



College-Wide Benefits Committee

Minutes of the Meeting December 12, 2018

I. Call to Order/Introductions

The meeting was called to order at 1:06 pm, in Science Conference Room #251.

II. Committee Members

<u>CSEA</u>	<u>Faculty Association</u>	<u>Administration</u>
Barton, Willis	Martinez, Mario, Co-Chair	Lee-Lewis, Sherri, Co-Chair
Jara, Ana	McBride, Kymberlyn	Hall-Baker, Tre'Shawn
Romano, Martha	Morse, Peter	Lohr, Carla

Absent: Roberts, Mike (stepped down due to CSEA Presidency)

Guest: Karen Perry, Marblestone Insurance Services
Bonvenuto, Chris, Chief Director of Business Services

Resource Staff: Laurie Heyman, Recording Staff Assistant
Lugina Rogers, HR Analyst-Leaves & Benefits
Alysha LaScalza, Employee Benefit Coordinator

III. Review and Approval of Minutes from Prior Meeting

Minutes of November 14, 2018

Motion to Approve: Mario Martinez

Second to Approve: Kymberlyn McBride

Vote: Aye: 8

No: 0

Abstain: 0

IV. New Business

a. Long-Term Care Insurance (LTCi) Presentation by Karen Perry, broker

i. Overview of LTCi enrollment at SMC

1. Limited number of insurance carriers currently in the CA market
2. LTCi is triggered by a long term illness where help is required performing 2 out of 6 daily activities (custodial care), or a cognitive impairment diagnosis. Health insurance does not cover custodial care.
3. By age 65, you have approx. 60% chance of needing LTC during your lifetime.

4. Custodial care in a nursing home can be extremely expensive. Medicare covers the first 90 days of care, but will NOT pay for custodial care after the 90th day.
5. Average cost of custodial care in CA = \$200/day
6. Policy will come full loaded.
7. 90 day deductible waiting period, but for home care, zero day deductible waiting period.
8. Tax fee funds for LTCi funds.
9. No cost to District (except meeting location setup)
- ii. Roll out options
 1. Full enrollment to all staff with simplified underwriting
 2. New Hire only enrollment with full underwriting
- iii. Roll out of full enrollment offering
 1. Workshops on LTCi starting March 11, 2019
 2. Enrollment starts March 18, 2019
 3. One-on-one enrollment appointments scheduled through May, 2019
 - a. Simplified underwriting for SMC full-time staff (ages 18-65)
 - i. No medical exams, no doctor record
 - ii. Less health questions
 - b. Full underwriting for family (ages 18-79)
 - c. Full underwriting for part-time employees (ages 18-65)
 - d. Unisex rates
 - e. Premium discounts
 - f. Voluntary employee paid
 - g. Direct pay (no payroll deduction)
 - h. Fully portable plan
 - i. Must meet minimum number of applications
- iv. Marketing
 1. District to send out emails flyers per schedule (one per week during roll out period).
 2. Home mailing to announce roll out.

Motion to Approve Long-Term Care insurance full enrollment:

Motion to Approve: Ana Jara

Second to Approve: Peter Morse

Vote: Aye: 8

No: 0

Abstain: 0

V. Old Business

- a. Health and Welfare Benefit Options

- i. Discussion re moving away from CalPERS medical benefits
 1. Risk in leaving CalPERS
 2. Analysis to cost \$20,000
 3. Concern about 3-5 years when smaller pools need to reassess.
 4. Concern regarding any cost savings over time while exposing District to higher risk.

Motion: The College-wide Benefits Committee moves to not pursue other providers at this time (and to stay with CalPERS).

Motion to approve: Mario Martinez

Second to Approve: Ana Jara

Vote: Aye: 8

No: 0

Abstain: 0

VI. New Business

a. Dental/Vision Plans

- i. Vision Plan-frame allowance has increased to \$150 annually

b. Long-term Care Insurance

- i. Committee wanted to know if the new enrollment is for new hires only or also existing faculty and staff; and if only new hires, should we wait another year?

VII. Agenda for Next Meeting

- a. ?

VIII. Dates for Next Meetings

Wednesday, February 27, 2019 1:00 p.m. – 2:45 p.m. HSS 301 (Confirmed)

IX. Adjournment

Motion to Approve: Sherri Lee-Lewis

Second to Approve: Martha Romano

Vote: Aye: 8

No: 0

Abstain: 0

Meeting adjourned at 2:35 pm