



Health Benefits Committee Meeting



October 10, 2013



Agenda – October 10, 2013

1. Announcements/Mailings/Email, PCCD Benefits 9:00 – 9:15
2. Compliance Publications, PCCD Benefits 9:15 – 9:30
3. Other Post Employment Benefits Update, PCCD Finance 9:30 – 9:45
4. Review of Benefits Spending /Enrollment Activity, PCCD Benefits 9:45- 10:00
 1. Medical Plan Spending
 2. Dental Plan Spending
5. Review of Benefits Spending, PSW Benefit Resources 10:00 – 10:15
 1. Medicare Non-Coordinated Report
 2. Stop Loss Analysis
 3. ING Medical Claims Analysis
 4. Benefits Information Activity
6. Medicare Coordination Drive 2014, PCCD Benefits 10:15 – 10:30

Handouts

Medicare Summary Plan Description, 2012
Tax Deferred Plan Summary Plan Description, 2009
Flexible Benefits Plan Summary Plan Description, 2014



Announcements/Mailings/Emails & Outreach

■ Announcements

- Meetings for the rest of the year
 - November meeting cancelled;
 - December meeting schedule for Thursday, December 5, 2013 @10am in the Board Room
 - Based on the composition of the committee and most preferred or acceptable meeting time result in us meeting on Thursdays- Monday, Tuesday, Wednesdays and Fridays are typically out-

■ Flexible Benefit Plan Open Enrolment (mailing & emails)

- Dates: November 1 – November 30, 2013
- Method: Online
- Message: ***“It’s Flexible Benefits Open Enrollment Time! Enrollment into the Flexible Benefits plan for calendar year 2013 has begun-no more paper forms. Open enrollment for the IRS Plan 125 for Medical and Dependent Care Expenses begins November 1 and ends November 30, 2013. Online enrollment instructions are noted on page 16 of Section 125/Flexible Benefit Plan Handbook 2015. For guidance, Visit the link: <http://web.peralta.edu/benefits/files/2011/04/Section-125-Flexible-Benefit-Plan-Handbook-20131.pdf>”***

Check the Peralta Benefits homepage frequently for updates during this month!

■ ***Campus visits in early November: Flu/Fun/Flex Days @ the Campuses (more outreach)***

- ***In conjunction with Walgreens Pharmacy & Sponsored by Teachers Pension Insurance Services***

