

# **BARSTOW COMMUNITY COLLEGE DISTRICT**

## ***INSURANCE COMMITTEE***

***September 24, 2013***

***1:00 pm to 2:00 pm***

***Admin Conference Room***

- 1. Welcome**
- 2. Approval of Agenda**
- 3. Review/approval of meeting notes from April 9, 2013**
- 4. Purpose Statement**
- 5. Review Committee Description**
- 5. Meeting Calendar for the Year**
- 6. Other**
- 4. Next Meeting – October 22 , 2013; 1 pm to 2 pm in the admin conference room.**

**Barstow Community College District**

***Insurance Committee***

Meeting Notes: September 24, 2013, 1:00 pm to 1:45 pm

**Present:** Debbie Wynne, Management/Recorder; Trinda Best, HRDO; Peggy Greeno, BCFA; Jerry Peters, Management; Lewis Goldstein, BCFA; Dayleen Hubby, CSEA; Melissa Meadows, CSEA.

**Absent:** Virgil Stanford, Chairperson.

**Welcome:**

Trinda welcomed everyone.

**Approval of Agenda**

Approved

**Review/approval of meeting notes from April 9, 2013:**

Approved

**Purpose Statement**

Discussion: Suggestions were offered and discussed.

Action: The committee agreed on the following as the Purpose Statement for the Insurance Committee: "To explore and assess insurance options and costs for BCC employees and make recommendations to the constituents".

**Review Committee Description**

Discussion: Committee members discussed a few small changes to the Committee Description.

Action: The Committee suggested the following as the revised Insurance Committee Description:

The committee reviews existing providers and their benefit packages and makes recommendations on available coverage's to their respective organizations. Any proposed change in benefits will be negotiated with recognized bargaining units. The committee serves as the liaison between BCC staff and the providers. The committee assigns representatives to provider organizations as appropriate. The committee seeks input from BCC staff regarding concerns about existing coverage's and ideas on coverage changes. In addition, in conjunction with the HR Office, the committee arranges vendor presentations to staff explaining coverages and options.

Reports to: District President

Chairperson: Vice President of Administrative Services

Meetings: Monthly during the academic year

Members: Consists of two representatives each from CSEA, BCFA, management and a representative from the Human Resources Department.

Advisory: Director of Fiscal Services

## **Meeting Calendar**

Discussion: The December 24, 2013 scheduled meeting must be rescheduled since it is Christmas Eve and the college will be closed.

Action: Rescheduled December meeting from Dec. 24 to Dec. 10.

## **Other**

1. Discussion: New reps for SCSEBA:

Action: The committee agreed that the labor representatives would be: Primary will be Melissa Meadows and alternate will be Dayleen Hubby.

The management representatives would be: Primary will be Jerry Peters and alternate will be Debbie Wynne.

2. Discussion: Short Term Disability/Income Protection: Would like to know that coverage is the same. Keenan has switched carriers from Prudential to Hartford.

Action: The committee would like to have Kimberly from Keenan attend the next meeting for an update.

3. Discussion: Dental & Vision coverage:

Action: It was requested that the committee send a letter giving SCSEBA a notice of intent to withdraw in order to look at other options. The committee would like to invite CVT and REEP to present information.

4. Discussion: Student Insurance: Does this committee oversee student insurance? Melissa stated that students only receive one year of coverage from the date of the accident. An injured student came to Melissa and complained because she needs additional care beyond the year.

Action: Agreed to check with Virgil upon his return.

5. Discussion: Insurance Policies and Contracts: Are they for public view?

Action: Agreed to check with Virgil upon his return.

6. Discussion: Affordable Care Act and what it means for our district and employees.

Action: Agreed to invite Kimberly to attend a meeting to present general information.

## **Next Meetings:**

Tuesday, October 22, 2013; 1:00 pm to 2:00 pm.

# **BARSTOW COMMUNITY COLLEGE DISTRICT**

## ***INSURANCE COMMITTEE***

***October 22, 2013***

***1:00 pm to 2:00 pm***

***Admin Conference Room***

- 1. Welcome**
- 2. Approval of Agenda**
- 3. Review/approval of meeting notes from September 24, 2013**
- 4. Eric Fielder, CVT, new dental and vision rates**
- 5. Kimberley Miltier, Keenan & Associates, dental/vision rates, overview of Affordable Care Act and the change between Prudential and Hartford.**
- 6. Other**
- 7. Next Meeting – November 26, 2013; 1 pm to 2 pm in the admin conference room.**

**Barstow Community College District**

***Insurance Committee***

Meeting Notes: October 22, 2013, 1:00 pm to 1:45 pm

**Present:** Virgil Stanford, Chairperson Debbie Wynne, Management/Recorder; Trinda Best, HRDO; Jerry Peters, Management; Lewis Goldstein, BCFA; Peggy Greeno, BCFA; Dayleen Hubby, CSEA; and Melissa Meadows, CSEA.

