



**College-wide Benefits Committee
Minutes of the Meeting
June 07, 2012**

I. Call to Order

The meeting was called to order at 2:35 pm.

II. Committee Members

Present

Fran Chandler, Co-Chair
Marcia Wade, Co-Chair

Anna Rojas
Al Vasquez
Dennis Frisch

Karen Lehman
Sherri Lee-Lewis
Willis Barton

Absent

Linda Sinclair

Assistants

Laurie Heyman, HR AA-III-Confidential
Vanna Ratnaransy, HR Analyst, Leaves & Benefits

Guest

Heather Memarian, HR Employee Benefits Clerk

III. Review and Approval of the Minutes From Prior Meeting

Minutes for the meeting of April 26, 2012

Motion to approve made by: Karen Lehman
Seconded by: Dennis Frisch
Vote: Aye: 7
No: 0
Abstain: 1

IV. Old Business

1. Attendance

- a. Past two meetings the committee has not had a quorum at the beginning of the meeting
- b. Reminders should be sent to supervisors of classified committee members about the meeting

V. New Business

1. Presentation by Alliant regarding dental insurance, life insurance.
Presenters:

Michael Meneroy, Vice President

Kim Hauk, Lead Account Manager

2. Dental Insurance - Comparison between ACSIG & ASCIP programs offering Delta Dental PPO and HMO options
 - a. ACSIG = Alameda County School Insurance Group
 1. A Joint Powers Authority serving public schools in CA
 2. ACSIG works with PBIA, a Third Party Administrator for eligibility
 3. 300 school districts covering 75,000 employees
 4. No multi-year contract; 90 day cancellation clause
 - b. ASCIP = Alliance of Schools for Cooperative Insurance Programs (current provider of Delta Dental plans)
 1. ASCIP offers a Delta Dental Enhanced PPO Plan resulting in lower out of pocket costs than the Premier Plan.
 - c. Neither group seems to offer a more comprehensive coverage for equal or lesser cost to District.
3. Life Insurance – Comparison between Sun Life Basic Life and AD&D (Accidental Death & Dismemberment)
 - a. Option of increasing Life Insurance coverage from existing \$50,000 to \$75,000 would cost District an extra \$39,444 (46.3%).
 - b. Supplemental Life Option (Voluntary) –
 1. Employee paid
 2. Benefit options include increments of \$10,000
 3. Guaranteed Issue up to \$150K for new hires
 4. Offering open enrollment for all existing employees
 5. Spouses and dependents eligible for lower amounts
4. Long Term Disability (Voluntary) – Sun Life provided two options
 - a. Eligibility – all FT employees working at least 20hrs/wk
 - b. Elimination Period – 180 days
 - c. Monthly Benefit Percentage – 60%
 - d. Maximum Monthly Benefit
 1. Plan 1 –\$3,000
 2. Plan 2 –\$6,000
 - e. Maximum Benefit Duration – to age 65 or Social Security Normal Retirement Age
 - f. Mental Health/SA Limitation: 24 months
 - g. Pre-Existing Condition – 6/12
 - h. Minimum Participation – 25% of employee group
Note: This is different than the Long Term Care Insurance offered by the District during the Fall 2012. LTCi covers services during a long illness. Long Term Disability provides a salary replacement option during a long illness.
5. Short Term Disability (Voluntary) – Sun Life proposed option for all FT Non-SDI participants
 - a. Elimination Period – 7 days
 - b. Weekly Benefit Percentage – 60%
 - c. Weekly Benefit – \$25 minimum - \$1,000 maximum
 - d. Maximum Benefit Duration – 25 weeks
 - e. Minimum Participation – 25% of employee group

6. Discussion

a. Dental Insurance

1. Faculty Association is looking at other options. At LACCD the dental plan is a stronger plan with lower costs
2. What other options exist?
3. Committee members requested dental coverage to include:
 - a. Increase cleanings to 3 times per year
 - b. Include Orthodontics coverage (target amount a minimum of \$2,500 per person)
 - c. Increase Calendar Year Maximum Benefit coverage from \$1,500 to \$2,000
 - d. Increase number of crowns to 3/year, also repair of crowns, replacement of crowns within 5 years
 - e. Include bridges, repair, replacement
4. Alliant to present information to committee at next meeting

b. Life Insurance

1. Research options to increase life insurance
 - a. District paid
 - b. Employee paid
 - c. Policy to be portable

c. Short Term Disability

1. Committee members requested Short Term Disability coverage to include:
 - a. 52 week Maximum Benefit Duration

- d. Committee agreed that Alliant was to return in September and give a response to discussion items.

VI. Next Meeting

Wednesday, September 12, 2012 1:30pm – 3:00pm BUS 111 Confirmed
Wednesday, October 3, 2012 1:30pm – 3:00pm BUS 111 Confirmed

VII. Adjournment

Meeting adjourned approximately 4:00pm