

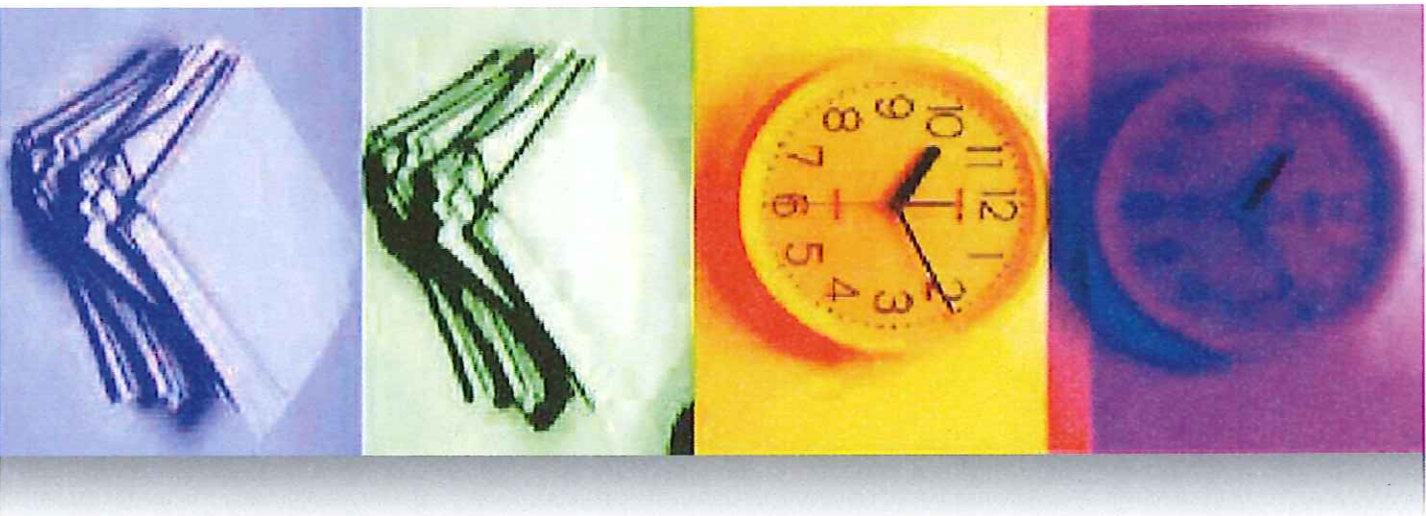
The background is a collage of four distinct images. The top-left quadrant shows a stack of white folders on a light blue background. The top-right quadrant features a close-up of a yellow clock face with black numbers and hands, set against a red and orange gradient. The bottom-left quadrant is a solid light green color with a stack of papers or folders. The bottom-right quadrant is a solid purple color with a circular, abstract pattern. A large, black-bordered rectangle is centered on the page, containing the title and date.

Benefits Fringe Committee Meeting

March 27, 2014

Agenda

1. 9:00 – 9:30 Exploration of increased dental benefits
2. 9:30 – 9:45 Issues in self-funding & the HMO Plan, **Benefits Office, PSW**
 1. Enhancements and Consistency
 1. Life Time maximum annual statement
 2. Coverage for Attention Deficit Hyperactivity Disorder
 3. Coverage for “Walk-in medical clinics” for flu shots
 2. Summary Plan Description Update
- 9:45-10:00 Dependent Audit Update & Employee/Retiree Interest Surveys, **Benefits Office**
3. 10:00-10:30 **Renewal Update/Review of Preliminary Rates, PSW & Benefit Resources**
4. 10:30-11:00 **Ryan Neese, Account Representative, Delta Dental**
5. 11:00:-11:15 **Announcements & Other**
 1. Save the Dates for Open Enrollment: May 6,7,8
 2. Next meeting date
 3. Review of open enrollment announcement
 4. Other topics

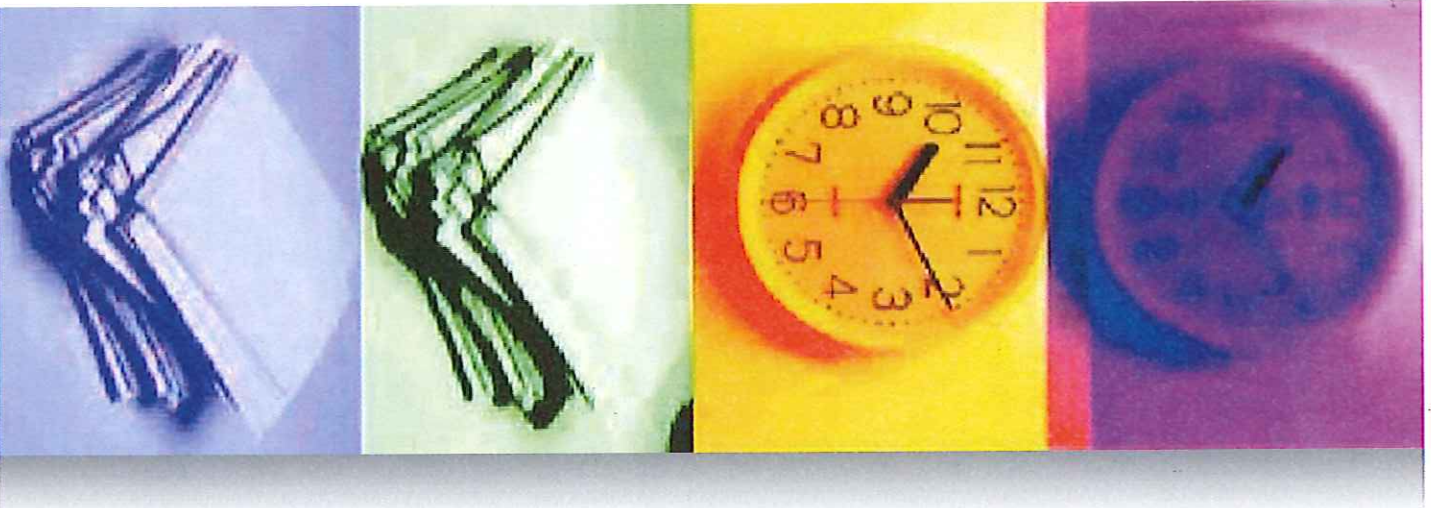


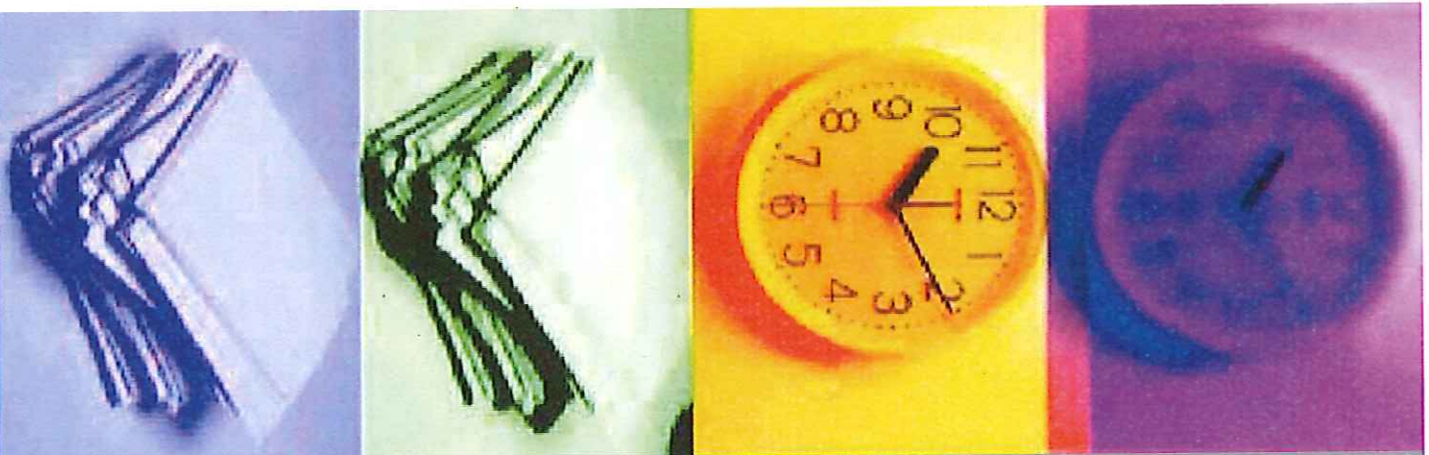
Reminder

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.

Delta Dental Increase in benefits exploration

- Alliant
- Introduced to the committee in 2012 while we were exploring joint powers authority partnership with the medical plan.