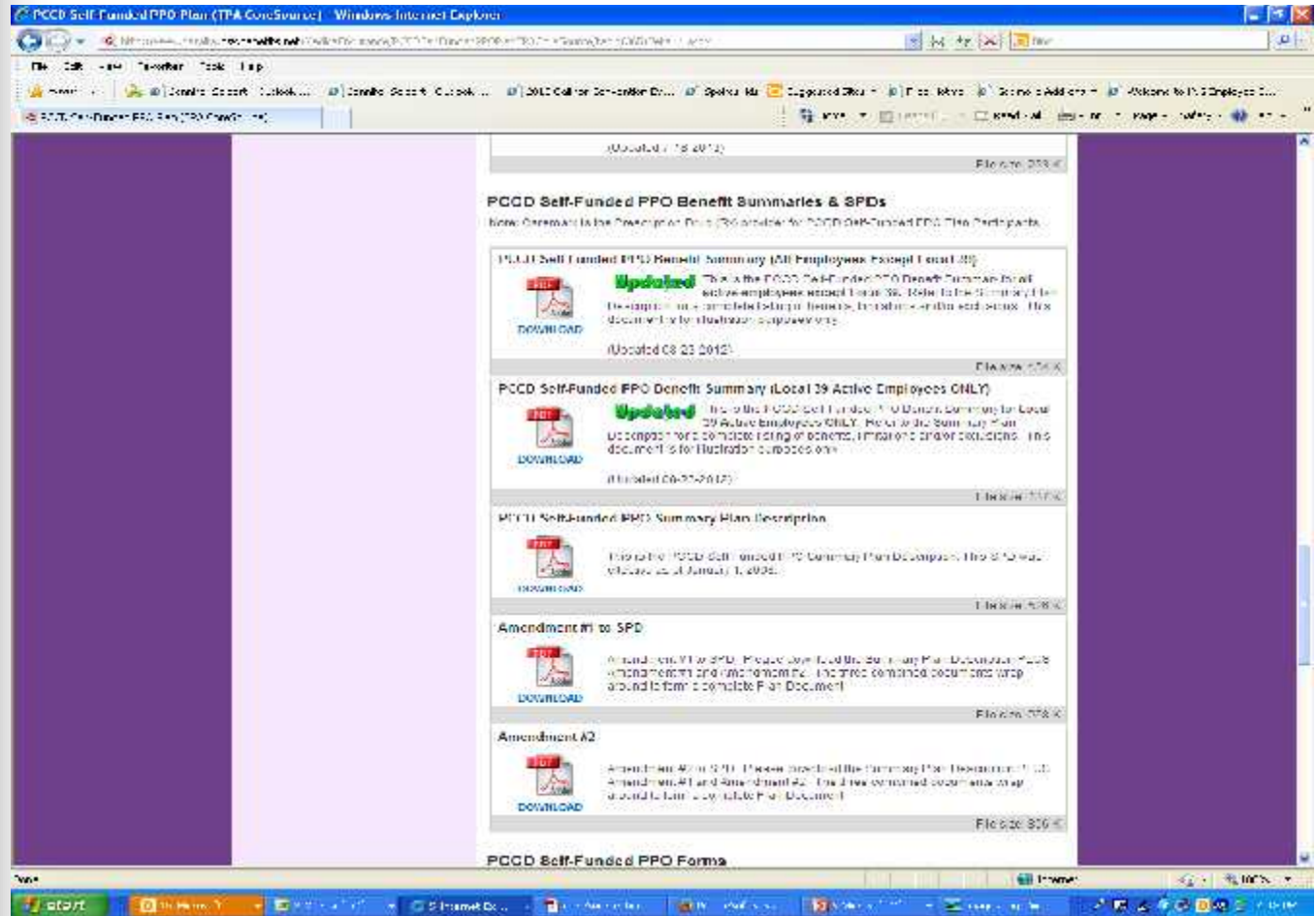


Summary Plan Descriptions & Plan Documents

- Establishes baseline information about the regulations governing a plan
 - Its use
 - Regulatory agency
 - Appeal process
 - Claim filing process and/or procedure

SPD links on the Peralta website:

www.peralta.pswbenefits.net/MedicalInsurance/PCCDSelfFundedPPOPlanTPACoreSource/tabid/365/Default.aspx



The screenshot displays a web browser window with the URL www.peralta.pswbenefits.net/MedicalInsurance/PCCDSelfFundedPPOPlanTPACoreSource/tabid/365/Default.aspx. The page title is "PCCD Self-Funded PPO Plan (TPA CoreSource)". The main content area is titled "PCCD Self-Funded PPO Benefit Summaries & SPDs" and lists several documents for download:

- PCCD Self-Funded PPO Benefit Summary (All Employees Except Local 29)**: Updated 08-23-2012. File size: 253 KB. Description: This is the PCCD Self-Funded PPO Benefit Summary for all active employees except Local 29. It details the plan's structure, including the deductible, co-insurance, and out-of-pocket maximum. This document is for illustrative purposes only.
- PCCD Self-Funded PPO Benefit Summary (Local 29 Active Employees ONLY)**: Updated 06-27-2012. File size: 253 KB. Description: This is the PCCD Self-Funded PPO Benefit Summary for Local 29 Active Employees ONLY. It details the plan's structure, including the deductible, co-insurance, and out-of-pocket maximum. This document is for illustrative purposes only.
- PCCD Self-Funded PPO Summary Plan Description**: Updated 06-27-2012. File size: 253 KB. Description: This is the PCCD Self-Funded PPO Summary Plan Description. It details the plan's structure, including the deductible, co-insurance, and out-of-pocket maximum. This document is for illustrative purposes only.
- Amendment #1 to SPD**: Updated 06-27-2012. File size: 253 KB. Description: Amendment #1 to SPD. Please download the Summary Plan Description, Plan Amendment #1 and Amendment #2. The three combined documents wrap around to form a complete SPD Document.
- Amendment A2**: Updated 06-27-2012. File size: 253 KB. Description: Amendment A2 to SPD. Please download the Summary Plan Description, Plan Amendment #1 and Amendment #2. The three combined documents wrap around to form a complete SPD Document.

