

# Benefits Fringe Committee

September 25, 2014

# Agenda

**1. 10:00 – 10:10**

***Announcements and Introductions, New Faces Around the District Focus of the Committee, PCCD Benefits Office***

**2. 10:10– 10:40**

***Benefits Bridge–demonstration– online enrollment for active employees  
New hires, life event changes, then open enrollments, Keenan & Associates***

**3. 10:45–10:50**

***Affordable Care Act: Pay or Play Cadillac Tax, Default Enrollment, PSW Benefits Resources***

**4. 10:50 – 11:00**

***Progress Report, Since We Last Met..., PCCD Benefits Office***

- ▶ Response to Employee/Retiree Spring 2014 Survey–October Events – Please remind your groups of upcoming empowerment workshops
- ▶ Results of the Dependent Audit (review of other upcoming audits)
- ▶ Healthy Community, ***Fit Fun, Fab Summer Challenge***
- ▶ Who's Who?
  - ING is now VOYA
  - Pre-paid Legal is LegalShield
  - CVS Caremark is CVS Health
- ▶ Minute Clinics
- ▶ Mental Health Parity
- ▶ Account Balance to retirees on the self funded plan first quarter 2015
- ▶ Retiree List Serve Update

**5. 11:00–11:10**

***State of the District, Finance***

**6. 11:10 –11:20**

***State of the YTD Benefits Spending, Benefits Office***

**7. 11:20–11:30**

***Agenda items for next meeting***

# Handouts

September 2014 Newsletter  
Finance Office Presentation

# New faces to the committee

- ▶ Human Resources Director Nikki Washington
- ▶ Employee Relations Director Channel Washington
- ▶ Selwyn Montgomery, Local 39

# Focus of the Committee

Language reflected in spirit of all three Collective Bargaining Agreements:

*The parties agree that a study committee shall be established to study manners and mechanisms 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, 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.*

# Progress Takes Time



Together we:

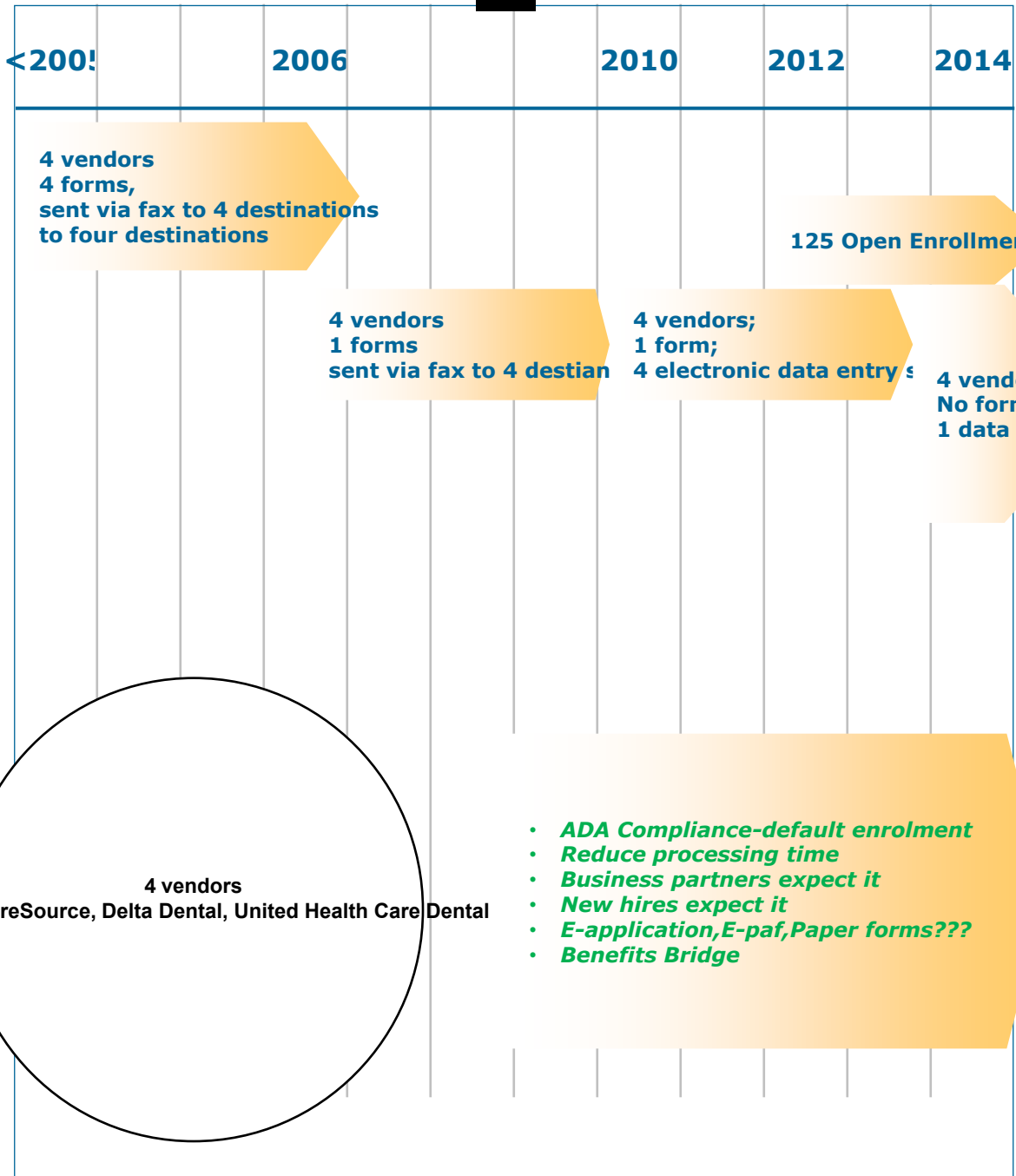
- ✓ Implemented an enhanced dental plan—Delta Dental PPO plus premier; offering an increased plan limit (Local 1021)
- ✓ Developed audience specific communication tools to promote the new benefit (Local 39)
- ✓ Significantly reduced our costs by increasing Medicare Coordination campaigns (Peralta Retiree's Organization)
- ✓ Used feedback from our constituents to develop our collective agenda
- ✓ Incorporated the use of e-communications with our constituents (PFT & PCCD Business Managers)
- ✓ Re-engaged employee-centered workshops on long-term care (Local 1021)

# Online Electronic Enrollment

- ▶ Already exists for Section 125 & 132 Plans (since 2012)
- ▶ Possible for the 403(b) & 457(b) Plans
- ▶ In transition for medical, dental, plan enrollment
- ▶ New employees expect it; we are migrating towards it
  - First for new hires (October)
  - Then for life events (November)
  - Deferred for part time hourly faculty and retirees for now



# Integration of Technology





# Benefits Bridge

- ▶ A Keenan product
- ▶ Improve our business processes
- ▶ Ensure continuity exchange of information
- ▶ Between the District and
  - the employees (new and those who experience a life-event)
  - Its business partners
- ▶ Reduction in paper use
- ▶ Align ourselves for more automated compliance and recordkeeping
- ▶ Testing in October for active; no impact to retirees

# Benefit Bridge Electronic enrollment interface

Ralph Gowen, Program Developer  
Vice President, Product  
Management

# Affordable Care Act

- ▶ Review of progress and accomplishments since 2010
- ▶ Default enrollment – unknown effective date
- ▶ Pay or Play 2015
  - Who pays?
  - Who plays?
  - Penalties?
  - Periods
    - Look-back measurement period
    - Monthly Measurement period
- ▶ Cadillac Tax 2018 – final regulations are not released at this time
  - What is the tax as passed in the regulation? Possible 40% excise tax.
  - What is the practical application for Peralta? Unknown at this time.
  - Who pays? Unknown at this time
  - What is considered a Cadillac Plan? Unknown at this time.

# Refer to the September 2014 Peralta Benefits Everyone



## Affordable Care Act (ACA) Corner



For access to the legislative guidance, visit weblink <http://www.dol.gov/ebsa/healthreform/>

- ✓ =Peralta is in compliance
- =Compliance is pending

### **2010**

- ✓ Extended dependents to age 26
- ✓ Lifetime dollar limits on essential health benefits prohibited
- ✓ Non-grandfathered plans must cover preventive care services at no cost-share

### **2011**

- ✓ Employers must report health coverage costs on W-2 forms
- ✓ Over the Counter (OTC) medications are "qualified medical expenses" on HSAs, FSAs and HRAs only if prescribed

### **2012**

- ✓ Summary of Benefits and Coverage (SBC) required with the open enrollment period or plan years beginning after 9/23/12

### **2013**

- ✓ Health FSA maximum to \$2,500 per year
- ✓ Healthcare Exchange Notices Distributed to Employees

### **2014**

- ✓ Pre-existing condition limitations prohibited
- ✓ Health Plans may not impose waiting periods longer than 90 days (60 days in California)
- ✓ Annual dollar limits on essential health benefits prohibited for non-grandfathered plans
- ✓ Issuers and sponsors of self-insured health plans are required to pay Patient-Centered Outcomes Research Institute fees (PCORI fees). The fees are reported and paid annually.

### **2015**

- Pay or Play (large employers are required to provide affordable coverage to full-time employees or pay a penalty)

### **2018**

- High-cost Plan Excise Tax (aka "Cadillac Tax") goes into effect. This will impose a 40 percent excise tax on high-cost group health coverage. This tax is intended to encourage companies to choose lower-cost health plans for their employees. The Internal Revenue Service (IRS) is expected to issue guidance on the Cadillac Tax requirements before the tax becomes effective.