**Absent:**

**Welcome:**

Virgil welcomed everyone.

**Approval of Agenda**

The agenda was approved, with change to add to Kimberley's time that she will also discuss the change between Prudential and Hartford.

**Review/approval of meeting notes from September 24, 2013:**

Approved, with corrections, under Purpose Statement, should be Insurance Committee not Budget & Finance Committee.

**Eric Fielder, CVT:**

Discussion: DENTAL: CVT currently provides coverage to faculty and classified staff (medical). Eric provided pricing information for a July 1, 2014 effective date. Each unit can choose a different dental plan from another unit and each unit can choose two dental plans. Standard PPO Plan is the most popular with colleges. \$1,000 annual max, two cleanings per year, 98.50 base rate. Extra cleanings can be added, as well as things that aren't usually covered. Dental rates for an unlimited amount are about \$12 more than what we pay now. Eric would like to come back to compare our current plan with CVT. CVT rates are statewide pooled dental and vision rates. CVT does not have implant coverage on the unlimited maximum plan. We would need to add a buy up amount. We currently have implant coverage of 50/50, which CVT has also. Current employees who are covered at 100% would start with CVT at 100%. 100% participation is required for full time.

VISION: Three different vision plans: Plan A, B and C and a 12/12/12. CVT vision plan 'C' is closest to our current vision plan. VSP is the network used by CVT. Employees can get an additional pair of glasses for a \$20 deductible. Rates would be guaranteed through the end of September 2014. CVT has not had an increase in dental and vision rates for two years. Plan year is Oct – Sept. Rates are released the end of May, beginning of June. CVT would need notification of interest in joining 45 days in advance, which would be May 15.

CVT is going electronic. Bugs have been worked out. CVT is looking for other districts to use the electronic method. It is called, "MyCVT". Billing will not go online yet. Payment due date is still the 10<sup>th</sup>.

Action: Eric will provide comparison information.

Follow up: Erick will bring the report back.

**Kimberley Miltier, Keenan & Associates:**

Discussion: Kimberley requested census information in order to provide dental and vision rates. She needs, gender, DOB, zip code, dependent status and if currently participating. REEP and CICICS will be presented. She will bring information to our next meeting on Nov. 26<sup>th</sup>.

Disability: We currently use Keenan, for short term and long term disability. Prudential wanted a rate increase; Keenan did not want the rate increase. Keenan decided to drop Prudential for Hartford. Hartford kept all policy provisions intact, plus more. Kimberly provided instructions on how to file a claim online. The employee's application will trigger a notification to HR. This will allow more efficient processing.

Kimberly provided a comparison sheet between Prudential and Hartford. The main differences: The definition of disability is reduced with Hartford. It is easier for a person to qualify for disability now. The maximum duration that a person receives payment is longer with Hartford. Class I is white collared classified and management, they would receive a benefit up until their social security age. Offsets are also different also. Prudential would reduce a claim payment due to social security disability or retirement, auto accident payment, disability under employer retirement plan, amount from a third party, sick leave, unemployment, or if you own a business and take a draw. Hartford does not have these offsets. The maximum is \$7,000 per month.

Affordable Care Act: Part time employees pay approximately 50% of cost. They will not be required to go to the exchange. They are required to have coverage. If the employee opts out of district coverage, employee must go to the exchange. If we have a sub working full time for six months, when the look back is done, will look at the whole year. May or may not get to the 30 hours. REEP is developing a plan that would meet the coverage requirements that part time employees might be interested in. Average weekly of 30 hours or 130 hours per month. Information on Covered California was provided. There is a new Covered California representative for San Bernardino County that can come by the district and make a presentation. We have not done our look back period. BCC determines the period.

Action: Kimberly will bring comparison information. Debbie will schedule next meeting for 1.5 hours.

Follow up: Kimberly will look into faculty, if you use the 10 months, but then there is the summer. Part timers work the summer.

**Other**

None. Meeting concluded at 2:30 pm.