The page also includes a "PCCD Self-Funded PPO Forms" section at the bottom.

Summary Benefits Comparisons

- Defined under the Affordable care act
 - Limited to 4 pages
 - Compares common benefits
 - Written to seventh grade reading level
 - Must feature a minimum pitch and font



Summary Benefit Comparison (SBC) Weblink: peralta.edu

Summaries of Benefits & Coverage

- PCCO - Local 39 - Life PPO Plan - SBC**
This is the PCCO Life PPO Plan Summary of Benefits & Coverage (SBC) for Local 39 Employees Only.
Effective: 7-1-2014 to 6/30/2016
(Updated: 7/24/2014) [Download](#) [File Size: 216 KB](#)
- PCCO - All Employees Except Local 39 - Life PPO Plan - SBC**
This is the PCCO Life PPO Plan Summary of Benefits & Coverage (SBC) for All Employees Except Local 39.
Effective: 7-1-2014 to 6/30/2016
(Updated: 7/24/2014) [Download](#) [File Size: 207 KB](#)
- PCCO - All Employees Except Local 39 - Traditional PPO Plan - SBC**
This is the PCCO Traditional PPO Plan Summary of Benefits & Coverage (SBC) for All Employees Except Local 39.
Effective: 7-1-2014 to 6/30/2016
(Updated: 7/24/2014) [Download](#) [File Size: 233 KB](#)
- PCCO - Level 39 - Traditional PPO Plan - SBC**
This is the PCCO Traditional PPO Plan Summary of Benefits & Coverage (SBC) for Local 39 Employees Only.
Effective: 7-1-2014 to 6/30/2016
(Updated: 7/24/2014) [Download](#) [File Size: 202 KB](#)

PCCO Self-Funded PPO Benefit Summaries & SPDs

Below are links to the new plan documents for PCCO Self-Funded PPO Plan (TPA Coverage):

- PCCO Self-Funded PPO Benefit Summary (All Employees Except Local 39)**
Updated This is the PCCO Self-Funded PPO Benefit Summary for all active employees except Local 39. Refer to the Summary Plan Description for a complete listing of benefits, formulas and exclusions. The document is for individual employees only.



Compliance Publications

- Plan Documents
 - Medical (self-funded)
 - Tax-Deferred 403(b) plan*
 - Flexible Benefit Plan (125, 132)
- Summary Plan Descriptions
 - Medicare Reimbursement Plan*(105)
- Summary of Benefit Comparisons
 - Outgrowth of Affordable Care Act
 - *sample attached
- Evidence of Coverage
 - Delta Dental

Health Care Reform- Affordable Care Act

What is your ACA IQ?

- What did the ACA go into effect?
- Which of these elements is currently in effect?
 - Coverage for dependents to age 26
 - Pre existing exclusions for newborns eliminated
 - Cost sharing obligations for preventive services eliminated
 - W-2 reporting for employer cost of benefits
 - Payment of research fees \$1 per plan participant for self-funded plan

Affordable Care Act Update

- Announcement of Health Insurance Exchange and Corresponding open enrollment window
- Health Insurance Portability and Protection Act (HIPAA) Privacy and Security
 - Provide training to employees who are permitted administrative, physical or technical access to protected health information.