September 2014 Peralta Benefits Everyone 2

# Pay or Play –PSW

## Benefit Resources

- ▶ This legislation applies to groups with 100 or more employees January 1, 2015. For groups of 50 – 99 employees, this legislation is effective on January 1, 2016.
- ▶ Applies to employers who did not offer coverage to **SUBSTANTIALLY** all full time employees (and dependents) working 30+ hours per week.
- ▶ \$2,000 penalty multiplied by number of full time employees minus 30.
- ▶ **Substantially all** full time employees is phased in over a 2 year period. 2015 the employer must offer coverage to **70%** of full time employees; 2016 and beyond employer must offer coverage to **95%** of full time employees
- ▶ Employees' contribution for employee only coverage cannot exceed 9.5% of household income.
- ▶ Plan must cover at least 60% of costs on average

# Pay or Play –PSW

## Benefit Resources

- ▶ **Full time employee** is an employee who is employed on average of at least 30 hours of service per week.
- ▶ **Full time equivalent employee** – add hours of service in a month for part time employees (up to 120 hours per person); divide total hours by 120 = number of full time employees for the month.
- ▶ Must offer coverage to employees within 90 days of employment (60 days in California)
- ▶ Filing of proof of participation can be done on Form 1094-C (transmittal) and 1095-C (employee statement) – forms are available in draft format only at this time.
- ▶ 2 methods for determining full time status
  - **Monthly measurement method** –employees are identified based on the hours of service for each calendar month; employer must offer coverage within 90 days of employment (60 days in California); must be treated as returning employee unless there is a 13 week break in service or 4 week break in service that is longer than the prior period of employment
  - **Look-back measurement method (Measurement Period; Administrative Period; and Stability Period)** –  
**Measurement period** – counting hours of service (3 – 12 months);  
**Administrative period** – time for enrollment / disenrollment (up to 90 days / 60 days in California);  
**Stability period** – Coverage provided (or not) – length depends on type of employee and whether full time or not

# Default Enrollment

- ▶ Applies to groups with 200 or more employees.
- ▶ Employer must automatically enroll new full time employees in health plan (subject to waiting periods)
- ▶ Employee must opt out of coverage.
- ▶ Timeline has been pushed back – was due to be effective in 2014. Unknown effective date at this time



# Since we last met.



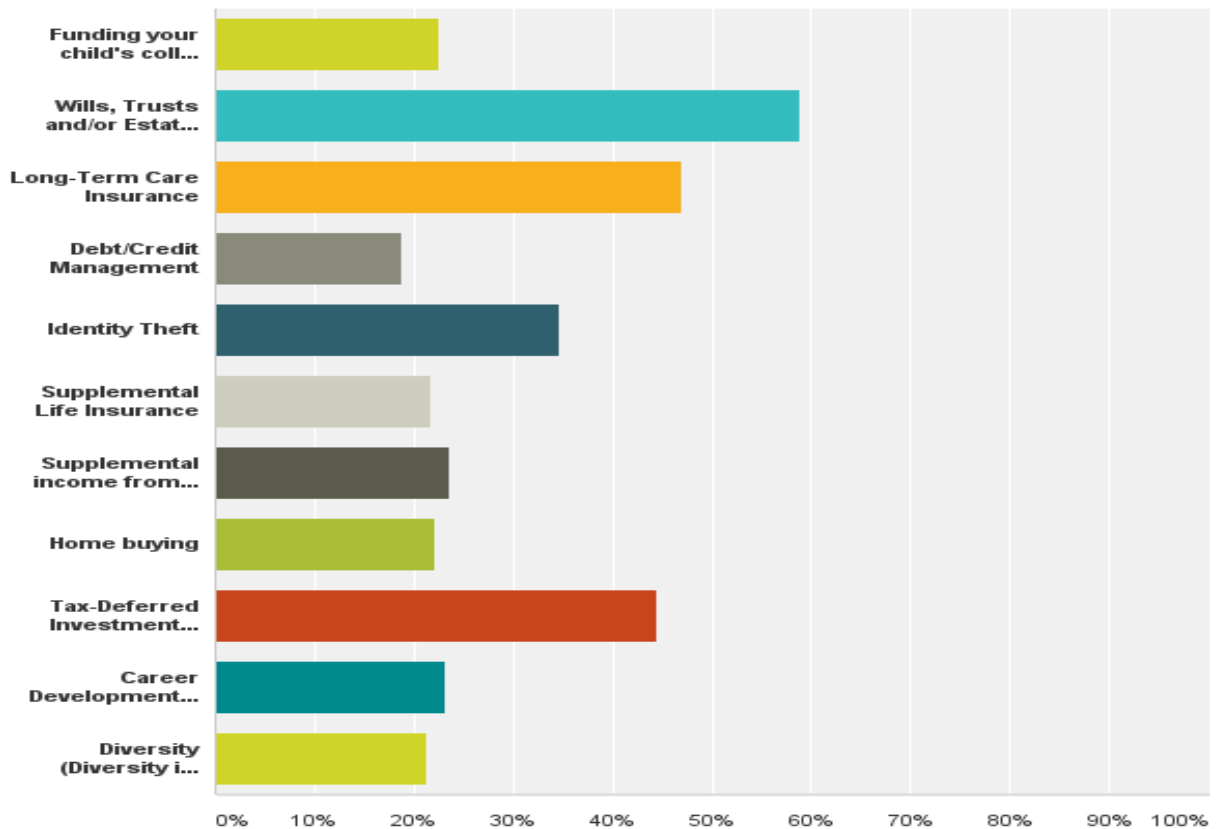
## *Progress Report, Since we last met..., PCCD Benefits Office*

- ▶ Response to Employee/Retiree Spring 2014 survey–October Events
- ▶ Results of the Dependent Audit (review of other upcoming audits)
- ▶ Who's Who?
  - ING is now VOYA
  - Pre-paid Legal is LegalShield
  - CVS Caremark is CVS Health
- ▶ Minute Clinics
- ▶ Mental Health Parity
- ▶ Account Balance to reach retirees on the self funded plan.
- ▶ Retiree List Serve Update

# Response to the Spring 2014 Survey

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

Answered: 234 Skipped: 15



# October Workshops



PCCD Benefits Office  
333 East 8th Street  
Oakland, CA 94606

## Fall Fiscal Fitness & Empowerment Series 2014 Something for Everyone

Proudly sponsored by the Peralta District Benefits Office

Wednesday, October 1, 2014

Peralta Community College

District Office

10am–2pm

(see reverse for schedule)

Come and bring a friend

### Why should you come?

Topics of the day include:

- ⇒ Retirement Planning
  - ◆ Know what you own
  - ◆ Grow what you own
  - ◆ Protect what you own
- ⇒ All of us have one, what should you know about your estate?
- ⇒ How does your financial future look considering recent changes in CALSTRS and CALPERS
- ⇒ The advantages of tax-deferred investing
- ⇒ What are dental insurance options after leaving Peralta?

### Invited Presenters Include



### Take control of your Fiscal Fitness!

PCCD Employee and Retiree Empowerment Day  
Join us on Wednesday, October 1, 2014 from 10 – 2pm  
District Office-333 East 8<sup>th</sup> Street-Oakland, CA 94606

### Board Room

| TIME      | TOPICS   | SPONSOR  |
|-----------|--|--|
| 10am-11am | Planning a Peralta Retirement<br>During this workshop we will cover:<br>What happens to medical coverage<br>What dental coverage options are available<br>The timeline for effecting a Peralta retirement & more | <br>The District Office<br>Jennifer Benford Seibert,<br>Employee and Retiree<br>Benefits Manager |
| 11am-1pm  | Wills, Estate Planning, Living Trusts & Elder Care<br>Protect yourself and family members. Know what you own, protect what you own.  | G. Paul White & Associates<br>   |
| 1pm-2pm   | Dental Insurance in Retirement: What does Delta Dental offer through AARP?   |  |

### HR Conference Room

| TIME      | TOPICS  | SPONSOR                 |
|-----------|---|-------------------------|
| 11am-12pm | Cash Balance Plan<br>Part time faculty may have needs that differ from those of full-time educators. You may have assets in this plan from other employment. During this workshop, we will explain the features of the Cash Balance Benefit Program | Kevin Dunn, CALSTRS     |
| 12pm-1pm  | Defined Benefits<br>This workshop describes the basics of CALSTRS as the foundation of your personal retirement planning  | Rod Chiu, CALSTRS       |
| 1pm-2pm   | Pension 2-<br>Need more money in retirement? CALSTRS has a plan to get you to your goals.   | John Schiffler, CALSTRS |

### Lunch Room

| TIME      | TOPICS  | SPONSOR   |
|-----------|---|---|
| 11am-12pm | Already an investor? Grow what you own! How to diversify in today's market.   | Cathy Jackson-Gent,<br>Global Investment<br>Companies<br> |
| 12pm-1pm  | Long-Term Care<br>What is it? What's in it for me? What should I consider in the purchase of long-term care benefits for me and my family?  | Karen Perry,<br>Marblestone<br>Insurance<br>Services<br>  |
| 1pm-2pm   | New State Laws Affecting CALSTRS and CALPERS<br>What are the differences between the 403(b) and 457 Plans? How can you manage your debt through the 403(b) and 457 plans? Do these plans fit into your plans? | <br>PENSION<br>INSURANCE SERVICES                         |