**Next Meetings:**

Tuesday, November 26, 2013; 1:00 pm to 2:00 pm.

# **BARSTOW COMMUNITY COLLEGE DISTRICT**

## ***INSURANCE COMMITTEE***

***December 10, 2013***

***1:00 pm to 2:30 pm***

***Admin Conference Room***

- 1. Welcome**
- 2. Approval of Agenda**
- 3. Review/approval of meeting notes from October 22, 2013.**
- 4. Kimberley Miltier, Keenan & Associates**
- 5. CVT Quotes**
- 6. Other**
- 7. Next Meeting – January 28, 2014; 1 pm to 2 pm in the admin conference room.**

**Barstow Community College District**

***Insurance Committee***

***LRC Conference Room***

Meeting Notes: December 10, 2013, 1:00 pm to 2:30 pm

**Present:** Virgil Stanford, Chairperson Debbie Wynne, Management/Recorder; Trinda Best, HRDO; Jerry Peters, Management; Dayleen Hubby, CSEA; Melissa Meadows, CSEA; and guests Shawna Robbins, Director of Fiscal Services and Tonia Watkins, HR Technician.

**Absent:** Lewis Goldstein, BCFA and Peggy Greeno, BCFA.

**Welcome:**

Virgil welcomed everyone.

**Approval of Agenda**

The agenda was approved.

**Review/approval of meeting notes from October 22, 2013:**

Approved

**Kimberley Miltier, Keenan & Associates:**

Discussion: Presented dental and vision plans from REEP JPA and CICCS Trust. Dental - Reviewed current dental coverage with Delta Dental. CICCS Trust matches our current dental coverage. The rates for CICCS for a 7/1/14 effective date are 1% higher than our current rates with SCSEBA. REEP quotes are effective through 6/30/14. Kimberly would have to come back in the spring with new REEP rates. She will have final rates in April. We must give final to SCSEBA by the end of March. With REEP we can offer three different dental plans. REEP does have equity distributions for dental and vision. Vision - Information compared SCSEBA, CICCS and REEP. CICCS quoted an exact match to SCSEBA with a 1% rate increase. REEP is not an exact match. REEP does not cover transitions lens. REEP out-of-network costs for single vision, bifocal and trifocal lens are just a little bit higher in cost. CICCS requires a two year commitment to be in the trust. Super composite and tiered plans are available with all Dental and Vision plans. CICCS, REEP and SCSEBA do not require 100% participation. CVT does require 100%. Look back periods are decided by the district.

Action: None

Follow up: Kimberley will provide a side by side comparison that will include CVT rates for our next meeting.

**CVT quotes:**

Discussion: None

Action: None

Follow-up: None

**Other**

None.

**Next Meeting:**

Tuesday, January 28, 2014; 1:00 pm to 2:00 pm.



# **BARSTOW COMMUNITY COLLEGE DISTRICT**

## ***INSURANCE COMMITTEE***

***January 28, 2014***

***1:00 pm to 2:00 pm***

***LRC Conference Room***

- 1. Welcome**
- 2. Approval of Agenda**
- 3. Review/approval of meeting notes from December 10, 2013.**
- 5. CVT Quotes**
- 6. Other**
- 7. Next Meeting – February 25, 2014; 1 pm to 2 pm in the admin conference room.**

**Barstow Community College District**

***Insurance Committee***

***LRC Conference Room***

Meeting Notes: January 28, 2014, 1:00 pm to 2:00 pm

**Present:** George Walters, Chairperson Debbie Wynne, Management/Recorder; Jerry Peters, Management; Dayleen Hubby, CSEA; Melissa Meadows, CSEA; Lewis Goldstein, BCFA ; Peggy Greeno, BCFA and guest Tonia Watkins, HRDO.

**Absent:** None

**Welcome:**

George welcomed everyone.

**Approval of Agenda**

The agenda was approved.

**Review/approval of meeting notes from December 10, 2013:**

Approved

**CVT quotes:**

Discussion: Reviewed CVT spreadsheet regarding dental and vision coverage. Coverage is the same. We would still have Delta Dental. There were questions about the spreadsheet. The committee would like to see a spreadsheet with all four (SCSEBA, REEP, CVT and CICC) on same sheet.

Action: Tonia will see if Kimberly can meet with us on Friday. Melissa will proof spreadsheet when received from Kimberly.

Follow-up: Debbie will schedule meeting with committee and Kimberly.

