



BENEFITS COMMITTEE MINUTES

March 3, 2021

A. Call to Order

David Montoya called the Zoom meeting to order at 3:00 p.m.

B. Roll Call

Members Present: David Montoya, Christine Winterle, Judy Dolin, Teresa Laughlin, Barbara Baer, Jenny Ferrero, Mary Jayne Conway, Mike Dimmick, Ping Lee, Ruth Barnaba, Steve Spear, Lesley Blankenship Williams, Michelle Fifield, Loran Green, Anel Gonzalez

Ex-Officio Members Present: Wendy Corbin, Veronica Sadowski

Members Absent: Becky McClusky, Tricia Frady, Aaron Holmes, Carmen Coniglio

Ex-Officio Members Absent: None

Guest: Michael Muheisen and Brent Crane, BrightPath Consulting Services, Inc.

Introduction of new members, Michelle Fifield and Loran Green

C. Review of Minutes

1. Review meeting minutes December 2, 2020. No edits were suggested.

D. Discussion Items

Discussion Item A: Committee members introduction and welcome new VP of HR David Montoya.

Discussion Item B: PT Faculty Open Enrollment – Wendy Corbin reported that PT Faculty Open Enrollment was open. OE started the day after the census date, 16th or 17th of February. We are half way through OE and the Benefits office has reached out to PT faculty twice to inform them that OE is now open and to take action. OE will wrap up on March 15, 2021. PT faculty do have a specific medical plan that is negotiated through PFF. PT faculty must meet certain criteria to qualify for medical benefits. Those eligible receive a separate email with specific enrollment instructions. All PT faculty receive an email regarding dental, vision and AFLAC benefits they may elect during OE.

Discussion Item C: Retiree Benefit comments – Steve Spear mentioned a dental issue that may impact retirees, current faculty and staff. First issue, under what condition can you request to have gas opposed to Novocaine? Spouse was told she could not have gas due to extraction of one tooth but could have gas if two teeth were extracted. Michael Muheisen responded saying most cases have to get the approval of the insurance carrier due to cost and that each carrier has their own process. The policy is across the board for all members. Michael highly recommended that patient talk to the carriers to verify approved services or to confirm if a service requires prior authorization. Second issue, our dentist has this fancy new machine which circles around the entire head, 3D, this xray isn't covered either. Michael Muheisen responded saying Delta Dental has a committee of dentists which meets every 3-6 months to review new technology and procedures. We can check to see if this can be covered in the future. Steve Spear brought up Medicare Part D reimbursement and asked if the district was actually saving money. It was decided two VP's ago to move all retiree RX plans to Medicare Part D. However, to do that the retiree would have to pay a premium which by court action and CA constitution is illegal. So the District has to reimburse the retirees for Part D premiums. The question we've always had is the reason the District switched us to save money? Is the savings greater than the reimbursement to retirees and the soft cost of all the time of HR personnel? David Montoya responded, thank you for your clarify. Here's a clarity question it seems appropriate to bring back to this forum. Wendy Corbin mentioned that the changes that were made were changes to the plan structure. It would be helpful to have questions ahead of time or added to the agenda so more information is available. In the future, we can prepare information prior to the meeting. Brent Crane stated that it is pretty hard to nail down the actual costs. With how Medicare Part D works we'll never get to the point of how much it costs. Michael Muheisen stated that BrightPath does have some number and savings are about over 20% of the premium itself. Christine Winterle proposed that the Benefits office work on calculating soft cost and savings vs. actual costs in relationship to Medicare Part D. Christine asked if there were any other retiree requests or comments before moving on. Mary Jayne Conway mentioned some retirees are finding that the self-funded Anthem is not paying and Medicare is not paying. I want to thank everyone for the video,

Medicare 101. It generally taught us about supplemental and Medicare plan but in my perception the next step would be the particular summary of benefits that we have for our supplemental to our Medicare which was not covered in the Medicare 101. Christine Winterle responded stating that we'll touch base with BrightPath to see what is available and noted that it is a challenge as each situation is very unique. Michael Muheisen responded that SISC only has that one video. It is very hard to compare Medicare. I will discuss with SISC and ask if they are willing to provide examples. Wendy Corbin stated that this is a very complex area and she has never worked with a carrier who wants to do a presentation on Medicare because Medicare is not its area of expertise. What is being asked for is very difficult to work with. I do not think you are going to be able to find a carrier willing to deliver that type of workshop. Judy Dolan stated that PACRA would be very interested in meeting with David Montoya to fill him in on a lot of stuff. David Montoya agreed.

Guest Comments - Anel Gonzalez mentioned she had two items to discuss. First item, employees having to cost share and if so, what are they? At least in our budget mitigation it is a requirement of the District to have those numbers, do we have them? Second item, we've had three employees who have found out they were not covered under dental insurance. All switched from PPO to HMO and two found out too late and had to pay for services. Christine Winterle responded that we don't have employees who are not covered. They are going to their old PPO providers and are now under HMO. These employees do not have coverage with PPO provider. Wendy Corbin stated that we have not had anyone who has dropped off the dental plan. 100% of the cases have been employees who went and received services from a PPO dentist and the dental office did not check on coverage prior to rendering services. Anyone who is enrolled in HMO dental and uses a PPO dentist will be told they do not have coverage. This is what our office has experienced 100% of the time so far when employees have called the Benefits office. Christine Winterle stated that Wendy and Veronica have been able to resolve these issues very quickly and Christine encouraged employee names be forwarded to Benefits office. Anel Gonzalez agreed to forward the names. Christine would like BrightPath to check with DeltaCare to see if there is a Zoom training on how to use your Delta HMO. David Montoya asked to take this issue offline if it needs to be taken care of. Anel Gonzalez said it is being brought up during this meeting because she thinks it's a systemic issue with eBenefits. Barbara Baer had a few questions. First, is the PT faculty members able to elect dental or vision if they have no classes during the semester and are they able to pay for them. Christine Winterle responded stating this would be difficult, administratively. The Benefits office is not equipped for this as the District is unable to take a deduction when there is no pay. Wendy Corbin responded stating that COBRA would be the answer for that issue. The trouble with COBRA is that the Benefits office does not receive information regarding employees who do not have a contract for the semester. Second question is regarding EAP. Wendy Corbin responded stating that the official answer is the EAP is available to active employees only. Unofficial answer is we don't have a good mechanism of monitoring it. Barbara Baer responded saying if its possible to add to PT faculty website. Wendy agreed. David Montoya asked if any other comments? David Montoya said he had a quick comment. I've learned a lot during this first session and would suggest bringing questions ahead of time. He would also like to work on making the meeting more structured. David's goal is to make sure the committee moves along at a more brisk pace and said he didn't mean to cut-off Mary Jayne or Anel as he is getting his feet wet. David also suggested talking off-line in regards to individual personalized items and reassured the committee that we are here to help. Any other comments? Mary Jayne Conway mentioned Kaiser is building a new center in San Marcos and she knew there may be some retirees interested in moving to Kaiser. David Montoya thanked the committee and officially adjourned at 3:59 pm.

Next Meeting: April 7, 2021