# Since we last met

- ▶ Dependent Audit Savings
  - (refer to the September 2014 Newsletter)
  - Yielded approximately \$344k savings
- ▶ Open enrollment Glide Path

| Column1       | Column2 | Admin | Confidential | Local 39 | 1021 | PFT |
|---------------|---------|-------|--------------|----------|------|-----|
| From          | To      |       |              |          |      |     |
| United Health | Delta   | 1     |              |          | 2    | 2   |
| CST           | Kaiser  | 1     |              | 1        |      |     |
| CST           | CSL     | 2     |              |          |      | 3   |
| Kaiser        | CST     | 1     |              |          | 2    |     |
| Delta         | UHC     |       | 1            |          | 1    | 2   |
| CSL           | CST     |       |              |          |      | 1   |
| CSL           | Kaiser  |       |              |          | 1    | 1   |
| KAISER        | CSL     |       |              |          |      |     |

# Since we last met

[FIT, FUN and FAB for the Summer Healthy Weight Challenge](#)



**CONGRATULATIONS!**

*1st Place Winner (drum roll please): Ms. Shirley Wilson-  
International Education- District*

*2nd Place Winner: Andrew Arias- Department of General  
Services- District*

*3rd Place Winner: Sara Idrisova- Financial Aid- Laney College*



*Group Winners: Financial Aid Department at Laney College*



*Natalee Alderman*

*Maria Aguilar*

*Sara Idrisova (Double Winner)*

*Cynthia Cain*

# Since we last met

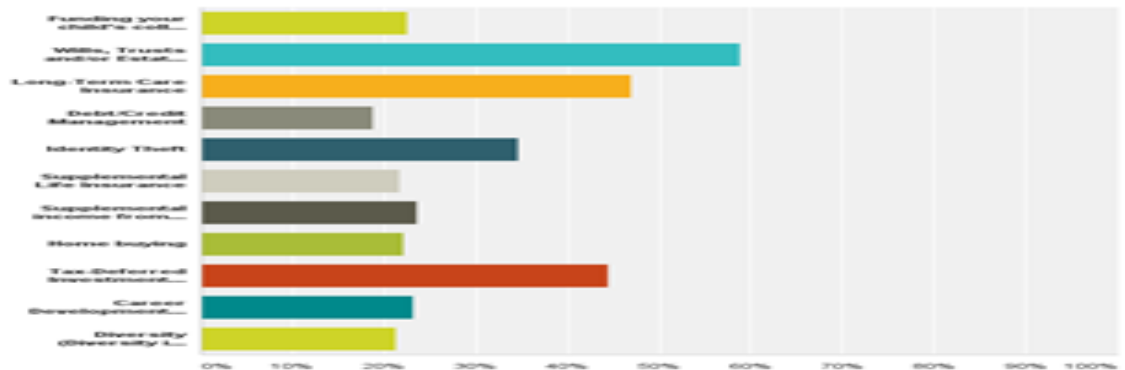
- ▶ Open Enrollment for voluntary Life insurance through CIGNA

As referenced earlier in this presentation

## Response to the Spring 2014 Survey

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

Answered: 234 Skipped: 15



Benefits Fringe Committee  
Meeting 9/25/14

1  
7

issue

# Since we last met

- ▶ Part time Faculty Open Enrollment ended Tuesday, September 23

| Plan         | Dec-13 | Sep-14 |
|--------------|--------|--------|
| CSL          | 10     | 4      |
| CST          | 12     | 4      |
| Delta Dental | 24     | 48     |
| UHC Dental   | 18     | 10     |
| Kaiser       | 37     | 60     |



# ING/Reliastar became VOYA Financial

- ▶ VOYA is our carrier for
  - Long-term Disability and
  - Life Insurance Business Partner
  - Stop Loss
- ▶ Rebranding
- ▶ The process has been taking place in stages across the company and as result, you may see both ING U.S. and Voya throughout the end of the year

# Pre-paid Legal became LegalShield



## Peralta Community College District Benefits Information Center



- PCCD Benefits Home
- Retiree BIC
- Discount Programs
- Home
- Enrollment
- Hourly Faculty Enrollment
- Important Forms
- Medical Insurance
- Dental Insurance
- Vision Insurance
- Life, AD&D and Disability
- Voluntary Life Insurance
- Supplemental Insurance
- Family Legal Plans
- Employee Assistance Program
- Flexible Spending Accounts
- Commuter Expense Accounts
- Citibank-at-Work Program
- COBRA
- HIPAA Compliance Materials
- Dependent Audit
- Required Notifications
- Health & Wellness
- Newsletters
- Get Benefits Help

### Insurance Carrier Links

Anthem Blue Cross  
Caremark RX

## Family Legal Plans - LegalShield

LegalShield offers legal protection programs for individuals and their families. See the overview of some of the typical services offered and a list of featured plans below.

### LegalShield

Website: [www.legalshield.com](http://www.legalshield.com)

Associate: 707-479-1702

## Announcements

### LegalShield Family Legal Protection Video Presentation

LegalShield offers a voluntary insurance program for family legal services. Watch this video presentation and visit the [Family Legal Plans](#) page for more information!

[Read More...](#)

## Plans

### LegalShield Featured Plans



This is a list of some of the LegalShield Featured Plans.

(Updated 2-8-2013)

File size: 46 K

## Overview

### Advice

Unlimited topics, personal or business even on pre-existing conditions

### 24/7 Emergency Assistance

After-hours legal consultation for covered legal emergencies such as: if you're arrested or detained, if you're seriously injured, if you're served with a warrant, or if the state tries to take your child(ren).

### Letters and Phone Calls on Your Behalf

Available at the discretion of your Provider Lawyer

### Legal Document Review (up to 10 pages each)

Contracts/documents up to 10 pages each

# CVS Caremark became CVS Health

- ▶ “We’re not just changing our name. We’re changing health care.”
- ▶ Benefit enhancement subject to negotiation and to be further explored—coverage for eligible benefits received out of network for wellness type services such as Minute Clinics.

What is a “Minute Clinic” and how can we get “Minute Clinics” added to the Anthem BlueCross network or have the District provide internal claims support for eligible services rendered at Minute Clinic–like facilities (Costco’s, Rite Aid, Walgreens, etc)

*Minute Clinic is a (brand name trademarked by CVS Caremark) who offer walk-in medical clinics are staffed by nurse practitioners and physician assistants who specialize in family health care and are trained to diagnose, treat and write prescriptions for common family illnesses such as strep throat and ear, eye, sinus, bladder and bronchial infections. Minor wounds, abrasions and joint sprains are treated, and common vaccinations such as influenza, tetanus, pneumovax, and Hepatitis A & B are available at all locations. In addition, Minute Clinic offers a wide range of wellness services, including sports and camp physicals, smoking cessation and TB testing. Routine lab tests, instant results and education is available for those with diabetes, high cholesterol, high blood pressure or asthma.*



# Minute Clinics

- ▶ Issue: Out-of-network flu shot coverage.
  - ▶ Injections are covered, but when received out of network, then the reimbursement process is honourous.
  - ▶ Challenge to minimize the administrative burden to the employee
    - Pursue getting Rite Aid, CVS, etc added to the Blue Cross network
    - Develop an internal claims reimbursement infrastructure
- Status Quo: pay up front, then get reimbursed from Coresource.

# Mental Health Parity

- ▶ Issue: Ensure continuity of benefits between the HMO and Self-Funded plan-Management brought this issue forward for further review. Review is pending.

# End of Year Statements for the Self-funded Plan

- ▶ Statements will go out in March 2015
  - Benefits through February
  - 2 months before open enrollment in May
  - Mailed to each family member
  - To home address
- Pre-2004 retirees enrolled in the self funded plan have a benefit limit of \$2,000,000.
- Grandfathered plans are not protected from the unlimited benefit under the Affordable Care Act.

# Retiree List Serve

## Easy as 1-2-3

### New for

• requests

to email account:  
retiree@peralta.edu

- ▶ Benefits Office will be provided with a list server (distribution list) called: peraltaretiree.
- ▶ The Benefits Office will manage (add, change, delete) this account as retirees send their email to retiree@peralta.edu. Once the peraltaretiree distribution list is set up the Benefits Office will be able to send an email out to all retirees that have signed up for the account.