Affordable Care Act

■ Employer Pay or Play

- Deferred
- Mandates minimal essential coverage for those deemed eligible-mandate deferred due to lack of clear guidance and definition

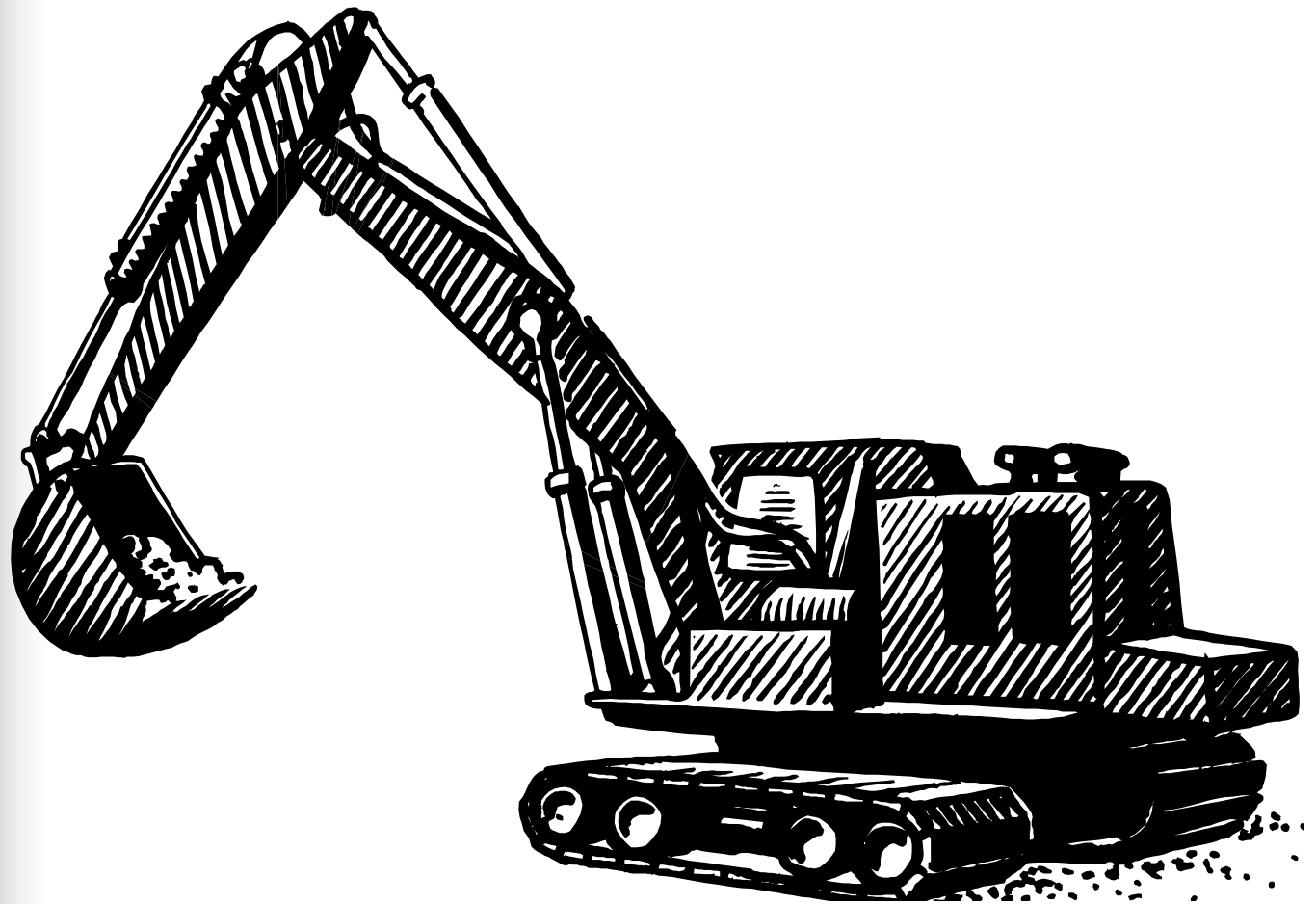