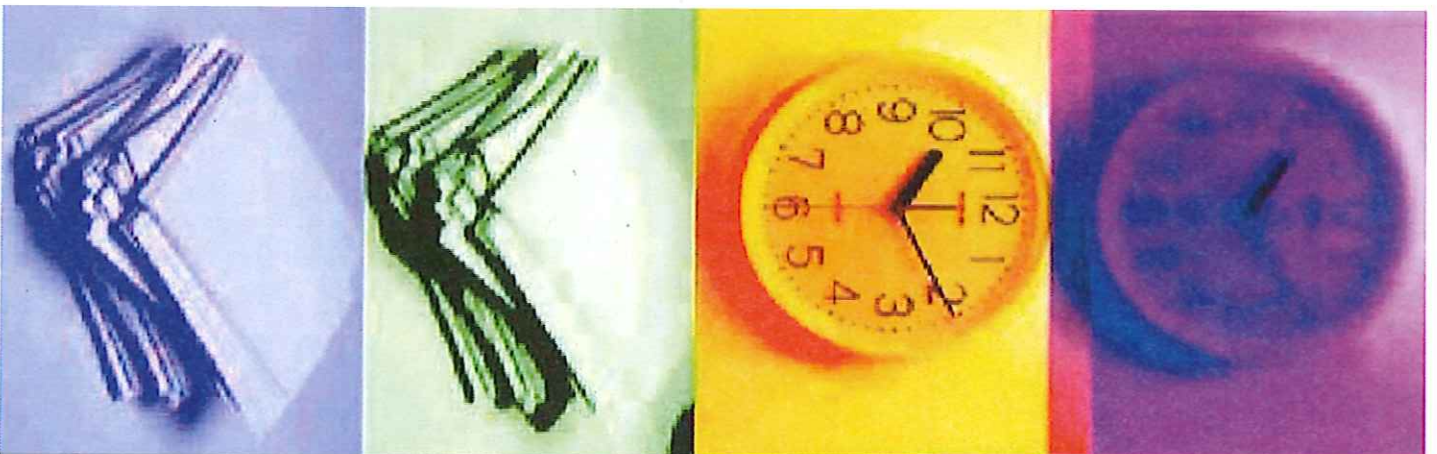


Issues in Self-Funding & the HMO Plan-PSW Benefit Resources

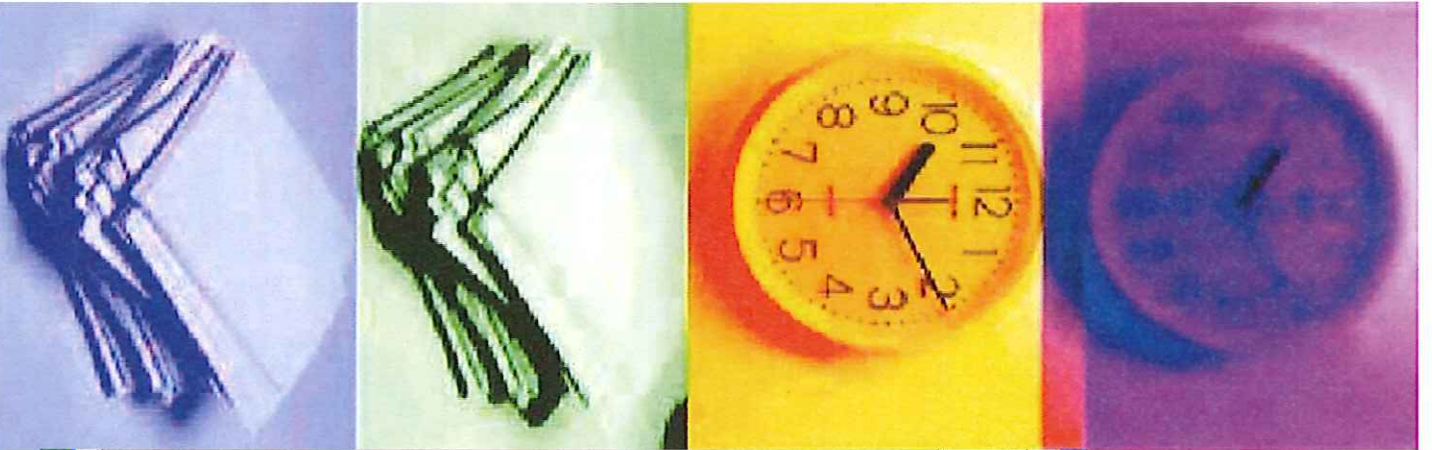
- Communication of accumulators for the lifetime maximum plan benefit
- Attention Deficit Hyperactivity Disorder
- Walk-in Clinics for flu shots and shingles vaccinations
 - Definition of “walk-in” clinic

Tracking and Communication of Lifetime Maximum Statements-Self funded plan only

- Background
 - Pre 2004 retirees are considered grand-fathered retirees. Plan features and copays were frozen and assured to those who retired on or before July 1, 2004.
 - Problem
 - Although the tpa sends explanation of benefits that delineates monies paid, recordkeeping is cumbersome and subject to human error
 - Solution
 - The District will coordinate an annual mailing with our self-funded third party administrator, CoreSource
 - Options
 - End of the calendar year
 - End of the fiscal year
 - No deductible
 - Premium-free to the retiree
 - Lifetime max was capped at \$2m per person.
- In general, our grand-fathered plan offers
- \$1 copays for rx's for most services



Walk-in Clinics-definition, a google search-range of services



walk in clinics - Bing - Windows Internet Explorer

File Edit View Favorites Tools Help
Favorites
walk in clinics - Bing
Medicare - Centers for Medi...
Jennifer Salbert - Outlook ...
MSN.com
Jennifer Salbert - Outlook ...
MSN.com
2013 Call for Convention Ev...
Spidersids
Suggested Sites
Free Hotel
get more Add-ons
Road Hall
Print
Page
Safety
help

Walk-in and Urgent Care Clinics in United States

Walk-in clinics play an important part in reducing the over-load of the hospital ER. In medical terms walk-in clinics are defined as "clinics providing medical ...

Primary Care Walk In Clinic

At Primary Care Walk In Clinic, we offer an alternative to Emergency Room visits, saving time and money. Our physicians and staff can provide comprehensive care for ...

Walmart.com: Pharmacy, Walmart Clinics

The Clinic at Walmart, independent clinics now offer a wide range of common healthcare services at select stores nationwide. These clinics combine walk-in convenience ...

Minute Clinic locations walk in clinic checkup cvs clinic

Nearest Minute Clinic walk-in medical clinic for your common illness, minor injury, skin condition, wellness physical exams, lab test

Target : Clinic : home - Target : Expect More. Pay Less.

Target Clinic @ offers convenient health care when you need it. No appointment necessary, view our services find a clinic TARGET CLINIC ...

WALK-IN MEDICAL CARE

The physicians and medical staff at Walk-in Medical Care are committed to providing you with the best, most comprehensive medical care. Our mission is to provide you ...

Ads related to walk in clinics

Berkeley Walk In Clinic - Same Day Appointments Available

Connect with Facebook
See what your friends know. Learn more

START
Microsoft ...
February/Mar...
Documents
Microsoft ...
SurveyMonkey...
Presentations
Pp0000000000.p...
walk in clinics ...
Internet
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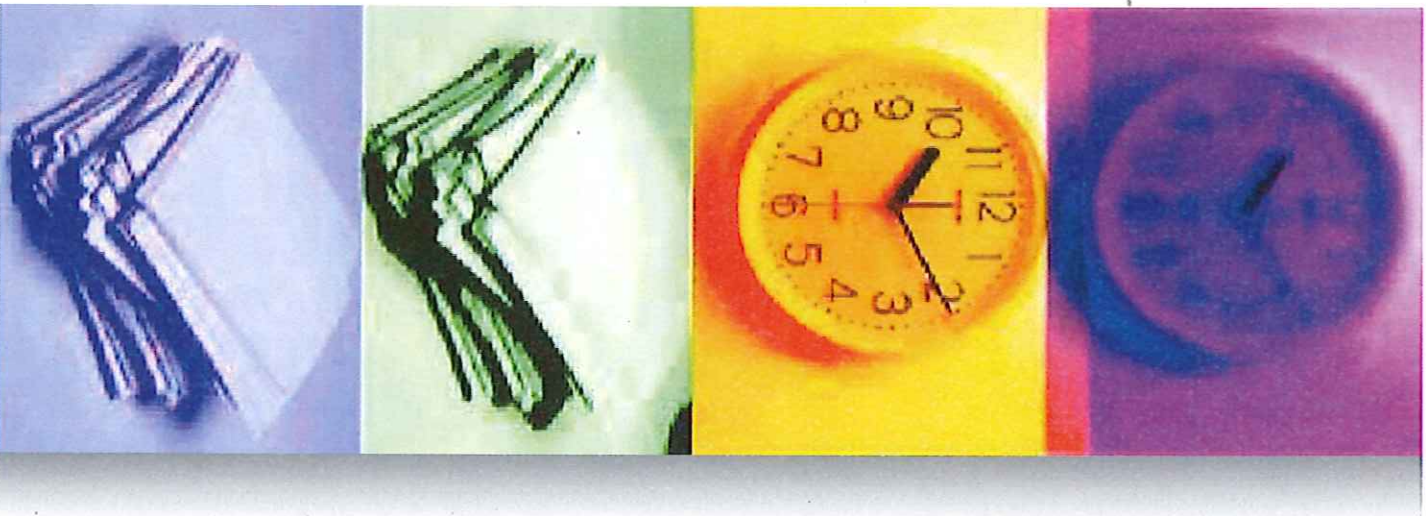
PERALTA COMMUNITY COLLEGE DISTRICT
RECOMMENDATION FOR INCLUSION OF "WALK IN" CLINICS*
FOR FLU SHOTS AND ADHD COVERAGE UNDER MEDICAL PLANS

TO BE EFFECTIVE JULY 1, 2014

Feature/Issue	Current	Proposed	Estimated Cost Savings	Considerations
Inclusion of "Walk In" Clinics* For Flu Shots	Kaiser. Not available	All enrollees to be covered outside of Kaiser @ 100% with claims administered internally through Peralta CCD or Pension Dynamics at \$4.00 per claim	\$30-\$32 per shot. No total estimate available	Reduces absenteeism for minimal cost and reinforces wellness. Need to consider cost and type of administration
Attention Deficit Hyperactivity Disorder (ADHD) Coverage	Kaiser. Covered Self-funded Plan: Rx - Covered Medical - Not Covered	No change Same To be covered	N/A Currently @ \$87,000/year Unknown, but total individual cost exposure as an outpatient service should be about \$2,000 per year (including drugs)	N/A To be covered as all fully-insured plans are required.

* "Walk In" Clinics are any location and/or facility authorized to administer flu shots and/or vaccines.