# State of the District

## ▶ Business Services

# Year to date Benefits Spending

- ▶ Open Enrollment Glide Path
- ▶ Review of Monthly Reports Distribution

# Peralta Community College District

## Self-Funded PPO Enrollment Census as of 8-1-2014

### Self-Funded PPO - Lite Plan (Actives)

| Division/Plan       | Division Name                  | Employees (Subscribers) |           |           | Total Employees | Total Dependents | Total Members |
|---------------------|--------------------------------|-------------------------|-----------|-----------|-----------------|------------------|---------------|
|                     |                                | Single                  | 2 Party   | 3 or More |                 |                  |               |
| P5J1A1/P503         | Contract - Adjunct PFT Regular | 19                      | 22        | 31        | 72              | 105              | 177           |
| P5J1A7/P503         | 100% Adjunct PFT               | 1                       | 0         | 0         | 1               | 0                | 1             |
| P5J1A2/P503         | 50% Adjunct PFT                | 14                      | 1         | 0         | 15              | 1                | 16            |
| P5J1A3/P503         | Local Union 1021               | 17                      | 12        | 26        | 55              | 82               | 137           |
| P5J1A4/P504         | Local Union 39                 | 2                       | 3         | 5         | 10              | 19               | 29            |
| P5J1A5/P503         | Managers                       | 7                       | 5         | 3         | 15              | 13               | 28            |
| P5J1A6/P503         | Trustees                       | 0                       | 0         | 0         | 0               | 0                | 0             |
| P5J1A8/P503         | Confidentials                  | 2                       | 2         | 2         | 6               | 7                | 13            |
| <b>Grand Totals</b> |                                | <b>62</b>               | <b>45</b> | <b>67</b> | <b>174</b>      | <b>227</b>       | <b>401</b>    |

### Self-Funded PPO - Traditional Plan (Actives)

| Division/Plan       | Division Name                  | Employees (Subscribers) |           |           | Total Employees | Total Dependents | Total Members |
|---------------------|--------------------------------|-------------------------|-----------|-----------|-----------------|------------------|---------------|
|                     |                                | Single                  | 2 Party   | 3 or More |                 |                  |               |
| P5J1A1/P505         | Contract - Adjunct PFT Regular | 26                      | 19        | 13        | 58              | 55               | 113           |
| P5J1A7/P505         | 100% Adjunct PFT               | 1                       | 0         | 0         | 1               | 0                | 1             |
| P5J1A2/P505         | 50% Adjunct PFT                | 11                      | 1         | 0         | 12              | 1                | 13            |
| P5J1A3/P505         | Local Union 1021               | 10                      | 6         | 1         | 17              | 9                | 26            |
| P5J1A4/P506         | Local Union 39                 | 1                       | 5         | 3         | 9               | 14               | 23            |
| P5J1A5/P505         | Managers                       | 6                       | 3         | 4         | 13              | 17               | 30            |
| P5J1A6/P505         | Trustees                       | 1                       | 0         | 0         | 1               | 0                | 1             |
| P5J1A8/P505         | Confidentials                  | 0                       | 1         | 0         | 1               | 1                | 2             |
| <b>Grand Totals</b> |                                | <b>56</b>               | <b>35</b> | <b>21</b> | <b>112</b>      | <b>97</b>        | <b>209</b>    |

### 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  |                 |                  |               |
| P5J1C1/P503                                  | COBRA (Lite)                     | 2                       | 0          | 2          | 4               | 6                | 10            |
| P5J1C1/P505                                  | COBRA (Traditional)              | 2                       | 0          | 0          | 2               | 0                | 2             |
| P5J2C1/P501                                  | COBRA PRE 2004 RET & SP 65+      | 0                       | 1          | 0          | 1               | 1                | 2             |
| P5J1R1/P501                                  | Pre 04 RET (65+)                 | 0                       | 0          | 0          | 0               | 0                | 0             |
| P5J1R1/P502                                  | Post 04 RET (65+)                | 23                      | 37         | 9          | 69              | 58               | 127           |
| P5J1R2/P502                                  | Post 04 (<65)                    | 21                      | 35         | 7          | 63              | 51               | 114           |
| P5J1R5/P505                                  | Post 7/12 RET 65+ TRAD           | 0                       | 2          | 0          | 2               | 2                | 4             |
| P5J1R6/P503                                  | Post 7/12 RET 65+ LITE           | 2                       | 1          | 1          | 4               | 4                | 8             |
| P5J1R6/P505                                  | Post 7/12 RT<65 DOH<7/04TRAD     | 1                       | 0          | 0          | 1               | 0                | 1             |
| P5J1R7/P505                                  | Post 7/12 RT Self Pay 65+ TRAD   | 0                       | 0          | 1          | 1               | 2                | 3             |
| P5J1R9/P503                                  | Post 7/12 RT <65 DOH > 7/04 LITE | 0                       | 0          | 0          | 0               | 0                | 0             |
| P5J2R1/P501                                  | Pre 04 RET (65+) Grandfathered   | 124                     | 120        | 8          | 252             | 138              | 390           |
| P5J2R2/P501                                  | Pre 04 RET (<65) Grandfathered   | 5                       | 14         | 1          | 20              | 16               | 36            |
| P5J2R3/P501                                  | Self Pay Pre 04 (65+) SURV SP    | 22                      | 2          | 0          | 24              | 2                | 26            |
| P5J2R4/P501                                  | Self Pay Pre 04 (<65) SURV SP    | 1                       | 0          | 0          | 1               | 0                | 1             |
| P5J1R3/P502                                  | Self Pay Post 04 (65+) SURV SP   | 2                       | 0          | 0          | 2               | 0                | 2             |
| P5J1R4/P502                                  | Self Pay Post 04 (<65) SURV SP   | 0                       | 0          | 0          | 0               | 0                | 0             |
| <b>Grand Totals</b>                          |                                  | <b>205</b>              | <b>212</b> | <b>29</b>  | <b>446</b>      | <b>280</b>       | <b>726</b>    |
| <b>Totals for All Self-Funded PPO Plans:</b> |                                  | <b>323</b>              | <b>292</b> | <b>117</b> | <b>732</b>      | <b>604</b>       | <b>1336</b>   |



8-1-2014

Benefits Fringe  
Committee Meeting 9 25  
14

# Peralta Community College District

## Kaiser HMO Enrollment Census as of 8-1-2014

| Kaiser HMO (Actives) |                            |                         |         |           |                 |                  |               |
|----------------------|----------------------------|-------------------------|---------|-----------|-----------------|------------------|---------------|
| Division             | Division Name              | Employees (Subscribers) |         |           | Total Employees | Total Dependents | Total Members |
|                      |                            | Single                  | 2 Party | 3 or More |                 |                  |               |
| 50                   | Contract - Adjunct Regular | 56                      | 49      | 55        | 160             | 193              | 353           |
| 51                   | 50% Adjunct PFT            | 41                      | 9       | 3         | 53              | 15               | 68            |
| 68                   | 100% Adjunct PFT           | 1                       | 0       | 0         | 1               | 0                | 1             |
| 30                   | Local Union 1021           | 79                      | 52      | 60        | 191             | 212              | 403           |
| 228                  | Local Union 39             | 18                      | 17      | 25        | 60              | 91               | 151           |
| 40                   | Managers                   | 16                      | 9       | 9         | 34              | 34               | 68            |
| 60                   | Confidentials              | 2                       | 6       | 2         | 10              | 10               | 20            |
| 67                   | Trustees                   | 2                       | 1       | 2         | 5               | 6                | 11            |
| Grand Totals         |                            | 215                     | 143     | 156       | 514             | 561              | 1075          |

| Kaiser HMO (Retirees, Self-Pays, Survivors, & COBRA) |                                 |                         |         |           |                 |                  |               |
|--|---------------------------------|-------------------------|---------|-----------|-----------------|------------------|---------------|
| Division   | Division Name                   | Employees (Subscribers) |         |           | Total Employees | Total Dependents | Total Members |
|  |                                 | Single                  | 2 Party | 3 or More |                 |                  |               |
| 32   | Union 1021 Pre 02 Retirees      | 31                      | 11      | 0         | 42              | 11               | 53            |
| 35   | Union 1021 Pre 04 Self Pay      | 1                       | 0       | 0         | 1               | 0                | 1             |
| 38   | Union 1021 Pre 04 Retirees      | 31                      | 18      | 3         | 52              | 28               | 80            |
| 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                       | 2       | 1         | 9               | 4                | 13            |
| 49   | Management Post 04 Survivors    | 1                       | 0       | 0         | 1               | 0                | 1             |
| 52   | PFT Pre 2004 Retirees           | 47                      | 48      | 4         | 99              | 56               | 155           |
| 55   | PFT Pre 2004 Self Pay Survivors | 20                      | 0       | 0         | 20              | 0                | 20            |
| 58   | PFT Post 2004 Retirees          | 23                      | 21      | 0         | 44              | 21               | 65            |
| 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      | 8                       | 9       | 0         | 17              | 9                | 26            |
| 223  | Local 39 Pre SEP04 Survivors    | 1                       | 0       | 0         | 1               | 0                | 1             |
| 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 \$15  | 1                       | 1       | 1         | 3               | 4                | 7             |
| 4901   | CA COBRA                        | 1                       | 0       | 0         | 1               | 0                | 1             |
| 7001   | COBRA                           | 2                       | 0       | 0         | 2               | 0                | 2             |
| 8700   | Double Covered Senior - Post 04 | 0                       | 1       | 0         | 1               | 1                | 2             |
| 8701   | Double Covered Senior - Pre 04  | 2                       | 0       | 0         | 2               | 0                | 2             |
| Grand Totals   |                                 | 193                     | 119     | 10        | 322             | 145              | 467           |
| Totals for All Kaiser Plans:                         |                                 | 408                     | 262     | 166       | 836             | 706              | 1542          |