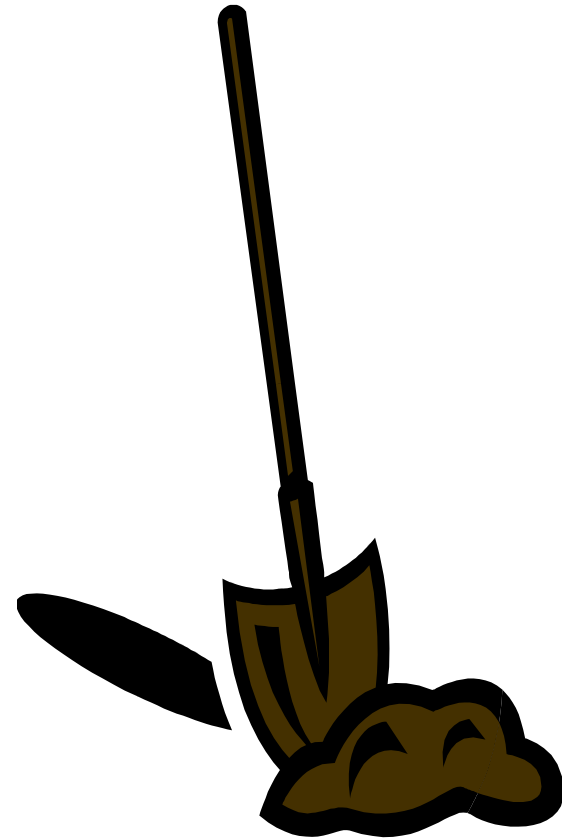
Vice Chancellor, Ron Gerhard

- Other
- Post
- Employment
- Benefits

OPEB Update











That's All Folks!



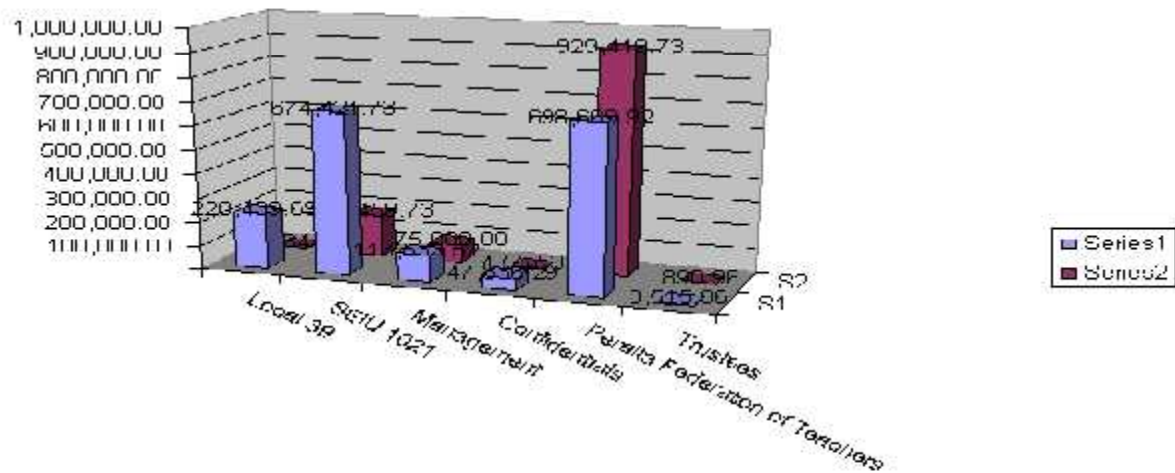
Review of Benefits Spending Plan, PCCD Benefits Office