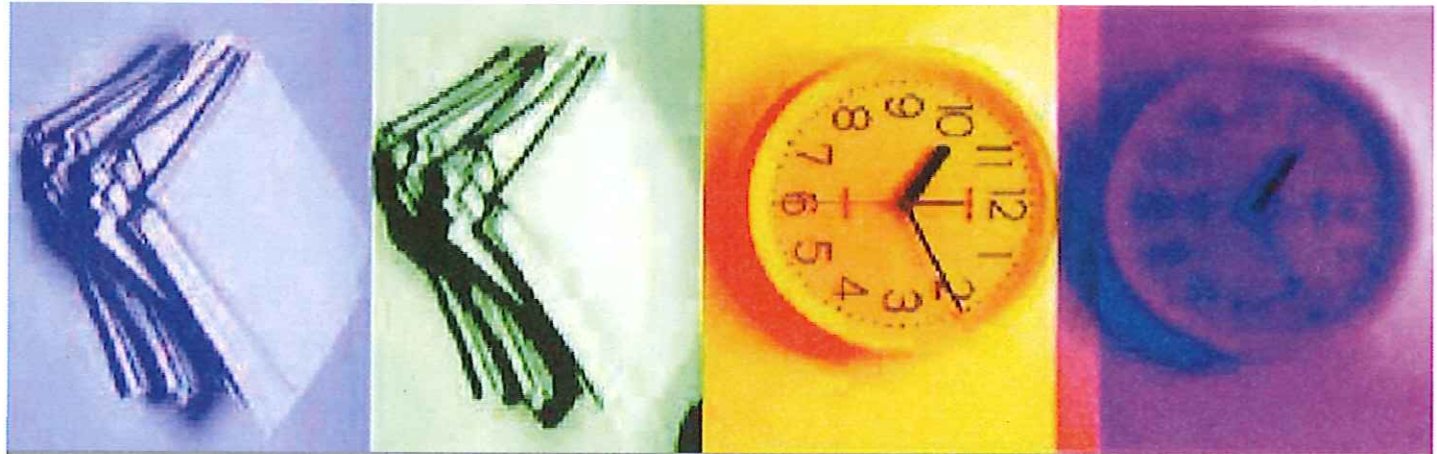
Prepared by: **PSW BENEFIT RESOURCES**
 March 26, 2014



Summary Plan Description Update

Once in agreement with the enhancements, then we anticipate a 30-day turnaround.

Dependent Audit Update, Benefits Office



Dependent Eligibility Audit Update			
date	action	number	
2/14/2014	number of packets mailed	876	
3/20/2014	responses received	564	
3/20/2014	responses outstanding	312	
date	msg	type	from
27-Jan	Initial Announcement	home	District
14-Feb	Packets to employees and re/home		CoreSource/dependentauditbalt
10-Mar	Follow up letter to non respon/home		CoreSource/dependentauditbalt
19-Mar	Deadline approaching	newsletter	District
20-Mar	Reminder email	email	CoreSource/dependentauditbalt
25-Mar	respond by 3/31/14	telephone calls	District
everyother day or so in March	emails	las, fas, das, cc	benefits@peralta.edu

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 to deliver over the next year. Select as many topics as you like.

Answered: 195 Skipped: 14



NO SHARED DATA

Sharing allows you to share your survey results with others. You can share all data, a saved view, or a single question summary. [Learn more >](#)

[Share All](#)

Employee/Retiree Activities 2013

Design Survey Collect Responses Analyze Results

RESPONDENTS: 222 of 222

Export All Share All

Question Summaries

Data Trends

Individual Responses

Customize Export

PAGE 1

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.

Answered: 187 Skipped: 35

CURRENT VIEW

+ FILTER + COMPARE + SHOW

SHOW: Page 1: 01, 02, 03, 04, 05, 06, 07, 08, 09

SAVED VIEWS (1)

Original View (No rules applied) Revert

+ Save as...

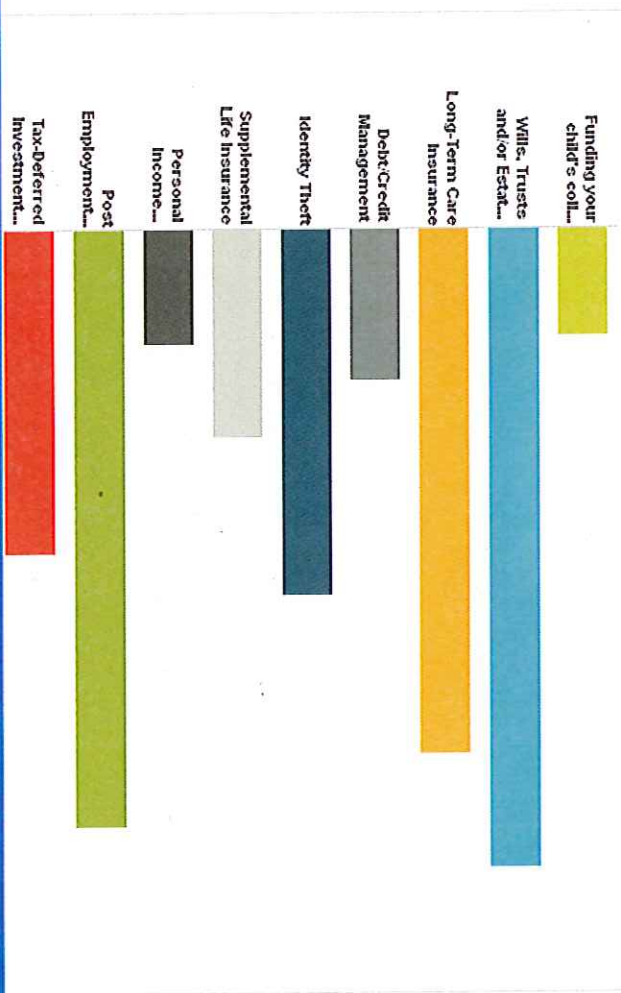
EXPORTS

SHARED DATA

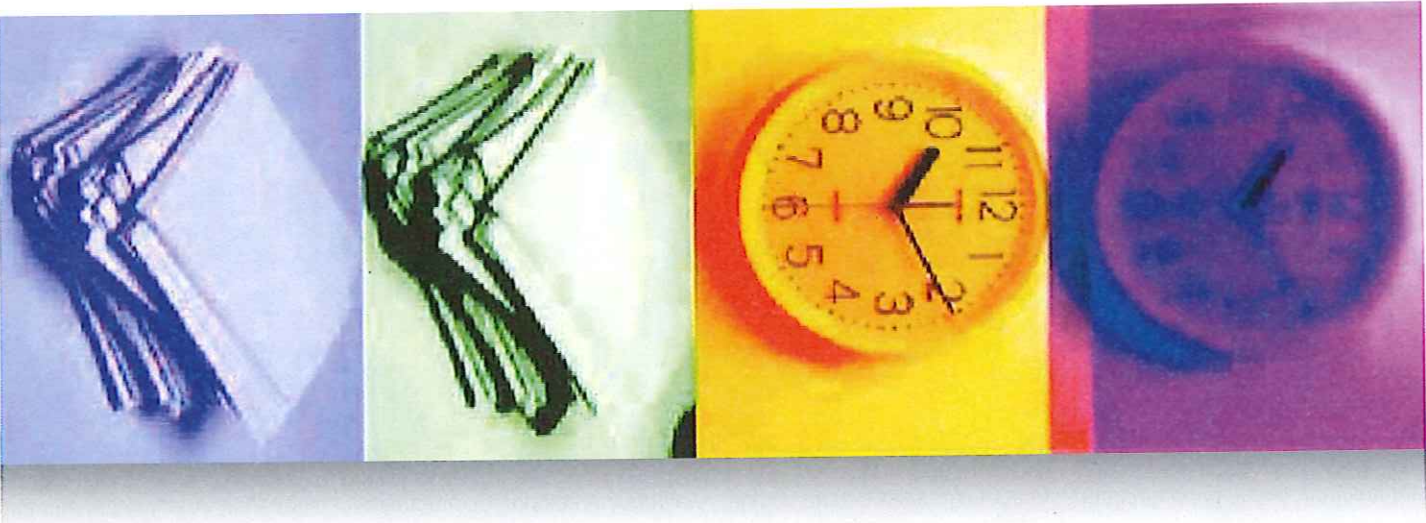
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Sharing allows you to share your survey results with others. You can share all data, a saved view, or a single question summary. [Learn more >](#)

Share All



Feedback Get Started



Renewals 2014-2015 PSW

- Claims/Premiums Data
- Census Data



PERALTA COMMUNITY COLLEGE DISTRICT Monthly CoreSource Medical/Rx Claims Analysis by Plan Year

Month	7/1/13 - 6/30/14			7/1/12 - 6/30/13			7/1/11 - 6/30/12			7/1/10 - 6/30/11		
	Monthly Paid Claims Cap	Monthly Paid Loss Ratio	Monthly Paid Claims	Monthly Paid Claims Cap	Monthly Paid Loss Ratio	Monthly Paid Claims	Monthly Paid Claims Cap	Monthly Paid Loss Ratio	Monthly Paid Claims	Monthly Paid Claims Cap	Monthly Paid Loss Ratio	
Jul	\$ 826,062	159%	\$ 1,310,814	\$ 1,094,525	93%	\$ 932,097	\$ 962,438	103%	\$ 847,339	\$ 1,129,893	133%	
Aug	\$ 823,792	103%	\$ 847,490	\$ 1,063,213	75%	\$ 930,917	\$ 1,311,679	141%	\$ 844,236	\$ 871,966	103%	
Sep	\$ 838,543	97%	\$ 812,194	\$ 1,061,789	79%	\$ 940,707	\$ 950,328	101%	\$ 965,134	\$ 897,789	87%	
Oct	\$ 838,543	137%	\$ 1,146,571	\$ 1,067,483	80%	\$ 937,125	\$ 1,208,270	129%	\$ 965,134	\$ 926,161	89%	
Nov	\$ 839,768	129%	\$ 1,085,361	\$ 1,070,329	77%	\$ 931,156	\$ 1,057,520	114%	\$ 958,054	\$ 1,056,162	110%	
Dec	\$ 839,678	121%	\$ 1,014,804	\$ 1,068,906	72%	\$ 933,544	\$ 1,141,211	122%	\$ 958,054	\$ 1,072,221	112%	
Jan	\$ 837,409	89%	\$ 745,351	\$ 1,068,906	95%	\$ 933,544	\$ 733,524	79%	\$ 956,875	\$ 1,610,844	168%	
Feb	\$ 835,139	63%	\$ 523,604	\$ 1,067,483	57%	\$ 929,982	\$ 908,514	98%	\$ 955,685	\$ 637,301	67%	
Mar				\$ 1,070,329	86%	\$ 927,575	\$ 673,808	73%	\$ 955,685	\$ 873,717	91%	
Apr				\$ 1,061,789	36%	\$ 925,187	\$ 1,261,969	136%	\$ 943,896	\$ 766,177	81%	
May				\$ 1,051,826	68%	\$ 919,218	\$ 1,153,499	125%	\$ 943,896	\$ 789,663	84%	
Jun				\$ 1,048,979	49%	\$ 921,606	\$ 1,308,720	142%	\$ 942,716	\$ 1,015,858	108%	