8-1-2014

Benefits Fringe  
Committee Meeting 9 25

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# Peralta Community College District Dental Enrollment Census as of 8-1-2014

| Delta Dental (Actives) |                             |                         |         |           |                 |                  |               |
|------------------------|-----------------------------|-------------------------|---------|-----------|-----------------|------------------|---------------|
| Division               | Division Name               | Employees (Subscribers) |         |           | Total Employees | Total Dependents | Total Members |
|                        |                             | Single                  | 2 Party | 3 or More |                 |                  |               |
| 501                    | COBRA                       | 3                       | 4       | 2         | 9               | 11               | 20            |
| 503                    | Local Union 39              | 18                      | 19      | 36        | 73              | 118              | 191           |
| 504                    | Local Union 1021            | 98                      | 41      | 104       | 243             | 279              | 522           |
| 505                    | Managers                    | 22                      | 11      | 16        | 49              | 48               | 97            |
| 506                    | Contract - PT&H PFT Regular | 99                      | 77      | 112       | 288             | 350              | 638           |
| 507                    | Confidentials               | 4                       | 5       | 7         | 16              | 17               | 33            |
| 508                    | Trustees                    | 3                       | 1       | 1         | 5               | 4                | 9             |
| 1501                   | 100% PT&H PFT               | 26                      | 11      | 4         | 41              | 19               | 60            |
| Grand Totals           |                             | 273                     | 169     | 282       | 724             | 846              | 1570          |

| 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                       | 4       | 1         | 7               | 7                | 14            |
| D0264                | 100% PT&H PFT               | 18                      | 5       | 1         | 24              | 9                | 33            |
| D0264                | Local Union 1021            | 10                      | 7       | 2         | 19              | 12               | 31            |
| D0264                | Local Union 39              | 0                       | 2       | 3         | 5               | 10               | 15            |
| D0264                | Managers                    | 4                       | 4       | 5         | 13              | 18               | 31            |
| D0264                | Trustees                    | 1                       | 0       | 0         | 1               | 0                | 1             |
| D0264                | Confidentials               | 0                       | 1       | 2         | 3               | 7                | 10            |
| Grand Totals         |                             | 35                      | 23      | 14        | 72              | 63               | 135           |



8-1-2014

Benefits Fringe  
Committee Meeting 9 25

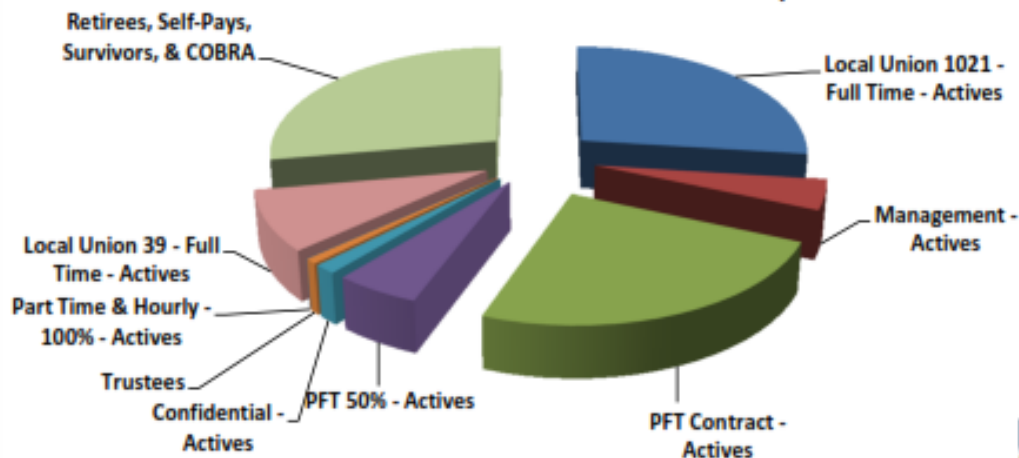
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**Peralta Community College District**  
**Kaiser HMO - Premiums Paid - Plan YTD (July 1 - Aug 1, 2014)**

| ENR UNIT   | DESCRIPTION                                 | AMOUNT PAID<br>(Plan YTD) | %             |
|--|---|---------------------------|---------------|
| <b>Active Plans</b>  |   |                           |               |
| 30   | Local Union 1021 - Full Time - Actives      | \$466,825.67              | 27.02%        |
| 40   | Management - Actives                        | \$76,554.56               | 4.43%         |
| 50   | PFT Contract - Actives                      | \$419,623.00              | 24.29%        |
| 51   | PFT 50% - Actives                           | \$92,295.04               | 5.34%         |
| 60   | Confidential - Actives                      | \$24,150.62               | 1.40%         |
| 67   | Trustees                                    | \$13,246.70               | 0.77%         |
| 68   | Part Time & Hourly - 100% - Actives         | \$0.00                    | 0.00%         |
| 228  | Local Union 39 - Full Time - Actives        | \$154,756.58              | 8.96%         |
|  | <b>Subtotals:</b>                           | <b>\$1,247,452.17</b>     | <b>72.19%</b> |
| <b>Retirees, Self-Pays, Survivors &amp; COBRA Participants</b> |   |                           |               |
| 20   |   | \$1,935.06                | 0.11%         |
| 32   | Local Union 1021 - Pre 02 Retirees          | \$54,328.87               | 3.14%         |
| 35   | Local Union 1021 - Pre 04 Self Pay          | \$946.78                  | 0.05%         |
| 38   | Local Union 1021 - Pre 04 Retirees          | \$78,839.08               | 4.56%         |
| 42   | Management - Pre 04 Retirees                | \$17,988.82               | 1.04%         |
| 43   | Management - Pre 04 Survivors               | \$946.78                  | 0.05%         |
| 48   | Management - Post 04 Retirees               | \$14,561.48               | 0.84%         |
| 49   | Management - Post 04 Survivors              | \$754.24                  | 0.04%         |
| 52   | PFT - Pre 2004 Retirees                     | \$162,083.00              | 9.38%         |
| 55   | PFT - Pre 2004 Self Pay Survivors           | \$19,406.70               | 1.12%         |
| 58   | PFT - Post 2004 Retirees                    | \$62,836.01               | 3.64%         |
| 59   | PFT - Post 2004 Survivors                   | \$1,508.48                | 0.09%         |
| 61   | Confidential - Pre 2004 Retirees            | \$946.78                  | 0.05%         |
| 65   | Confidential - Post 2004 Retirees           | \$754.24                  | 0.04%         |
| 222  | Local Union 39 Pre 2004 Retirees            | \$32,109.15               | 1.86%         |
| 226  | Local Union 39 Post 2004 Retirees           | \$13,431.25               | 0.78%         |
| 227  | Local Union 39 Post 2004 Survivors          | \$754.24                  | 0.04%         |
| 229  | Local Union 39 Post 2004 Retirees \$15 Plan | \$7,805.44                | 0.45%         |
| 4901   | CA COBRA                                    | \$685.77                  | 0.04%         |
| 7001   | COBRA                                       | \$2,735.08                | 0.16%         |
| 8700   | Double Covered Senior - Post 04             | \$2,735.06                | 0.16%         |
| 8701   | Double Covered Senior - Pre 04              | \$2,364.66                | 0.14%         |
|  | <b>Subtotals:</b>                           | <b>\$480,456.97</b>       | <b>27.81%</b> |
|  | <b>Totals:</b>                              | <b>\$1,727,909.14</b>     | <b>100%</b>   |

