff Assitant</p>	<p>Ronnie Roberts, Staff Assistant reviewed the navigation of Benefit Bridge. Gave a demonstration on how to change life insurance.</p>	
<p>Ben-IQ- Alliant Reagan Peralta</p>	<p>Presented by Reagan Peralta, Account Executive Alliant Employee Benefits Regan reviewed new interactive access points to be introduced in conjunction with open enrollment. The new customer service app can be synched to cell phones for plan specific information anywhere. Features of the BEN IQ product augments information on the District informational homepage and the Keenan Benefit Bridge Enrollment portal. Other features:</p> <ul style="list-style-type: none"> ○ Mobile app for employees and their dependents ○ Benefits information and messaging ○ Simple to navigate user interface ○ Comprehensive reporting analytics ○ Available for iPhone and Android <p><i>Rick wanted to know if this mobile app will be available to employee and their dependents or just the employees and Reagan assured him that employees and dependents will have access. Debra wanted to know if the app will be specific for each plan and Reagan confirmed that it will. Reagan demonstrated the use of the app by playing a video and offered the employer key to access the application. Employer Key: peralta Jennifer confirmed that this mobile app will be available and information current for use at the start of Open Enrollment for plan changes Fiscal year 2016-2017.</i></p>	
<p>Final questions</p>	<p>None</p>	

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<p>Agenda Items for Next Meetings (In no order)</p>	<ul style="list-style-type: none"> ▶ Legislative Updates 2016 ▶ What happens when payments are received late from COBRA participants and surviving spouses? ▶ Medical trend analysis ▶ Survey responses ▶ Medicare campaign update ▶ Open Enrollment unveiling ▶ Webpages ▶ Alameda County Health Care Task Force Public Sector Health Benefits Task Force, sponsored by Alameda County <ul style="list-style-type: none"> ▶ Purpose of Committee-Joint Labor Management Task Force to study cost drivers affecting employer medical costs in the Bay Area <ul style="list-style-type: none"> ▶ Request for Information (RFI) ▶ Joint presentation by Ed and Jennifer (possibly) 	
<p>Adjournment:</p>	<p>10:35am</p>	
<p>Next meeting:</p>	<p>April 28, 2016 – Board Room</p>	

Minutes taken: Ronnie Roberts-McCain
PCCD Benefits Office
Staff Assistant