FINAL / YEAR TO DATE

112%

72%

114%

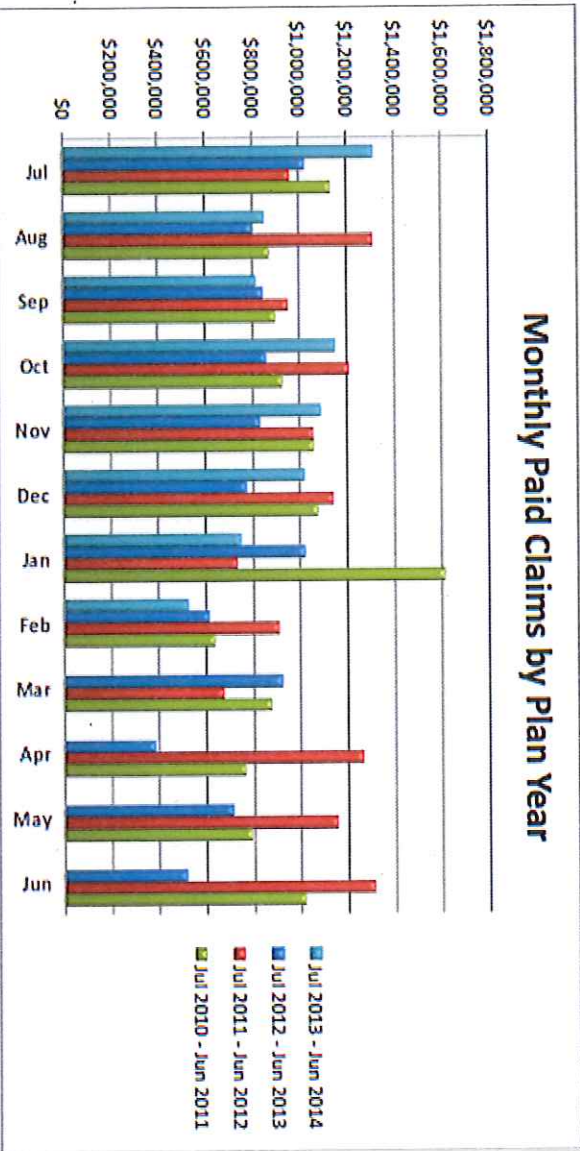
104%

Glossary of Terms

Monthly Cap – The maximum liability for a self-funded employer. The Stop Loss policy is responsible for amounts beyond the Aggregate Deductible at the end of the contract period. This insurance policy was cancelled by Peralta CCD effective July 1, 2013.

Monthly Paid Claims – Gross claims paid during a monthly period (including claims over \$200,000 per individual).

Paid Loss Ratio – Monthly percentage of premium an insurer spends on claims.



Peralta Community College District
Self-Funded PPO Enrollment Census as of 3-1-2014

Self-Funded PPO - Like Plan (Actives)							
Division/Plan	Division Name	Employees (Subscribers)			Total Employees	Total Dependents	Total Members
		Single	2 Party	3 or More			
PSJ1A1/P503	Contract - Adjunct PFT Regular	16	22	30	68	101	169
PSJ1A1/P503	100% Adjunct PFT	1	0	0	1	0	1
PSJ1A2/P503	50% Adjunct PFT	14	0	0	14	0	14
PSJ1A3/P503	Local Union 1021	17	11	25	53	79	132
PSJ1A4/P504	Local Union 39	1	4	5	10	21	31
PSJ1A5/P503	Managers	7	3	2	12	8	20
PSJ1A6/P503	Trustees	2	0	0	2	0	2
PSJ1A8/P503	Confidentials	2	2	2	6	7	13
Grand Totals		58	42	64	164	216	380

Self-Funded PPO - Traditional Plan (Actives)							
Division/Plan	Division Name	Employees (Subscribers)			Total Employees	Total Dependents	Total Members
		Single	2 Party	3 or More			
PSJ1A1/P505	Contract - Adjunct PFT Regular	29	23	14	66	62	128
PSJ1A7/P505	100% Adjunct PFT	1	0	0	1	0	1
PSJ1A2/P505	50% Adjunct PFT	10	1	0	11	0	12
PSJ1A3/P505	Local Union 1021	11	6	2	19	14	30
PSJ1A4/P506	Local Union 39	1	5	3	9	14	23
PSJ1A5/P505	Managers	5	4	5	14	21	35
PSJ1A6/P505	Trustees	1	0	0	1	0	1
PSJ1A8/P505	Confidentials	0	1	1	2	1	2
Grand Totals		58	40	24	121	110	231

Self-Funded PPO (Retirees, Self-Pays, Survivors, & COBRA)							
Division/Plan	Division Name	Employees (Subscribers)			Total Employees	Total Dependents	Total Members
		Single	2 Party	3 or More			
PSJ1C1/P503	COBRA (Lifer)	1	0	2	3	6	9
PSJ1C1/P505	COBRA (Traditional)	3	0	0	3	0	3
PSJ1D1/P501	COBRA PRE 2004 RET & SP 65+	0	1	0	1	0	1
PSJ1R1/P501	Pre 04 RET (65+)	1	0	0	1	0	1
PSJ1R1/P502	Post 04 RET (65+)	22	35	10	67	58	125
PSJ1R2/P502	Post 04 (<65)	20	34	7	61	50	111
PSJ1R3/P505	Post 7/12 RET 65+ TRAD	0	1	0	1	1	2
PSJ1R6/P503	Post 7/12 RET 65+ LITE	0	1	0	1	1	2
PSJ1R6/P505	Post 7/12 RT <65 DOH<7/04TRAD	1	1	0	2	1	3
PSJ1R7/P505	Post 7/12 RT Self Pay 65+ TRAD	0	0	1	1	2	3
PSJ1R9/P503	Post 7/12 RT <65 DOH > 7/04 LITE	0	0	1	1	4	5
PSJ2R1/P501	Pre 04 RET (65+) Grandfathered	124	128	9	261	148	409
PSJ2R2/P501	Pre 04 RET (<65) Grandfathered	5	13	1	19	15	34
PSJ2R3/P501	Self Pay Pre 04 (65+) SURV SP	25	2	0	27	2	29
PSJ2R4/P501	Self Pay Pre 04 (<65) SURV SP	1	0	0	1	0	1
PSJ1R3/P502	Self Pay Post 04 (65+) SURV SP	2	0	0	2	0	2
PSJ1R4/P502	Self Pay Post 04 (<65) SURV SP	1	0	0	1	0	1
Grand Totals		206	216	31	453	288	741
Totals for All Self-Funded PPO Plans:		322	298	119	738	614	1352



3-15-2014

**Peralta Community College District
Kaiser HMO Enrollment Census as of 3-1-2014**

Kaiser HMO (Actives)							
Division	Division Name	Single	2 Party	3 or More	Total Employees	Total Dependents	Total Members
50	Contract - Adjunct Regular	53	52	52	157	190	347
51	50% Adjunct PFT	35	9	3	47	15	62
68	100% Adjunct PFT	0	0	0	0	0	0
30	Local Union 1021	72	46	61	179	210	389
228	Local Union 39	19	14	23	56	87	143
40	Managers	16	10	11	37	40	77
60	Confessionals	2	5	2	9	11	20
67	Trustees	2	1	2	5	6	11
	Grand Totals	199	137	154	490	559	1049

Kaiser HMO (Retirees, Self-Pays, Survivors, & COBRA)							
Division	Division Name	Single	2 Party	3 or More	Total Employees	Total Dependents	Total Members
32	Union 1021 Pre 02 Retirees	30	12	0	42	12	54
35	Union 1021 Pre 04 Self Pay	1	0	0	1	0	1
38	Union 1021 Pre 04 Retirees	30	19	3	52	29	81
42	Management Pre 04 Retirees	5	7	0	12	7	19
43	Management Pre 04 Survivors	1	0	0	1	0	1
48	Management Post 04 Retirees	6	1	1	8	3	11
49	Management Post 04 Survivors	1	0	0	1	0	1
52	PFT Pre 2004 Retirees	49	48	3	100	54	154
55	PFT Pre 2004 Self Pay Survivors	19	0	0	19	0	19
58	PFT Post 2004 Retirees	22	22	0	44	22	66
59	PFT Post 2004 Survivors	2	0	0	2	0	2
61	Confidential Pre 2004 Retirees	1	0	0	1	0	1
65	Confidential Post 2004 Retirees	1	0	0	1	0	1
222	Union 39 Pre 2004 Retirees	7	11	0	18	11	29
226	Union 39 Post 2004 Retirees	7	1	1	9	4	13
227	Union 39 Post 04 Survivors	1	0	0	1	0	1
229	Local 39 Post 04 Retirees S15	0	1	1	2	4	6
4901	CA COBRA	2	0	0	2	0	2
7001	COBRA	3	0	0	3	0	3
8700	Double Covered Senior - Post 04	0	1	0	1	1	2
8701	Double Covered Senior - Pre 04	1	1	0	2	1	3
	Grand Totals	189	124	9	322	148	470
	Totals for All Kaiser Plans:	388	261	163	812	707	1519



3-15-2014

Peralta Community College District Dental and Vision Enrollment Census as of 3-1-2014