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

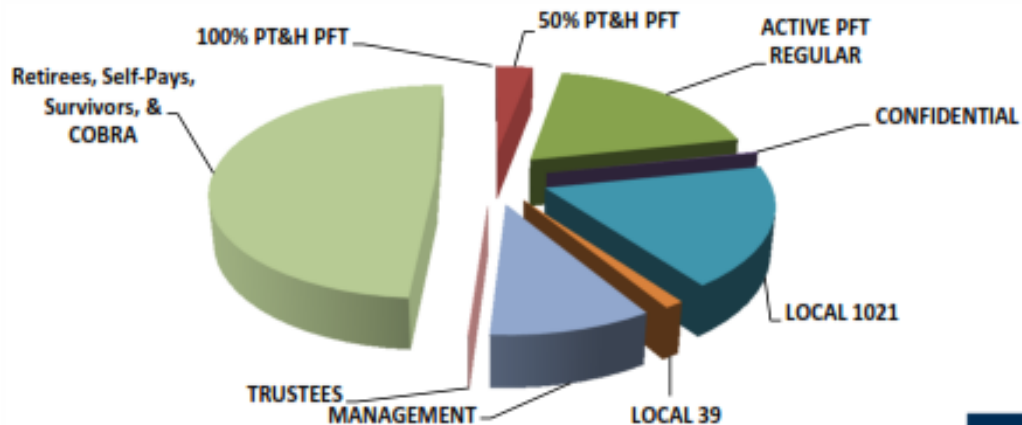




# Peralta Community College District

## Self-Funded PPO - Medical/RX Claims Paid by Division (PLAN YTD: Jul 1, 2014 - July 31, 2014)

| DESCRIPTION  | Medical             | Rx                  | TOTAL AMOUNT PAID   | %             |
|--|---------------------|---------------------|---------------------|---------------|
| <b>Active Plans</b>  |                     |                     |                     |               |
| 100% ADJUNCT PFT   | \$0.00              | \$0.00              | \$0.00              | 0.00%         |
| 50% ADJUNCT PFT  | \$20,975.62         | \$4,397.27          | \$25,372.89         | 3.00%         |
| ACTIVE PFT REGULAR   | \$74,808.27         | \$82,837.73         | \$157,646.00        | 18.63%        |
| CONFIDENTIAL   | \$512.03            | \$729.19            | \$1,241.22          | 0.15%         |
| LOCAL 1021   | \$130,938.58        | \$22,974.82         | \$153,913.40        | 18.19%        |
| LOCAL 39   | \$8,089.85          | \$2,130.27          | \$10,220.12         | 1.21%         |
| MANAGEMENT   | \$80,436.19         | \$3,542.78          | \$83,978.97         | 9.92%         |
| TRUSTEES   | \$0.00              | \$435.00            | \$435.00            | 0.05%         |
| <b>Subtotals:</b>  | <b>\$315,760.54</b> | <b>\$117,047.06</b> | <b>\$432,807.60</b> | <b>51.14%</b> |
| <b>Retirees, Self Pays, Survivors &amp; COBRA Participants</b> |                     |                     |                     |               |
| POST 2004 RT 65+ Prior to 7/2013                               | -\$483.31           | \$0.00              | -\$483.31           | -0.06%        |
| POST 2004 RT <65 Prior to 7/2013                               | \$121.07            | \$0.00              | \$121.07            | 0.01%         |
| SELF PAY POST'04 RT >65/SRV SP Prior to 7/2013                 | \$0.00              | \$0.00              | \$0.00              | 0.00%         |
| POST 7/2012 RET 65 & OVER Prior to 7/2013                      | \$0.00              | \$0.00              | \$0.00              | 0.00%         |
| POST 7/2012 RET <65 DOH<072004 Prior to 7/2013                 | \$0.00              | \$0.00              | \$0.00              | 0.00%         |
| POST 7/2012 RET SELF PAY 65&OVR Prior to 7/2013                | \$0.00              | \$0.00              | \$0.00              | 0.00%         |
| PRE 2004 RT >65 GRANDFATHERED Prior to 7/2013                  | \$1,142.47          | \$0.00              | \$1,142.47          | 0.13%         |
| PRE 2004 RT <65 GRANDFATHERED Prior to 7/2013                  | \$0.00              | \$0.00              | \$0.00              | 0.00%         |
| SELF PAY 65+ SURVIVING SPOUSE Prior to 7/2013                  | \$156.38            | \$0.00              | \$156.38            | 0.02%         |
| SELF PAY >65 SURVIVING SPOUSE - Prior to 7/2013                | \$0.00              | \$0.00              | \$0.00              | 0.00%         |
| PRE 2004 RT >65 GRANDFATHERED                                  | \$32,089.54         | \$154,150.62        | \$186,240.16        | 22.01%        |
| PRE 2004 RT <65 GRANDFATHERED                                  | \$24,544.23         | \$13,237.13         | \$37,781.36         | 4.46%         |
| SELF PAY 65+ SURVIVING SPOUSE                                  | \$2,318.83          | \$9,291.56          | \$11,610.39         | 1.37%         |
| SELF PAY >65 SURVIVING SPOUSE                                  | \$0.00              | \$20.39             | \$20.39             | 0.00%         |
| POST 2004 RT 65+   | \$38,027.82         | \$37,101.31         | \$75,129.13         | 8.88%         |
| POST 2004 RT <65   | \$55,624.70         | \$18,384.63         | \$74,009.33         | 8.75%         |
| SELF PAY POST '04 RET >65 SURVIVING SPOUSE                     | \$32.00             | \$9.80              | \$41.80             | 0.00%         |
| SELF PAY POST '04 RET <65 SURVIVING SPOUSE                     | \$0.00              | \$0.00              | \$0.00              | 0.00%         |
| POST 7/2012 RET 65 & OVER DOH <7/2004                          | \$489.96            | \$5,572.31          | \$6,062.27          | 0.72%         |
| POST 7/2012 RET < 65 DOH <7/2004                               | \$9,487.48          | \$6,850.56          | \$16,338.04         | 1.93%         |
| POST 7/2012 RET Self Pay > 65 DOH & R > 072004                 | \$622.85            | \$342.81            | \$965.66            | 0.11%         |
| POST 7/2012 RET Self Pay < 65 DOH & R > 072004                 | \$0.00              | \$0.00              | \$0.00              | 0.00%         |
| POST 7/2012 RET <65 DOH & R >7/2004                            | \$0.00              | \$0.00              | \$0.00              | 0.00%         |
| <b>COBRA TOTALS</b>  | <b>\$3,707.77</b>   | <b>\$653.00</b>     | <b>\$4,360.77</b>   | <b>0.52%</b>  |
| <b>Subtotals:</b>  | <b>\$167,881.79</b> | <b>\$245,614.12</b> | <b>\$413,495.91</b> | <b>48.86%</b> |
| <b>Totals:</b>   | <b>\$483,642.33</b> | <b>\$362,661.18</b> | <b>\$846,303.51</b> | <b>100%</b>   |



8-15-2014

Benefits Fringe  
Committee Meeting 9 25  
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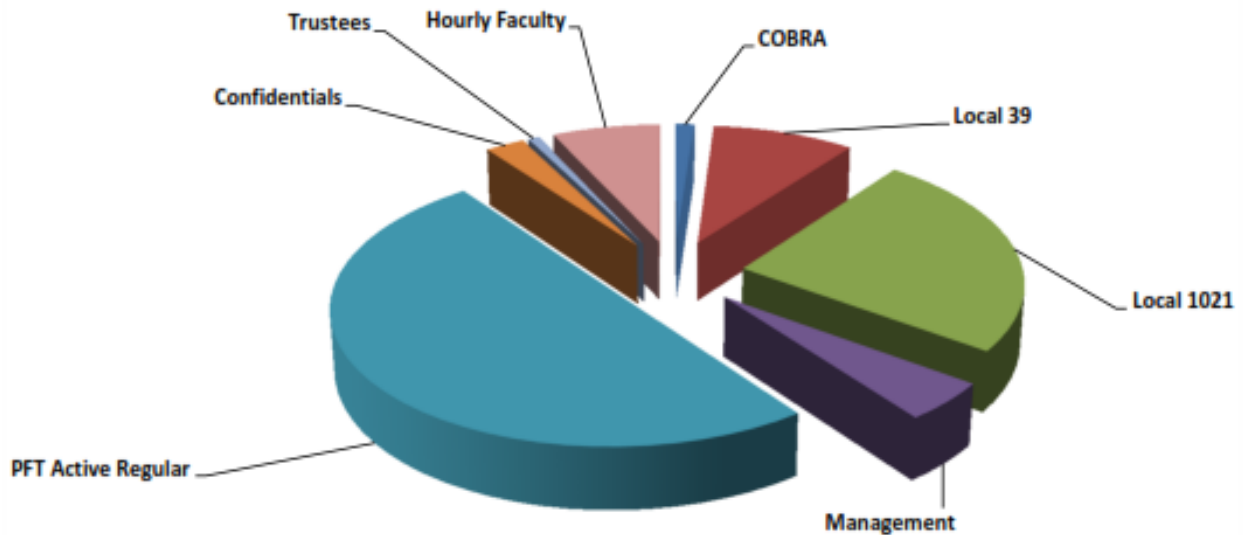
# Peralta Community College District

## Delta Dental Claims Paid

Plan Year to Date (Jul 1, 2014 - July 31, 2014)

| ENR UNIT   | DESCRIPTION        | CLAIMS/FEES PAID<br>(Plan YTD) | %              |
|--|--------------------|--------------------------------|----------------|
| 501  | COBRA              | \$900.00                       | 1.16%          |
| 503  | Local 39           | \$7,096.40                     | 9.13%          |
| 504  | Local 1021         | \$19,202.90                    | 24.71%         |
| 505  | Management         | \$3,680.40                     | 4.74%          |
| 506  | PFT Active Regular | \$38,925.30                    | 50.09%         |
| 507  | Confidentials      | \$1,949.00                     | 2.51%          |
| 508  | Trustees           | \$554.00                       | 0.71%          |
| 1501   | Hourly Faculty     | \$5,399.00                     | 6.95%          |
| <b>Total Claims Plan YTD:</b>                                  |                    | <b>\$77,707.00</b>             | <b>100.00%</b> |
| Claims Administration Fees (5.87%) - Plan YTD                  |                    | \$4,561.40                     |                |
| ACSIG Eligibility Fee at \$.65 monthly per employee - Plan YTD |                    | \$471.25                       |                |
| <b>Total Claims + Fees Plan YTD:</b>                           |                    | <b>\$82,739.65</b>             |                |

**Delta Dental - Claims Paid by Division (Plan YTD)**



8-15-2014

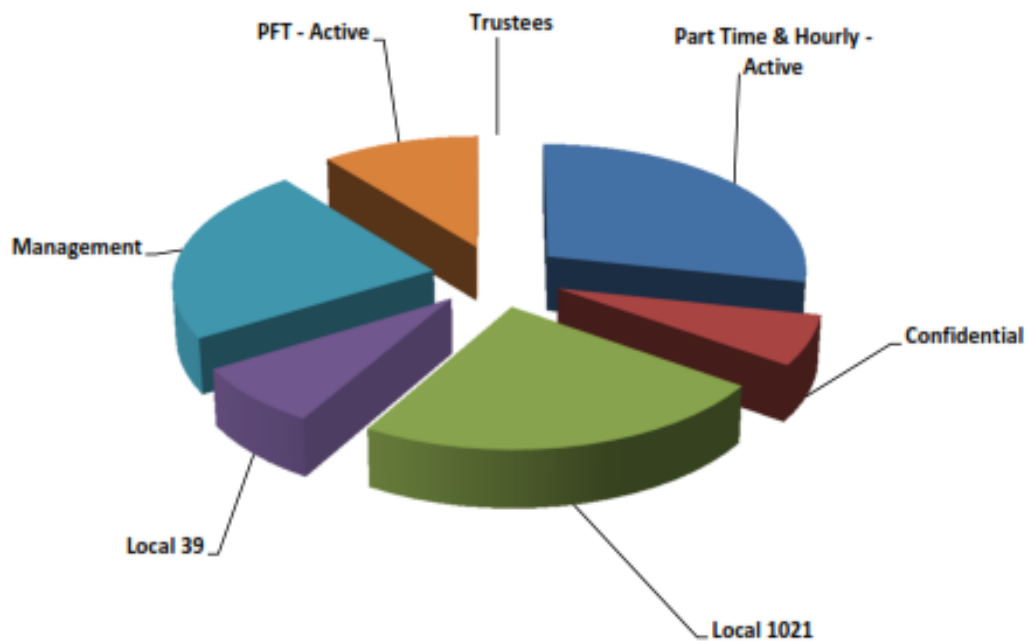
Benefits Fringe  
Committee Meeting 9 25