1. Medical Plan Spending
2. Dental Plan Spending



Medical Plan Spending

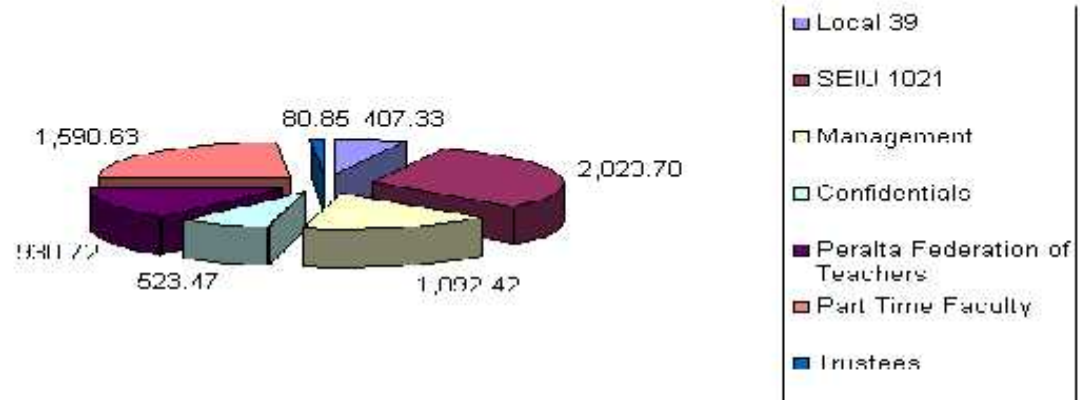
Affiliation	Kaiser		Self Funded		Total
	July	October	July	August	
Local 39	228,439.69		4,664.47		233,104.11
SEIU 1021	674,421.73		178,459.73		852,881.46
Management	110,530.52		75,000.00		100,530.52
Confidentials	47,836.29		4,557.34		52,393.63
Peralta Federation of Teachers	698,660.92		920,419.73		1,628,080.65
Trustees	3,515.06		090.96		4,406.02
TOTAL	1,766,417.01		1,192,983.18		2,959,400.19



Dental Plan Spending

Affiliation	UIIC	Delta	Total
Local 39	407.33	10,644.06	11,051.39
SEIU 1021	2,020.70	62,444.95	64,465.65
Management	1,092.42	11,766.10	12,858.52
Confidentials	523.47	3,951.50	4,474.97
Peralta Federation of Teachers	930.72	76,000.00	76,930.72
Part Time Faculty	1,590.63	12,314.72	13,905.35
Trustees	80.85	4,504.87	4,585.72
TOTAL	6,649.20	189,626.20	196,275.40

7/13 - 9/13 Dental Expenses



Review of Benefits Spending Plan, PSW Benefits Resources

1. Medicare Non-coordination report
2. Stop Loss Analysis
3. ING Medical Claims Analysis
4. BIC Activity



Medicare Non – Coordination Report

Peralta Community College District Retirees/Dependents Age 65+ Non-Coordinated with Medicare

Self Funded PPO	
Total Retiree/Dep Members Age 65+	552
Non-Coordinated Members	46