Delta Dental (Actives)							
Division	Division Name	Employees (Subscribers)			Total Employees	Total Dependents	Total Members
		Single	2 Party	3 or More			
501	COBRA	4	7	2	13	11	24
503	Local Union 39	16	20	36	72	113	185
504	Local Union 1021	96	39	101	236	308	544
505	Managers	20	9	19	48	61	109
506	Contract - PT&H PFT Regular	97	79	111	287	361	648
507	Confidentials	3	6	7	16	27	43
508	Trustees	2	1	1	4	3	7
1501	100% PT&H PFT	22	8	3	33	16	49
Grand Totals		260	169	280	709	900	1609

UHC Dental (Actives)							
Division	Division Name	Employees (Subscribers)			Total Employees	Total Dependents	Total Members
		Single	2 Party	3 or More			
D0264	Contract - PT&H PFT Regular	2	3	3	8	9	17
D0264	100% PT&H PFT	15	4	1	20	6	26
D0264	Local Union 1021	10	3	4	17	15	32
D0264	Local Union 39	1	1	1	3	3	6
D0264	Managers	5	1	9	15	19	34
D0264	Trustees	1	0	0	1	0	1
D0264	Confidentials	0	1	1	2	4	6
Grand Totals		34	13	19	66	56	122

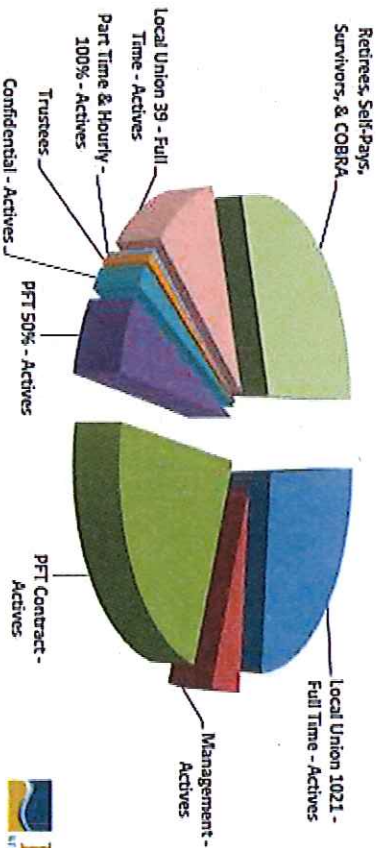


3-15-2014

**Peralta Community College District
Kaiser HMO - Premiums Paid - Plan YTD**

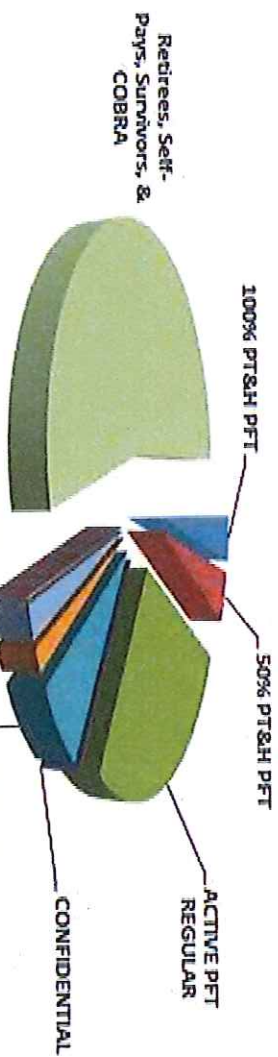
ENR UNIT DESCRIPTION	AMOUNT PAID (Plan YTD - JUL-MAR 2014)	%
Active Plans		
30 Local Union 1021 - Full Time - Actives	\$1,986,532.20	26.45%
40 Management - Actives	\$343,310.99	4.57%
50 PFT Contract - Actives	\$1,644,063.24	21.89%
51 PFT 50% - Actives	\$419,365.62	5.58%
60 Confidential - Actives	\$138,588.37	1.84%
67 Trustees	\$58,265.67	0.78%
68 Part Time & Hourly - 100% - Actives	\$22,899.77	0.30%
228 Local Union 39 - Full Time - Actives	\$671,979.32	8.95%
Subtotals:	\$5,285,004.58	70.35%
Retirees, Self-Pays, Survivors & COBRA Participants		
32 Local Union 1021 - Pre 02 Retirees	\$283,770.85	3.78%
35 Local Union 1021 - Pre 04 Self Pay	\$4,090.93	0.05%
38 Local Union 1021 - Pre 04 Retirees	\$379,973.26	5.06%
42 Management - Pre 04 Retirees	\$97,322.03	1.30%
43 Management - Pre 04 Survivors	\$4,090.93	0.05%
48 Management - Post 04 Retirees	\$53,460.50	0.71%
49 Management - Post 04 Survivors	\$3,520.14	0.05%
52 PFT - Pre 2004 Retirees	\$769,709.64	10.25%
55 PFT - Pre 2004 Self Pay Survivors	\$79,998.62	1.06%
58 PFT - Post 2004 Retirees	\$274,620.79	3.66%
59 PFT - Post 2004 Survivors	\$6,440.28	0.09%
61 Confidential - Pre 2004 Retirees	\$1,816.76	0.02%
65 Confidential - Post 2004 Retirees	\$3,749.46	0.05%
226 Local Union 39 Pre 2004 Retirees	\$136,711.51	1.82%
227 Local Union 39 Post 04 Retirees	\$64,490.46	0.85%
4901 CA COBRA	\$5,053.58	0.07%
7001 COBRA	\$5,241.64	0.07%
8700 Double Covered Senior - Post 04	\$24,187.81	0.32%
8701 Double Covered Senior - Pre 04	\$12,063.25	0.16%
	\$16,601.58	0.22%
Subtotals:	\$2,226,914.01	29.65%
Totals:	\$7,511,918.59	100%

Kaiser HMO - Premiums Paid - Plan Year to Date by Division



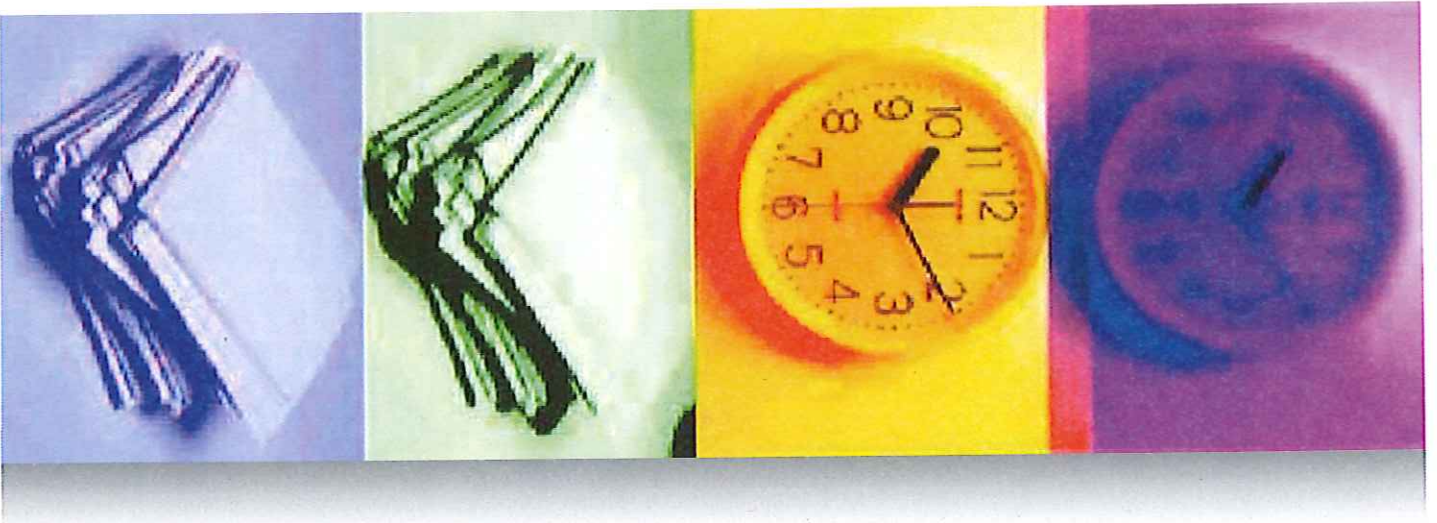
Peralta Community College District Self-Funded PPO - Medical/RX Claims Paid by Division (Plan YTD)