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**Peralta Community College District**  
**UHC Dental**  
**Paid Premiums Plan YTD (July 1 - Aug 1, 2014)**

| DESCRIPTION                 | AMOUNT PAID<br>(Plan YTD) | %              |
|-----------------------------|---------------------------|----------------|
| <b>Active Plans</b>         |                           |                |
| Part Time & Hourly - Active | \$1,570.88                | 28.30%         |
| Confidential                | \$357.70                  | 6.45%          |
| Local 1021                  | \$1,313.33                | 23.66%         |
| Local 39                    | \$433.99                  | 7.82%          |
| Management                  | \$1,275.40                | 22.98%         |
| PFT - Active                | \$598.66                  | 10.79%         |
| Trustees                    | \$0.00                    | 0.00%          |
| <b>Totals:</b>              | <b>\$5,549.96</b>         | <b>100.00%</b> |

**UHC Dental Premiums Paid - Plan Year to Date by Division**

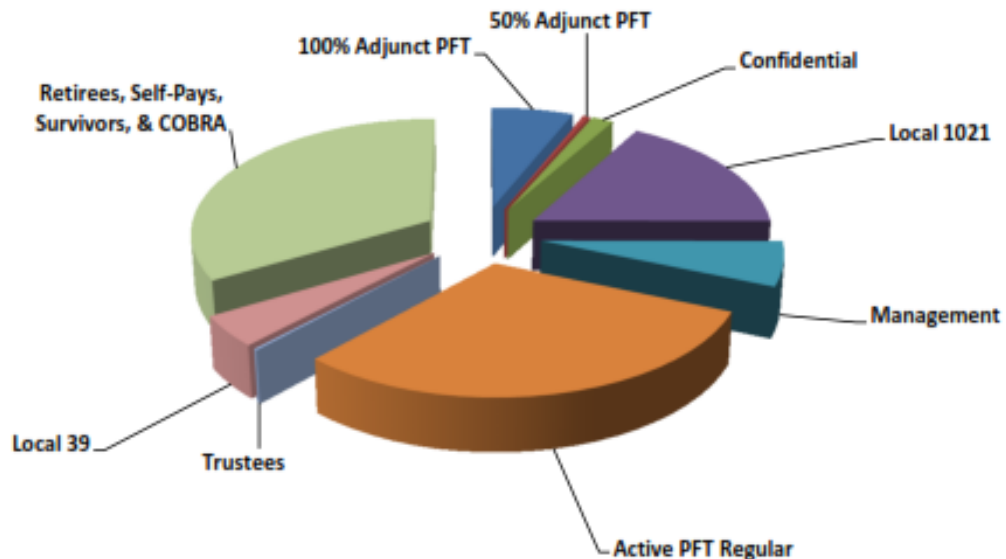


8-15-2014

**Peralta Community College District**  
**UHC Vision - Paid Claims Plan YTD (July 1 - Aug 1, 2014)**

| DESCRIPTION  | AMOUNT PAID<br>(Plan YTD) | %             |
|--|---------------------------|---------------|
| <b>Active Plans</b>  |                           |               |
| 100% Adjunct PFT   | \$79.50                   | 6.12%         |
| 50% Adjunct PFT  | \$6.00                    | 0.46%         |
| Confidential   | \$21.00                   | 1.62%         |
| Local 1021   | \$219.00                  | 16.86%        |
| Management   | \$81.00                   | 6.24%         |
| Active PFT Regular   | \$397.50                  | 30.60%        |
| Trustees   | \$3.00                    | 0.23%         |
| Local 39   | \$57.00                   | 4.39%         |
| <b>Subtotals:</b>  | <b>\$864.00</b>           | <b>66.51%</b> |
| <b>Retirees, Self-Pays, Survivors &amp; COBRA Participants</b> |                           |               |
| COBRA  | \$16.50                   | 1.27%         |
| Post 2004 Retirees <65   | \$187.50                  | 14.43%        |
| Post 2004 Retirees 65+   | \$205.50                  | 15.82%        |
| Self Pay Post 2004 Retirees <65                                | \$1.50                    | 0.12%         |
| Self Pay Post 2004 Retirees 65+                                | \$6.00                    | 0.46%         |
| POST 7-12 RET 65 OR >  | \$3.00                    | 0.23%         |
| POST 7-12 RET < 65   | \$12.00                   | 0.92%         |
| POST 7-12 RET SP 65 OR >                                       | \$3.00                    | 0.23%         |
| POST 7-12 RET SP < 65  | \$0.00                    | 0.00%         |
| <b>Subtotals:</b>  | <b>\$435.00</b>           | <b>33.49%</b> |
| <b>Totals:</b>   | <b>\$1,299.00</b>         | <b>100%</b>   |

**UHC Vision Claims Paid - Plan Year to Date by Division**

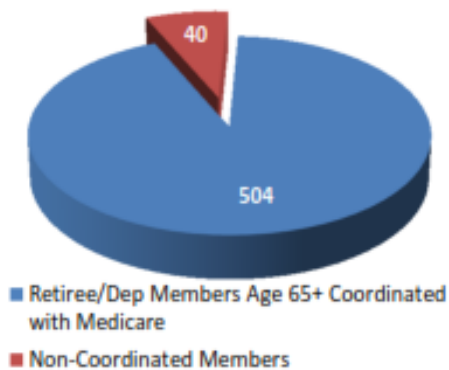


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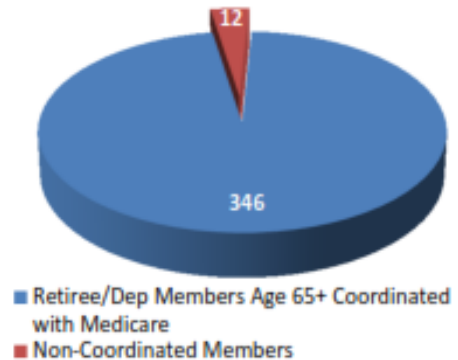
Benefits Fringe  
Committee Meeting 9 25  
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**Peralta Community College District**  
**Retirees/Dependents Age 65+ Non-Coordinated with Medicare**  
**as of Aug 1, 2014**

| Self Funded PPO                                       |     |
|---|-----|
| Retiree/Dep Members Age 65+ Coordinated with Medicare | 504 |
| Non-Coordinated Members                               | 40  |
| Total Retiree/Dep Members Age 65+                     | 544 |



| Kaiser HMO  |     |
|---|-----|
| Retiree/Dep Members Age 65+ Coordinated with Medicare | 346 |
| Non-Coordinated Members                               | 12  |
| Total Retiree/Dep Members Age 65+                     | 358 |



8-15-2015

# Peralta Community College District

## Monthly ING Medical Stop Loss Analysis (Plan Year to Date)

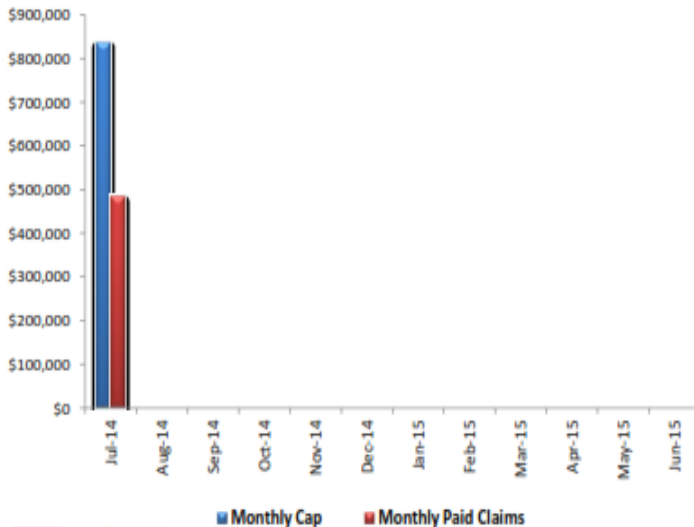
For the Period: July 1, 2014 - June 30, 2015



| Month  | Monthly Cap / Aggregate Deductible | 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 <sup>(1)</sup> | Amount In Excess of Specific |
|--------|------------------------------------|------------------------|---------------------|--------------------------------|---------------------------------|-------------------------|--|----------------------------|--|------------------------------|
| Jul-14 | \$ 836,274                         | \$ 826,062             | \$ 483,642          | \$ 483,642                     | \$ 352,632                      | 58%                     | \$ 342,419                               | 58%                        | \$ -                                   | \$ -                         |
| Aug-14 |                                    |                        |                     |                                |                                 |                         |  |                            |  |                              |
| Sep-14 |                                    |                        |                     |                                |                                 |                         |  |                            |  |                              |
| Oct-14 |                                    |                        |                     |                                |                                 |                         |  |                            |  |                              |
| Nov-14 |                                    |                        |                     |                                |                                 |                         |  |                            |  |                              |
| Dec-14 |                                    |                        |                     |                                |                                 |                         |  |                            |  |                              |
| Jan-15 |                                    |                        |                     |                                |                                 |                         |  |                            |  |                              |
| Feb-15 |                                    |                        |                     |                                |                                 |                         |  |                            |  |                              |
| Mar-15 |                                    |                        |                     |                                |                                 |                         |  |                            |  |                              |
| Apr-15 |                                    |                        |                     |                                |                                 |                         |  |                            |  |                              |
| May-15 |                                    |                        |                     |                                |                                 |                         |  |                            |  |                              |
| Jun-15 |                                    |                        |                     |                                |                                 |                         |  |                            |  |                              |

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

\$ - \$ -



### Glossary of Terms

**Monthly Cap / Aggregate Deductible** – The estimation of the maximum monthly paid claims expected under the self-funded medical plan as calculated prior to the beginning of the plan year.