■ Total Retiree/Dep Members Age 65+
■ Non-Coordinated Members

Kaiser HMO	
Total Retiree/Dep Members Age 65+	366
Non-Coordinated Members	23



■ Total Retiree/Dep Members Age 65+
■ Non-Coordinated Members

Stop Loss Analysis

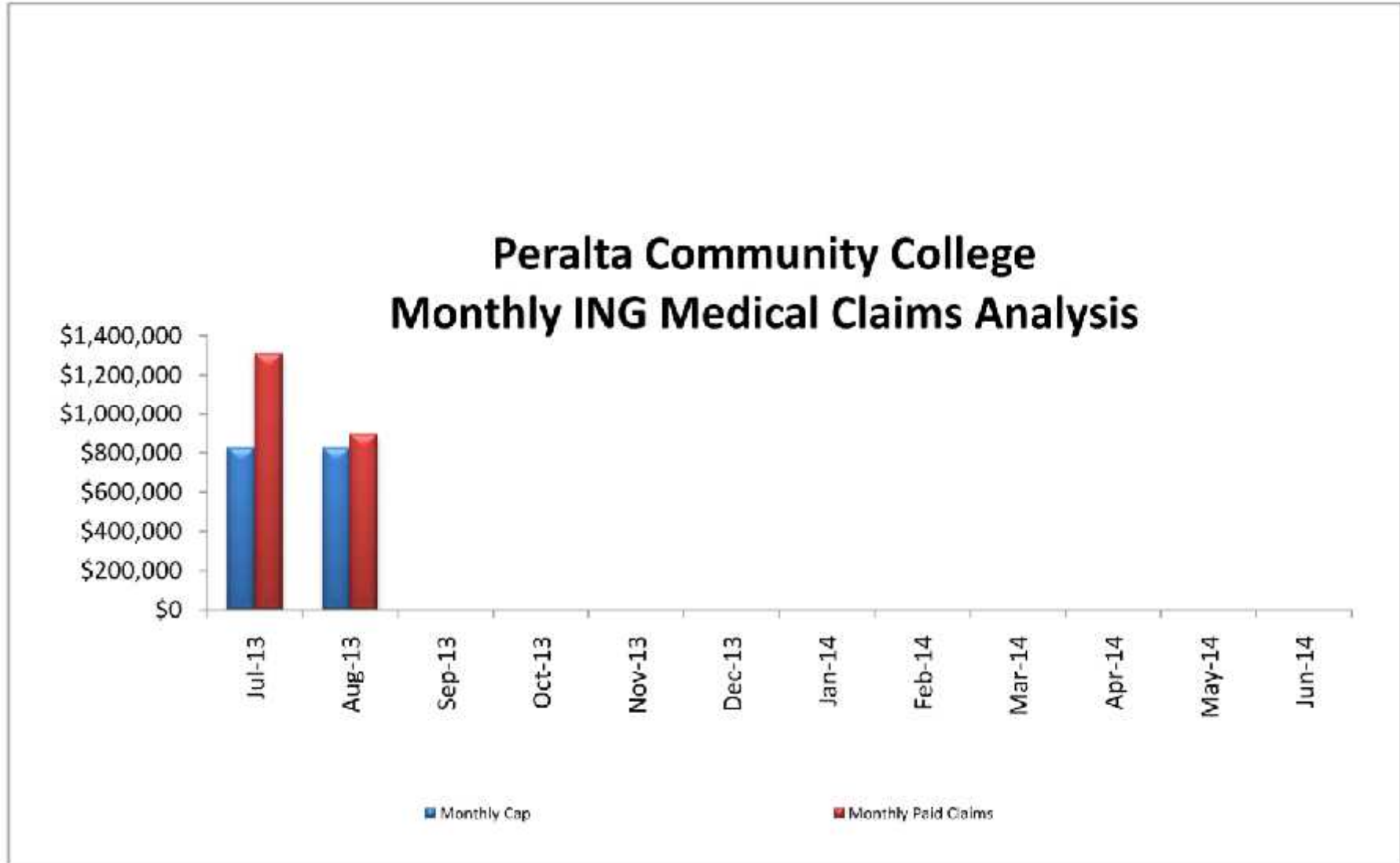
Peralta Community College
Monthly Medical ING Stop Loss Analysis
For the Period: July 1, 2013 - June 30, 2014

Month	Monthly Cap	Cumulative Monthly Cap	Monthly Paid Claims	Cumulative Monthly Paid Claims	Monthly Cap Surplus / (Deficit)	Monthly Paid Loss Ratio	Cumulative Monthly Cap Surplus / (Deficit)	Cumulative Paid Loss Ratio	Excluded from Aggregate ⁽¹⁾	Amount In Excess of Specific
Jul-13	\$ 826,062	\$ 826,062	\$ 1,310,814	\$ 1,310,814	\$ (484,753)	159%	\$ (484,753)	159%	\$ 918.81	\$ 151,578.42
Aug-13	\$ 823,792	\$ 1,649,854	\$ 891,385	\$ 2,202,199	\$ (67,593)	108%	\$ (552,346)	133%	\$ 42.03	\$ 12,568.83
Sep-13										
Oct-13										
Nov-13										
Dec-13										
Jan-14										
Feb-14										
Mar-14										
Apr-14										
May-14										
Jun-14										
									\$ 960.84	\$ 164,147.25

(1) Includes non-contractual expenses, outside aggregate coverage basis, aggregating specific corridor and lesser amounts.