DESCRIPTION	Medical	Rx	TOTAL AMOUNT PAID (PLAN YTD: JUL 1 - MAR 1, 2014)		%
Active Plans					
100% ADJUNCT PFT	\$259,282.81	\$1,033.97	\$260,296.78	3.49%	
50% ADJUNCT PFT	\$271,176.30	\$31,907.71	\$303,084.01	4.07%	
ACTIVE PFT REGULAR	\$1,599,941.82	\$443,093.21	\$2,043,035.03	27.43%	
CONFIDENTIAL	\$8,009,984	\$2,827.24	\$10,837,811	0.18%	
LOCAL 1021	\$373,003.70	\$134,379.37	\$507,383.07	6.81%	
LOCAL 39	\$90,906.29	\$30,903.21	\$121,809.50	1.72%	
MANAGEMENT	\$142,777.36	\$16,308.01	\$159,085.37	2.27%	
TRUSTEES	\$8,428.21	\$2,719.91	\$11,148.12	0.15%	
Retirees, Self Pays, Survivors & COBRA Participants	\$2,759,076.95	\$677,032.93	\$3,436,109.88	46.12%	
COBRA					
POST 2004 RT 034 Prior to 7/2013	\$20,397.43	\$13,324.40	\$33,721.83	0.45%	
POST 2004 RT <03 Prior to 7/2013	\$199,700.70	-539,429	\$199,407.21	2.68%	
SELF PAY POST 04 RT >03/SRV SP Prior to 7/2013	\$118,090.82	\$149,138	\$118,840.20	1.59%	
POST 7/2012 RET 03 & OVER Prior to 7/2013	\$0.00	\$0.00	\$0.00	0.01%	
POST 7/2012 RET <03 DOH<072004 Prior to 7/2013	\$418,000	\$0.00	\$418,000	0.01%	
POST 7/2012 RET 03 & OVER Prior to 7/2013	\$2,094.91	\$83.29	\$2,178.20	0.03%	
POST 7/2012 RET <03 DOH<072004 Prior to 7/2013	\$1,427.48	\$0.00	\$1,427.48	0.02%	
PRE 2004 RT >03 GRANDFATHERED Prior to 7/2013	\$211,951.14	-51,128.94	\$210,822.20	2.83%	
PRE 2004 RT <03 GRANDFATHERED Prior to 7/2013	\$71,581.80	\$0.34	\$71,582.10	0.90%	
SELF PAY 03+ SURVIVING SPOUSE - Prior to 7/2013	\$18,406.43	\$0.00	\$18,406.43	0.25%	
SELF PAY >03 SURVIVING SPOUSE	\$327.00	\$0.00	\$327.00	0.00%	
PRE 2004 RT >03 GRANDFATHERED	\$333,203.00	\$1,226,827.34	\$1,612,030.39	21.63%	
PRE 2004 RT <03 GRANDFATHERED	\$266,249.03	\$111,190.15	\$377,439.18	5.07%	
SELF PAY 03+ SURVIVING SPOUSE	\$24,242.08	\$87,264.14	\$111,506.22	1.50%	
POST 2004 RT 034	\$300.00	\$308.04	\$608.04	0.01%	
POST 2004 RT <03	\$494,079.03	\$239,099.94	\$733,178.97	9.85%	
SELF PAY POST 04 RET >03 SURVIVING SPOUSE	\$308,818.90	\$157,290.97	\$466,109.27	6.20%	
SELF PAY POST 04 RET <03 SURVIVING SPOUSE	\$114.28	\$1,360.27	\$1,474.55	0.02%	
POST 7/2012 RET 03 & OVER DOH <7/2004	\$4,413.99	\$789.92	\$5,203.91	0.07%	
POST 7/2012 RET <03 DOH <7/2004	\$8,125.63	\$8,777.42	\$16,903.05	0.23%	
POST 7/2012 RET <03 DOH <7/2004	\$10,844.10	\$13,732.40	\$24,576.50	0.33%	
POST 7/2012 RET Self Pay < 03 DOH & R > 07/2004	\$103.08	\$99.23	\$203.21	0.00%	
POST 7/2012 RET Self Pay < 03 DOH & R > 07/2004	\$0.00	\$0.00	\$0.00	0.00%	
POST 7/2012 RET <03 DOH & R > 7/2004	\$2,340.14	\$902.21	\$3,242.35	0.08%	
Subtotals:	\$2,122,215.88	\$1,892,103.07	\$4,014,378.95	53.88%	
Totals:	\$4,881,892.83	\$2,569,196.00	\$7,451,088.81	100%	



3-15-2014

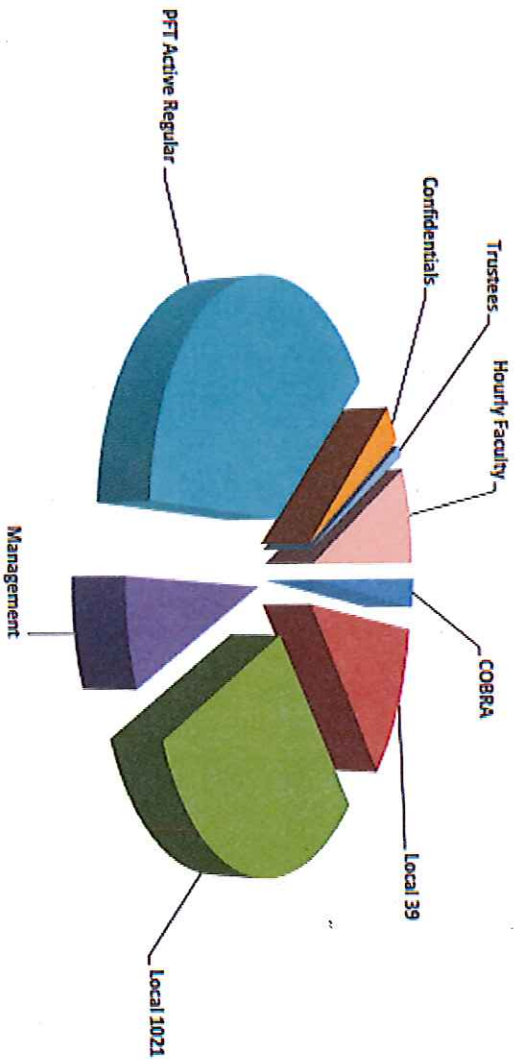


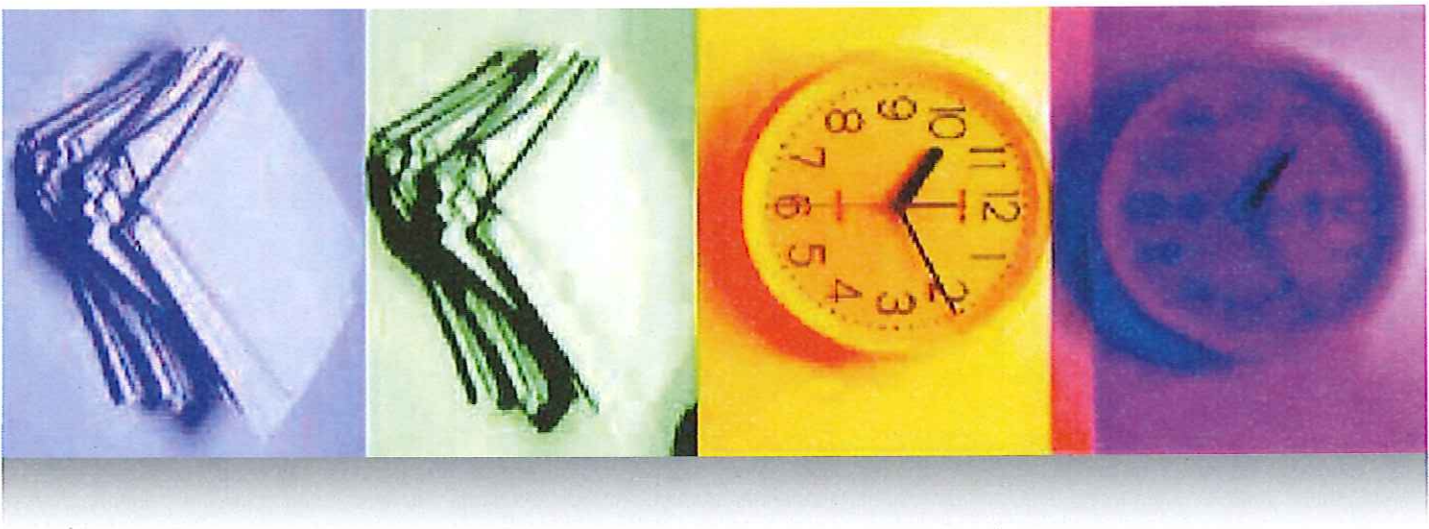


**Peralta Community College District
Delta Dental - Claims Paid - (Plan YTD)**

ENR UNIT	DESCRIPTION	TOTAL CLAIMS PAID	
		(PLAN YTD: JUL-FEB 2014)	%
501	COBRA	\$12,719.80	2.11%
503	Local 39	\$71,203.95	11.90%
504	Local 1021	\$181,277.30	30.03%
505	Management	\$41,265.30	6.84%
506	PFT Active Regular	\$232,109.92	38.45%
507	Confidentials	\$16,794.00	2.78%
508	Trustees	\$5,099.87	0.84%
1501	Hourly Faculty	\$43,125.72	7.14%
Totals:		\$603,595.86	100.00%

Delta Dental - Claims Paid by Division (Plan YTD)

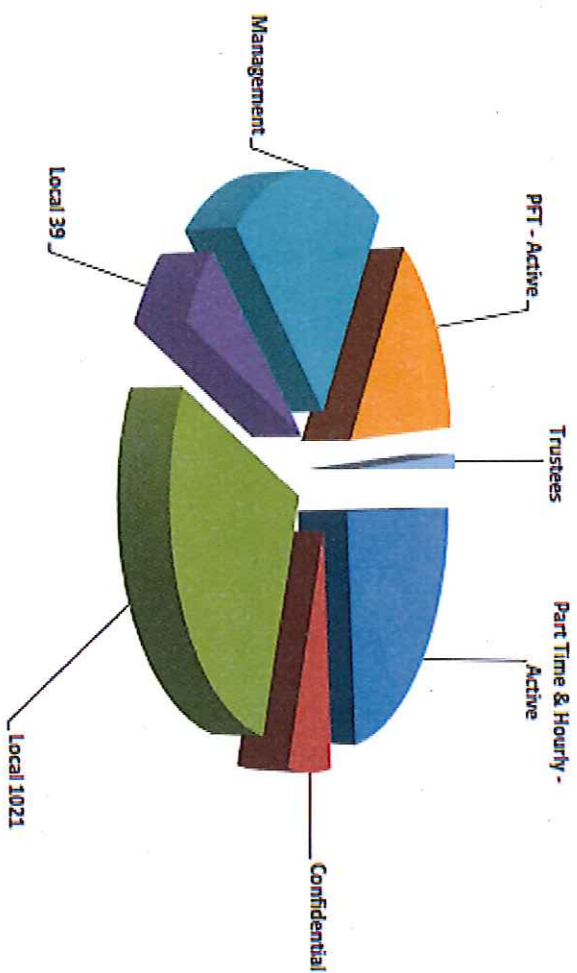




Peralta Community College District UHC Dental Paid Premiums (Plan YTD)