**Cumulative Monthly Cap / Aggregate Deductible** – As claims are paid every month, they are added to the previous amounts beginning July 1st.

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

**Cumulative Monthly Paid Claims** – Total of paid claims beginning July 1st.

**Monthly Cap Surplus / (Deficit)** – Maximum monthly gain or deficit to be included in the cumulative total.

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

**Cumulative Monthly Cap Surplus / Deficit** – Accumulated monthly gain or deficit beginning July 1st.

**Cumulative Paid Loss Ratio** – Percentage of premium during the policy period beginning July 1st that an insurer spends on claims.

**Excluded from Aggregate** – Amounts not included in the Aggregate.

**Amount in Excess of Specific** – Claim amounts that exceed the Specific Deductible of \$200,000 per individual for Peralta Community College District.



8/15/2014

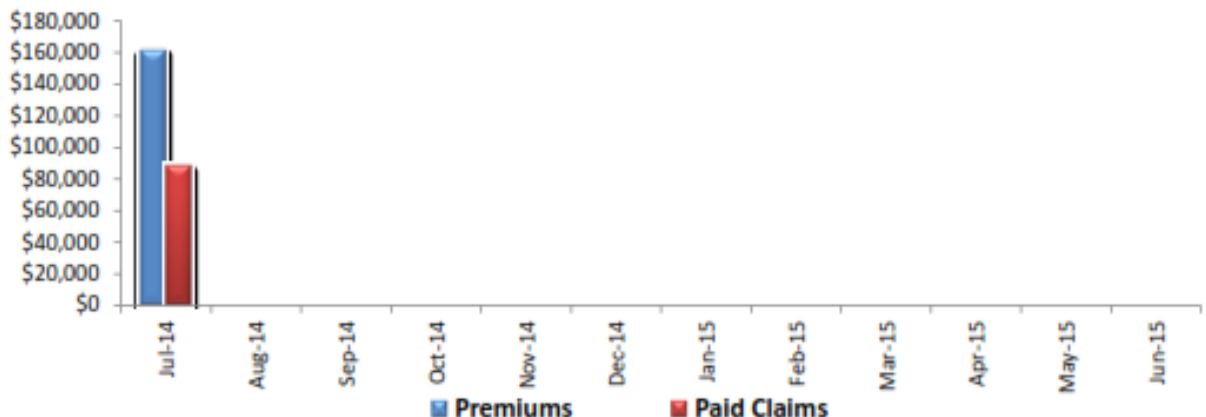


# Peralta Community College District

## Monthly ING Medical Individual Excess Risk Experience Report

For the Period: July 1, 2014 - June 30, 2015

| Month  | Individual Excess Risk Premium | Cumulative Individual Excess Risk Premium | Individual Excess Risk Paid Claims | Cumulative Individual Excess Risk Paid Claims | Monthly Individual Excess Risk Loss Ratio | Cumulative Individual Excess Risk Loss Ratio |
|--------|--------------------------------|---|------------------------------------|---|---|--|
| Jul-14 | \$161,697                      | \$161,697                                 | \$88,337                           | \$88,337                                      | 54.63%                                    | 54.63%                                       |
| Aug-14 |                                |   |                                    |   |   |  |
| Sep-14 |                                |   |                                    |   |   |  |
| Oct-14 |                                |   |                                    |   |   |  |
| Nov-14 |                                |   |                                    |   |   |  |
| Dec-14 |                                |   |                                    |   |   |  |
| Jan-15 |                                |   |                                    |   |   |  |
| Feb-15 |                                |   |                                    |   |   |  |
| Mar-15 |                                |   |                                    |   |   |  |
| Apr-15 |                                |   |                                    |   |   |  |
| May-15 |                                |   |                                    |   |   |  |
| Jun-15 |                                |   |                                    |   |   |  |



### Glossary of Terms

**Individual Excess Risk Premium** – Monthly premium paid for insurance which covers claims in excess of \$200,000 per individual during the plan year (July 1 – June 30).

**Cumulative Individual Excess Risk Premium** – Plan year to date premiums paid beginning July 1<sup>st</sup> of the current plan year.

**Individual Excess Risk Paid Claims** – Monthly claims paid in excess of \$200,000 per individual.

**Cumulative Individual Excess Risk Paid Claims** – Plan year to date claims paid above \$200,000 for each individual beginning July 1<sup>st</sup> of the current plan year.

**Monthly Individual Excess Risk Ratio** – Monthly percentage of claims versus premium paid.

**Cumulative Individual Excess Risk Ratio** – Plan year to date percentage of claims versus premium paid beginning



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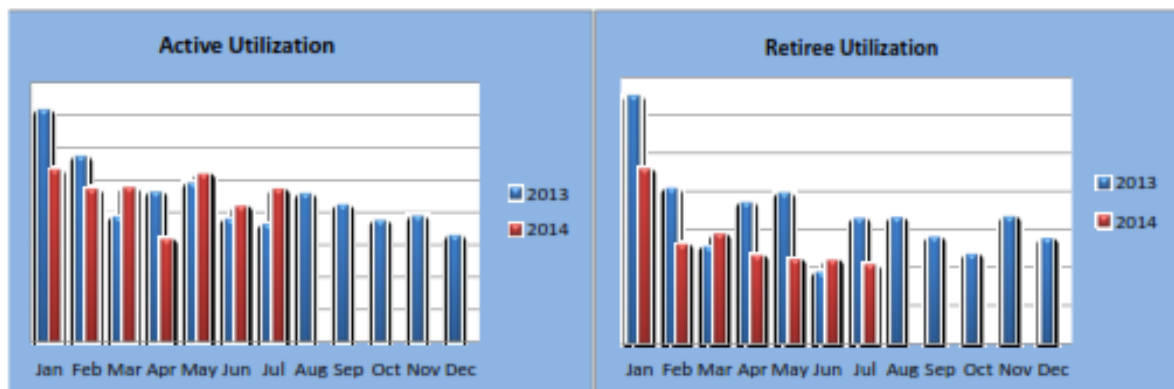
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# Peralta Community College District

Monthly Benefits Information Center Utilization Analysis - Active and Retirees

| Active              |              |                     |              | Retirees            |              |                     |            |
|---------------------|--------------|---------------------|--------------|---------------------|--------------|---------------------|------------|
| 2013                | Visits       | 2014                | Visits       | 2013                | Visits       | 2014                | Visits     |
| Jan                 | 715          | Jan                 | 531          | Jan                 | 325          | Jan                 | 229        |
| Feb                 | 572          | Feb                 | 471          | Feb                 | 203          | Feb                 | 130        |
| Mar                 | 385          | Mar                 | 475          | Mar                 | 127          | Mar                 | 143        |
| Apr                 | 462          | Apr                 | 315          | Apr                 | 185          | Apr                 | 115        |
| May                 | 490          | May                 | 518          | May                 | 197          | May                 | 110        |
| Jun                 | 378          | Jun                 | 417          | Jun                 | 93           | Jun                 | 109        |
| Jul                 | 361          | Jul                 | 470          | Jul                 | 164          | Jul                 | 103        |
| Aug                 | 456          | Aug                 |              | Aug                 | 165          | Aug                 |            |
| Sep                 | 421          | Sep                 |              | Sep                 | 139          | Sep                 |            |
| Oct                 | 374          | Oct                 |              | Oct                 | 117          | Oct                 |            |
| Nov                 | 388          | Nov                 |              | Nov                 | 166          | Nov                 |            |
| Dec                 | 328          | Dec                 |              | Dec                 | 137          | Dec                 |            |
|                     |              |                     |              |                     |              |                     |            |
| <b>Total Visits</b> | <b>5,330</b> | <b>Total Visits</b> | <b>3,197</b> | <b>Total Visits</b> | <b>2,018</b> | <b>Total Visits</b> | <b>939</b> |



**Benefit Information Center website address:**

[www.peralta.pswbenefits.net](http://www.peralta.pswbenefits.net)  
[www.peraltaretirees.pswbenefits.net](http://www.peraltaretirees.pswbenefits.net)

If you have any additional information you would like published on the Benefits Information Center, Please do not hesitate to contact our office at 877.806.2623



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# Agenda Items for next meeting

Next Meeting: October 16, 2014  
(Thursday)