**Other**

Discussion: Deadline to submit final notice to SCSEBA, open enrollment, Health Fair and Kaiser.

Action: None

Follow-up: Tonia will confirm the date the final notice would be due to SCSEBA.

**Next Meeting:**

Tuesday, February 25, 2014; 1:00 pm to 2:00 pm.

# **BARSTOW COMMUNITY COLLEGE DISTRICT**

## ***INSURANCE COMMITTEE***

***January 31, 2014***

***2:00 pm to 3:00 pm***

***Admin Conference Room***

- 1. Welcome**
- 2. Approval of Agenda**
- 3. Review/approval of meeting notes from January 28, 2014.**
- 4. Kimberly Miltier, Keenan & Associates**
- 5. Other**
- 6. Next Meeting – February 25, 2014; 1 pm to 2 pm in the admin conference room.**

**Barstow Community College District**

***Insurance Committee***

***LRC Conference Room***

Meeting Notes: January 31, 2014, 2:00 pm to 3:00 pm

**Present:** George Walters, Chairperson Debbie Wynne, Management/Recorder; Jerry Peters, Management; Shawna Robbins, Director of Fiscal Services; Dayleen Hubby, CSEA; Melissa Meadows, CSEA; Peggy Greeno, BCFA and Tonia Watkins, HRDO.

**Absent:** Lewis Goldstein, BCFA.

**Welcome:**

George welcomed everyone.

**Approval of Agenda**

The agenda was approved.

**Review/approval of meeting notes from January 28, 2014:**

Approved

**Kimberly Miltier, Keenan & Associates:**

Discussion: Reviewed dental comparison of SCSEBA, CVT, CICC and REEP proposals as laid out on side by side comparison spreadsheet. The committee is leaning towards the CICC proposal.

Action: None

Follow-up: Kimberly will contact CICC and get back to us next week on price for dental with two and three cleanings, and a rate match/rate concession using vision as leverage. Vision: Looking at one plan with \$25 co-pay and if they will take rate down to \$22 for all employees.

**Other**

Discussion: Kimberly explained prescription costs and relationship to formularies. Reviewed three different Kaiser plans. Coverage depends on residential zip code. Must be within 30 miles of a Kaiser facility.

Action: None

Follow-up: Kimberly will contact Kaiser for pricing on the Kaiser Traditional Plan (2013 REEP/\$15 Plan).

**Next Meeting:**

Tuesday, February 25, 2014; 1:00 pm to 2:00 pm.

# **BARSTOW COMMUNITY COLLEGE DISTRICT**

## ***INSURANCE COMMITTEE***

***February 24, 2014***

***9:00 pm to 9:30 pm***

***LRC Conference Room***

- 1. Welcome**
- 2. Approval of Agenda**
- 3. Review/approval of meeting notes from January 31, 2014.**
- 4. Dental and Vision Coverage**
- 5. Other**
- 6. Next Meeting – February 25, 2014; 1 pm to 2 pm in the admin conference room.**

**Barstow Community College District**

***Insurance Committee***

***LRC Conference Room***

Meeting Notes: February 24, 2014, 9:00 am to 9:30 am

**Present:** George Walters, Chairperson; Debbie Wynne, Management/Recorder; Shawna Robbins, Director of Fiscal Services; Dayleen Hubby, CSEA; Melissa Meadows, CSEA and Tonia Watkins, HRDO.

**Absent:** Jerry Peters, Management; Lewis Goldstein, BCFA ; and Peggy Greeno, BCFA

**Welcome:**

George welcomed everyone.

**Approval of Agenda**

The agenda was approved.

**Review/approval of meeting notes from January 31, 2014:**

Approved

**Dental and Vision Coverage:**

**Discussion: Vision** - CSEA recommended the CICCIS plan with the \$25 co-pay. A faculty representative was not present. Faculty coverage would not change. Management coverage would be better, with a higher co-pay. The committee would like a two year lock. All groups are to take recommendations back to their groups. If all groups do not agree, all groups will remain in SCSEBA for another year.

**Dental** - CSEA recommended the CICCIS dental with the four cleanings. A faculty representative was not present. There would be no changes to our current coverage.

**Deadline** - All bargaining groups must take recommendations to their members and sign off with HRDO, no later than Monday, March 1, 2014 in order for the new provider for dental and vision coverage (CICCIS) to go to the March Board of Trustees meeting.