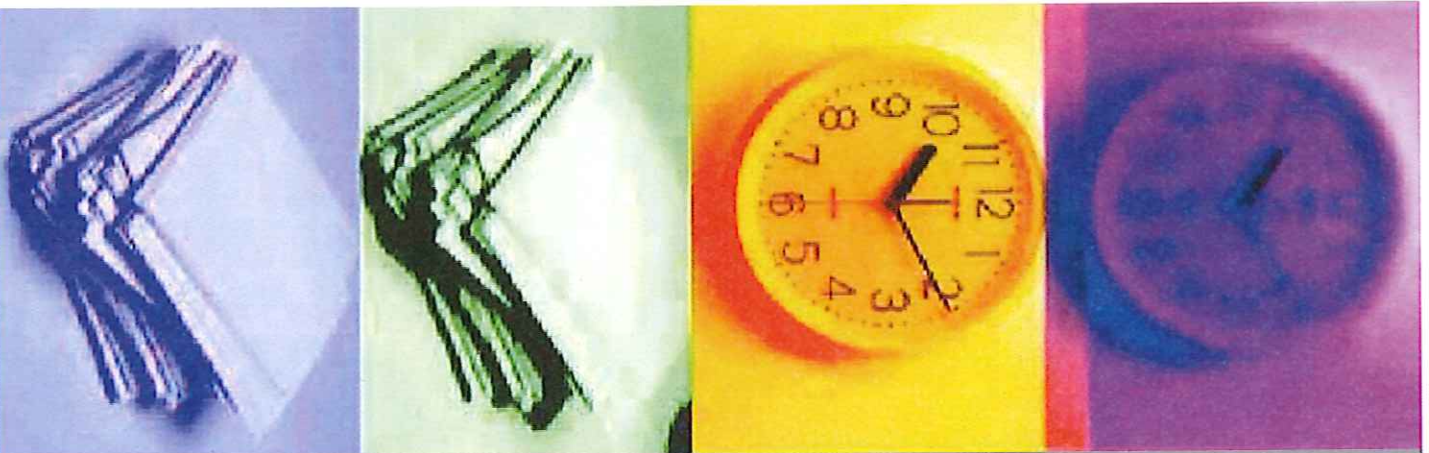
DESCRIPTION	AMOUNT PAID (Plan YTD: JUL-FEB 2014)	%
Active Plans		
Part Time & Hourly - Active	\$4,678.57	23.72%
Confidential	\$1,198.85	6.08%
Local 1021	\$5,345.84	27.10%
Local 39	\$1,086.00	5.51%
Management	\$4,173.61	21.16%
PFT - Active	\$3,024.92	15.34%
Trustees	\$215.60	1.09%
Totals:	\$19,723.39	100.00%

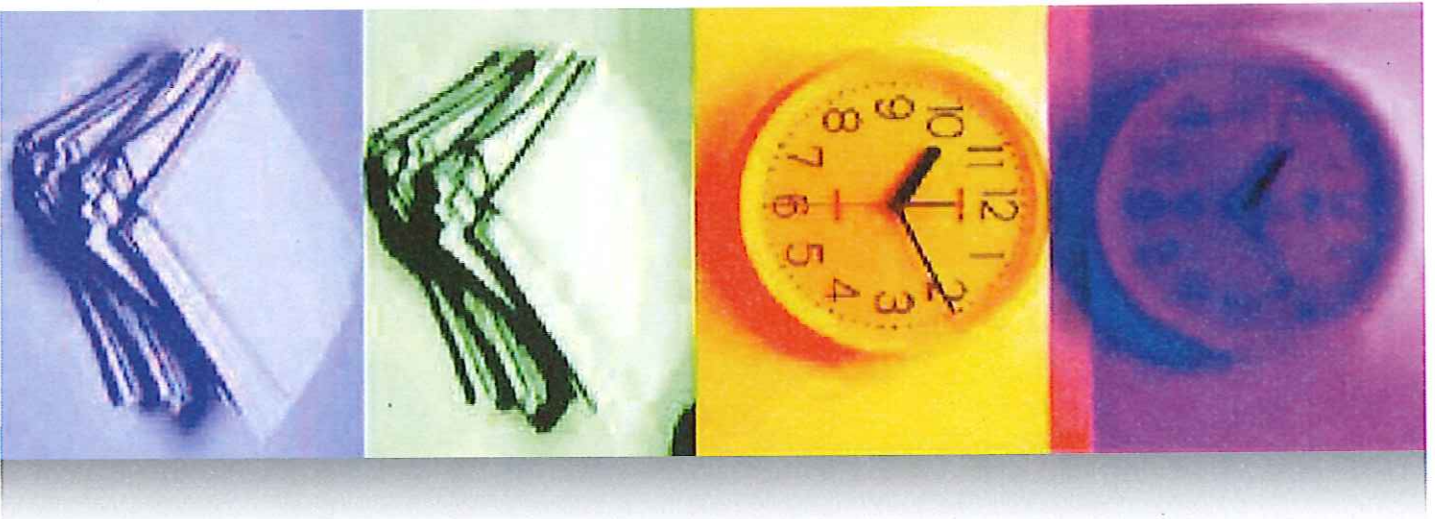
UHC Dental Premiums Paid - Plan Year to Date by Division



Preliminary Rates for Self-funded plan

- Background
 - Final rates are based on most recent claims data (data through March)
- Challenge
 - Rates become final on or around mid-April so that there is enough time to hold open enrollment before the beginning of the plan year and before school is out.





JULY 1, 2014 RENEWAL ACTIVITY STATUS

BUSINESS PARTNER	PERCENTAGE CHANGE	RENEWAL DATE
Kaiser	+0.0% for actives/+4.2% for retirees with Senior Advantage	7/1/14
CoreSource COBRA Rates	Estimated average of +30%	7/1/14
Anthem BC PPO Access Fee	+2.1% Increase	7/1/14
Kaiser Washington/Oregon	-2% Decrease	1/1/14
Kaiser Georgia	No Rate Change	7/1/14
Caremark	+2.4% Increase	7/1/14
Spectera /UHC	No Rate Change	7/1/14
CoreSource Administrative	No Net Rate Change	7/1/14
Managed Health Care EAP MHN	No Rate Change	7/1/14
ING Individual Risk	Initial Estimate of +15%	7/1/14
United HealthCare Dental	+2.5% Increase	7/1/14
ASIC Admin.		10/1/14
ASCIG Claims	-3.3% Decrease	7/1/14
Delta Dental AB 528		11/1/14
Life/AD&D	Initial +7.9%: \$.190 to \$.205	7/1/14
LTD	No Rate Change	7/1/14
Benefit Dynamics Admin. Fees	+5.6% Increase	7/1/14



3-26-2014

Preliminary Rate Matrix

Dental 2014-2015

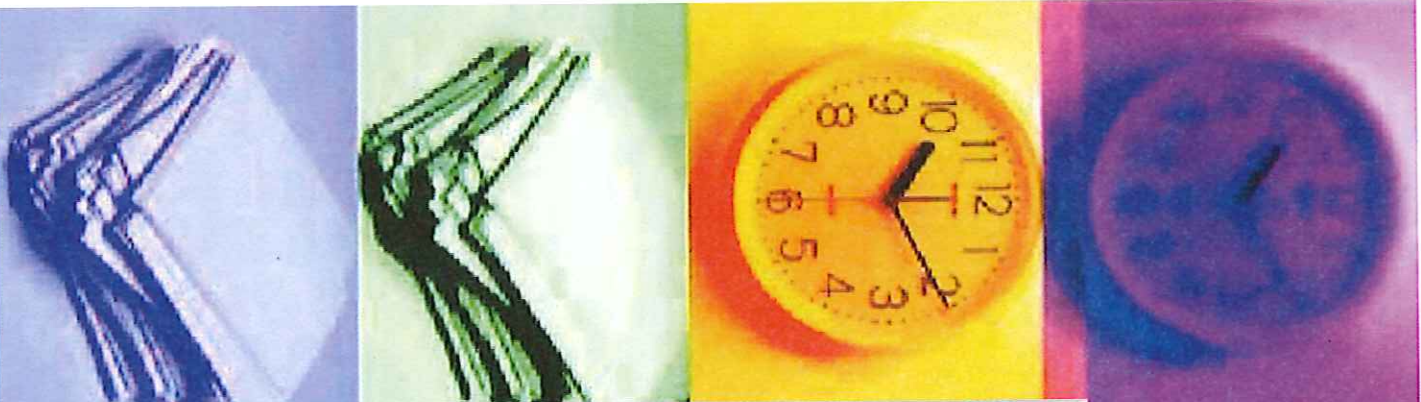


Dental

Coverage Level	Monthly Rate for Delta Dental PPO \$1500 calendar year limit	Subtract District contribution capped at the UHC rate	=Difference
single	\$ 71.37	\$ 27.62	\$ 43.75
two	\$ 121.32	\$ 44.19	\$ 77.13
family	\$ 185.55	\$ 67.33	\$ 118.22

Dental-WITH NEW PLAN PROPOSED BY ACSIG

Coverage Level	Monthly Rate for Delta Dental new plan with PPO \$1600 calendar year limit	Subtract District contribution capped at the UHC rate	=Difference
single	\$ 65.47	\$ 27.62	\$ 37.85
two	\$ 111.30	\$ 44.19	\$ 67.11
family	\$ 170.23	\$ 67.33	\$ 102.90