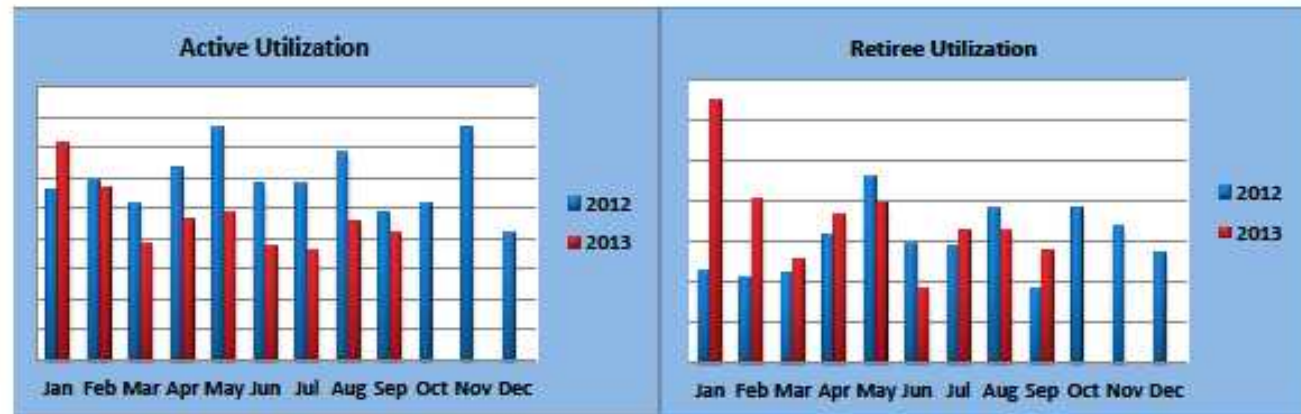
ING Medical Claims Analysis



BIC Activity



Active				Retirees			
2012	Visits	2013	Visits	2012	Visits	2013	Visits
Jan	561	Jan	715	Jan	115	Jan	325
Feb	590	Feb	572	Feb	106	Feb	203
Mar	520	Mar	385	Mar	111	Mar	127
Apr	632	Apr	462	Apr	159	Apr	185
May	771	May	490	May	231	May	197
Jun	582	Jun	378	Jun	149	Jun	93
Jul	585	Jul	361	Jul	146	Jul	164
Aug	687	Aug	456	Aug	193	Aug	165
Sep	487	Sep	421	Sep	93	Sep	139
Oct	521	Oct		Oct	191	Oct	
Nov	766	Nov		Nov	170	Nov	
Dec	423	Dec		Dec	136	Dec	
Total Visits		Total Visits		Total Visits		Total Visits	
7,125		4,240		1,800		1,598	



Medicare 2014

■ Non-coordinated

- Kaiser
- CoreSource

■ Exceptions

1. Other primary coverage exists
2. Medicare coordination did not exist based on the retirement date and the then-current affiliation
3. Medicare coordination did not exist based on retiree status as a former manager, confidential employee or trustee
4. Enrolled in Kaiser; but do not live in the Centers for Medicare and Medicaid services (CMS) service area with Kaiser
5. Resides out of the country and therefore ineligible for Medicare participation





Annual Medicare Coordination Workshop

Annual Medicare Coordination
Workshop

Save the Date

Wednesday, February 5, 2014

Outreach efforts to begin in early
December

Co-sponsored with

*Medicare, Kaiser Senior Advantage,
PCCD Benefits Office*