**Action:** Committee agreed to recommend CICCIS for dental and vision coverage

**Follow-up: Tonia** – (1) Will call Kimberly and find out about getting a two year lock on the dental, like the vision. (2) Ask SCSEBA what would happen if one group remained with SCSEBA and others went with CICCIS. (3) What would happen with CICCIS rates if one group did not join? (4) Try to get the MOU out by Wednesday, February 26, 2014.

**Debbie** - (1) Will email Lewis and Peggy of the this committee's recommendation. (2) Schedule a meeting with managers to vote on recommendation.

**Other**

**Discussion:** Agreed to cancel Feb. 25, 2014 meeting.

**Action:** None

**Follow-up:** Debbie will send out meeting cancellation for Feb. 25, 2014.

**Next Meeting:**

Tuesday, March 25, 2014; 1:00 pm to 2:00 pm.

# **BARSTOW COMMUNITY COLLEGE DISTRICT**

## ***HEALTH & WELFARE BENEFITS COMMITTEE***

***May 20, 2014***

***1:00 p.m. to 2:00 p.m.***

***Admin Conference Room***

- 1. Welcome**
- 2. Approval of Agenda**
- 3. Review/approval of meeting notes from April 22, 2014**
- 4. Open Enrollment**
- 5. Next Meeting – Fall**
- 6. Other**

**Barstow Community College District**  
**Health & Welfare Benefits Committee**  
**Administrative Conference Room**

Meeting Notes: May 20, 2014, 1:00 pm to 2:00 pm

**Present:** Clint Dougherty, Chairperson; Debbie Wynne, Management/Recorder; Dayleen Hubby, CSEA; Jerry Peters, Management; Peggy Greeno, BCFA; Lewis Goldstein, BCFA; and Paulette Pereira, HR.

**Absent:** Shawna Robbins, Director of Fiscal Services; Tonia Watkins, HR

**Welcome:**

Clint welcomed everyone.

**Approval of Agenda**

Approved, with the addition of "other" as an additional agenda item.

**Review/approval of meeting notes from April 22, 2014:**

Approved, with change of committee name to Health & Welfare Benefit Committee.

**Open Enrollment:**

Discussion: Open enrollment continues until May 30, 2014. We have not received rates for faculty and classified from CVT. HR will send email to committee when received. Payroll will also do breakdown so that employees can see what they will be paying. Mid-August for possible open enrollment for faculty and classified. No need to wait until a meeting to ask questions, can email HR.

Action: Pending release of new insurance rates.

Follow-up: HR will send notification to employees regarding open enrollment dates.

**Other:**

Discussion: Income Protection for short term and long term disability which is currently provided by Harford. District pays all at .452 percent of salaries. There are problems with receiving information from Hartford. BCC does not use the State Disability program. Cigna was suggested.

Supplemental RX information will be presented in the Fall.

Would like to have someone from SCSRM or internal to conduct ergonomic evaluation of work station.

Action: HR will research and bring options to next committee meeting.

Follow-up: None

**Next Meeting:**

Discussion: Michelle Henderson will send out the Committee Assignment Listing after the Fall semester has begun. At that time, a new meeting time and date may be agreed upon based on faculty availability. CSEA and BCFA committee members stated that they would remain on the committee in 2014-2015, so we will not need to wait for the list from Michelle. Frequency of meetings was discussed. Possibly having broker come in during slow times to present information on benefits such as long term care. Agreed to continue meeting monthly next year. Will not meet during June and July. Will start up again in August. Date and time to be determined.

Action: Determine best time for meetings based on faculty availability.

Follow-up: Send appointment for all committee members so that their calendars will be marked for 2014-2015 meetings.



## Insurance Committee ATTENDANCE

2013-2014

Members	9.24.13	10.22.13	12.10.13	1.28.14	1.31.14	2.25.14	4.22.14	5.27.14			
Virgil Stanford	A	P	P	-	-	-	-				
Trinda Best	P	P	P	-	-	-	-				
Debbie Wynne	P	P	P	P	P	P	P				
Jerry Peters	P	P	P	P	P	A	P				
Dayleen Hubby	P	P	P	P	P	P	P				
Melissa Meadows	P	P	P	P	P	P	P				
Peggy Greeno	A	P	A	P	P	A	P				
Lewis Goldstein	P	P	A	P	A	A	P				
George Walters				P	P	P	P				
Tonia Watkins				P	P	P	P				
Clint Dougherty							P				

P = Present  
A = Absent  
— = Not Applicable