Preliminary Rate Matrix

Medical Plans 2014-2015

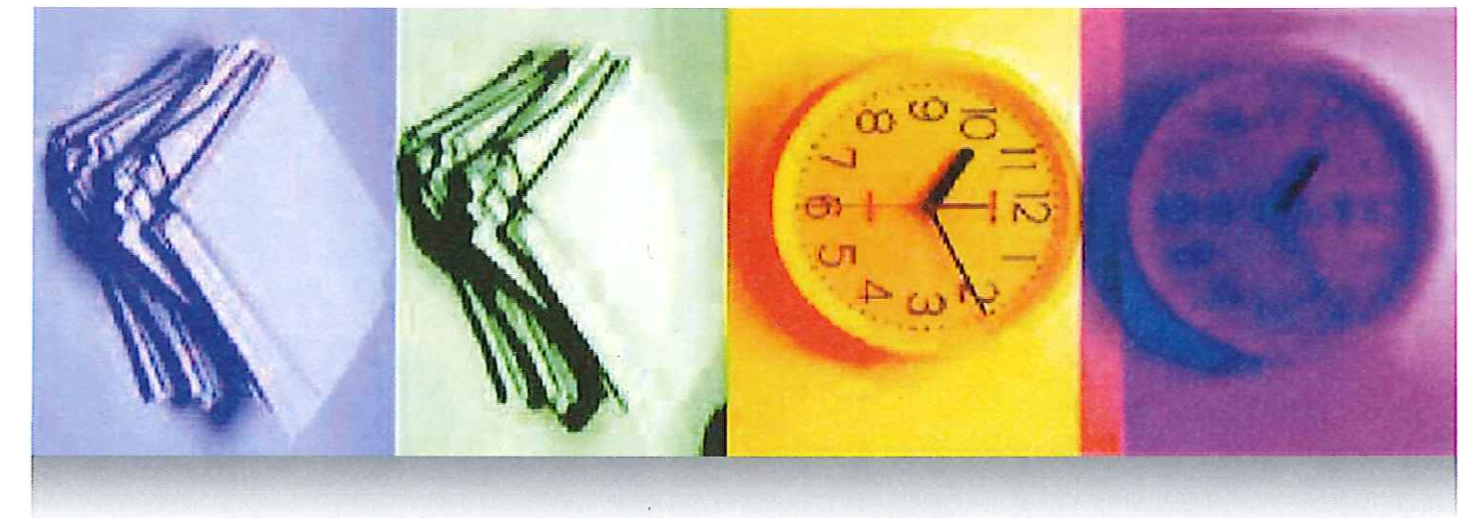


Preliminary 2014-2015 Rates (for All Regular Employees Except Local 39)

Medical

(for Local 39)

Single Party Coverage		PPO Lite			PPO Traditional			Single Party Coverage		PPO Lite			PPO Traditional		
Employee Pays	Kaiser HMO	Employee Pays	Peralta Pays	Total Cost	Employee Pays	Peralta Pays	Total Cost	Employee Pays	Peralta Pays	Total Cost	Employee Pays	Peralta Pays	Total Cost		
-	683.77	15.00	751.42	683.77	191.67	766.42	683.77	-	669.42	669.42	15.00	635.86	650.86		
Total Cost		683.77			958.09			Total Cost		650.86			703.74		
Two Party Coverage		PPO Lite			PPO Traditional			Two Party Coverage		PPO Lite			PPO Traditional		
Employee Pays	Kaiser HMO	Employee Pays	Peralta Pays	Total Cost	Employee Pays	Peralta Pays	Total Cost	Employee Pays	Peralta Pays	Total Cost	Employee Pays	Peralta Pays	Total Cost		
-	1,367.53	30.00	1,682.37	1,367.53	428.25	1,712.37	1,367.53	-	1,338.84	1,338.84	30.00	1,424.19	1,454.19		
Total Cost		1,367.53			2,140.62			Total Cost		1,454.19			1,572.32		
Family Coverage		PPO Lite			PPO Traditional			Family Coverage		PPO Lite			PPO Traditional		
Employee Pays	Kaiser HMO	Employee Pays	Peralta Pays	Total Cost	Employee Pays	Peralta Pays	Total Cost	Employee Pays	Peralta Pays	Total Cost	Employee Pays	Peralta Pays	Total Cost		
-	1,935.06	45.00	2,527.55	1,935.06	643.36	2,572.55	1,935.06	-	1,894.46	1,894.46	45.00	2,139.66	2,184.66		
Total Cost		1,935.06			3,215.91			Total Cost		2,184.66			2,362.15		



PERALTA COMMUNITY COLLEGE DISTRICT

ACSIG / Delta Dental Plan Dental Renewal Benefit / Rate Comparison Effective Date: July 1, 2014

Dental Benefits	ACSIG Delta Dental Current / Renewal- DELTA PREMIER NETWORK		Proposed Option 1 DELTA PPO+PREMIER NETWORK			Proposed Option 2 DELTA PPO+PREMIER NETWORK		
	In-Network	Out-of-Network	PPO Network	Premier Network	Out-of-Network	PPO Network	Premier Network	Out-of-Network
Calendar Year Maximum	\$1,500		\$1,600	\$1,500	\$1,500	\$2,000	\$1,500	\$1,500
Calendar Year Deductible								
Individual / Family Waived for Diagnostic & Preventive	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Diagnostic and Preventive	100%	100%	100%	100%	100%	100%	100%	100%
Basic Services	100%	100%	100%	100%	100%	100%	100%	100%
Major Services	100%	100%	100%	100%	100%	100%	100%	100%
Crowns and Cast Restorations	100%	100%	100%	100%	100%	100%	100%	100%
Prosthetics	50%	50%	50%	50%	50%	50%	50%	50%
Orthodontics								
Eligible for Benefit Benefit	Child Only 50%							
Lifetime Maximum	\$1,000							
Age Limitations	26							
Children (Years of Age)	26							
Students (Years of Age)	26							
Rate Projection Period	July 1, 2014 - June 30, 2015							
MONTHLY FUNDING RATES (enrollment¹)	Current	Projected Renewal	Projected Proposed			Projected Proposed		
Single (209)	\$73.82	\$71.37	\$65.47	\$68.47	\$68.47	\$68.47	\$68.47	\$68.47
Two Party (206)	\$125.49	\$121.32	\$111.30	\$116.39	\$116.39	\$116.39	\$116.39	\$116.39
Family (234)	\$191.93	\$185.55	\$170.23	\$178.01	\$178.01	\$178.01	\$178.01	\$178.01
MONTHLY PREMIUM	\$90,620	\$87,610	\$90,374	\$84,047	\$84,047	\$1,008,567.83	\$84,047	\$84,047
ANNUAL DOLLAR CHANGE	\$1,087,442	\$1,051,316	\$964,484.51	\$1,008,567.83	\$1,008,567.83	\$1,008,567.83	\$1,008,567.83	\$1,008,567.83
ANNUAL PERCENT CHANGE		-3.3%	-11.3%	-7.30%	-7.30%			

¹Most recent enrollment as of January, 2014

Note: This summary is for informational purpose only. It does not amend, extend, or alter the current policy in any way. In the event information in this summary differs from the Plan Document, the Plan Document will prevail.

Prepared by: PSW Benefit Resources
March 26, 2014

Benefits Fringe Committee Meeting March 27, 2014



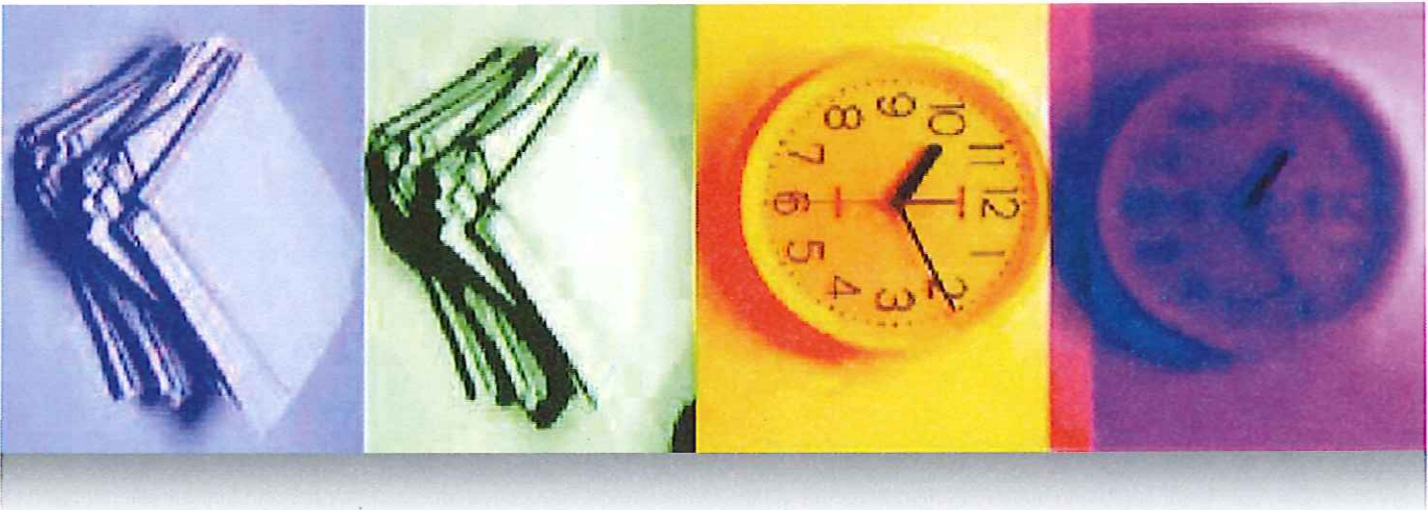
**DELTA DENTAL OF CALIFORNIA
NETWORK UTILIZATION REPORT WITH PROJECTED PPO
(Excluding Orthodontics)**

Peralta Community College District
Group Number: 00938
Time Period: 1/1/2013 - 12/31/2013

	Amount Approved	% to Total	Number of Users	% to Total	Number of Procedures	% to Total
Delta Dental PPO	\$ 459,126	38.5%	563	44.4%	3,000	35.1%
Delta Dental Premier	\$ 705,062	59.1%	677	53.4%	5,393	63.0%
Delta Dental Dentists Total	\$ 1,164,188	97.5%	1,240	97.9%	8,393	98.1%
Non-Network Dentists	\$ 29,379	2.5%	27	2.1%	162	1.9%
TOTAL	\$ 1,193,566	100.0%	1,267	100.0%	8,555	100.0%

Note: Projected Report

Actuarial
1/22/2014



**Delta Dental Account
Representative
Ryan Neese**

Next Meeting

- Tuesday, April 22
- Agenda Topics???

 - Review Open Enrollment Announcement
 - Final rates
 - Benefits Fairs
 - Survey Results

