



INSURANCE COMMITTEE
Monday, January 28, 2008
1:00 p.m., IVC Board Room

Members Present:

√ John Lau, VP for Business Services
√ Travis Gregory, Assoc. Dean of HR
_ Carlos Fletes, Director of Fiscal Services
√ Frances Beope, CTA Representative
√ Gloria Carmona, CTA Representative
√ Lorraine Mazeroll, CTA Representative

√ Chris Mays, CSEA Representative
√ Marilyn Boyle, CSEA Representative
√ Gail Parish, CSEA Representative
√ Zula Hartfield, CMCA Representative
√ Jim Pendley, Certificated Retiree Rep.
√ Shirley Hofer-Bell, Classified Retiree Rep

Recorder: Mary Carter

Consultants: Julie Revoir; Mary Bell, Payroll/Benefits Coordinator

- I. Approval of Minutes: M/S/C Pendley/Parish to approve the minutes of the December 3, 2007 meeting, with a corrected meeting location (board room).
- II. Review of Medical, Dental and Vision Loss Ratio Reports through November 2007:
Julie Revoir of Keenan and Associates reported that medical claims have improved since August. Blue Cross will consider one more month of claims (December, 2007) when calculating the College's renewal. The renewal is based on one calendar year of claims. The overall loss ratio is currently 93.77%, which means that of every dollar paid in premium, 94 cents goes towards payment of claims. Blue Cross' estimated administration cost is 17%, for a total loss ratio of 111%. The prescription plan loss ratio continues to run high, at 111.74%. The dental and vision plans are running very well, with the possibility of no increase.
- III. Meeting schedule: Julie Revoir asked to reschedule the March 17 meeting, and to calendar some meetings in April. All meetings will begin at 1:00 p.m.
 1. Tuesday, February 19, 2008
 2. Monday, March 31, 2008
 3. Monday, April 14, 2008
 4. Monday, April 28, 2008
- IV. Medicare D: Julie Revoir proposed holding educational meetings on Medicare D for retirees. March 10 was the suggested date, and the Pioneers Museum mentioned as a good location for the meeting. Information on Medicare D will be provided to the committee at the February 19 meeting. Information on a recent court ruling on retiree benefits will also be provided at the February 19 meeting.
- V. Marketing of Medical and Prescription Plan: Keenan will be marketing the medical program because it has been two or three years since it was done and the marketing will indicate if Blue Cross' renewal is a competitive one.
- VI. Other:
 1. Blue Cross of California will change its name to Anthem Blue Cross starting April 1, 2008.
 2. Keenan will bring information to the committee on IRS rule changes related to sections 403b and 457. John Lau stated that the changes shift liability to the employer. Bob Hornaday of Keenan will make a presentation to the committee

on 403b and 457 compliance issues at the February 19 meeting. Keenan offers a third party administrator plan called "Envoy". Mary Bell reported that STRS also offers a plan called "Omni".

3. Wellness: The committee discussed the need for a wellness program, but acknowledged that funding is needed, as well as some on campus to champion the program. Julie Revoir stated that the grants for wellness programs are available through the Blue Cross Foundation.
4. Health Fair: John Lau stated that he has been asked by a local insurance company if the College is planning a health fair anytime soon. The company wants to offer long term care insurance to employees.
5. Communication: The committee reviewed a draft of a proposed e-mail from the committee regarding generic drugs. She proposed a monthly e-mail from the committee, highlighting a certain issue. Julie Revoir stated that the #1 way to mitigate premium increases is to increase the use of generic drugs. Keenan will be providing posters that can be posted in lounges and other employee areas to remind people to use generic drugs. Marilyn Boyle stated that communications need to show why employees should care about the plan.
6. Dental Implants: Gail Parish asked about the cost of adding dental implant coverage. Julie Revoir stated that implants at 50% of the annual maximum and a third cleaning for pregnant women cost about 3% to add to a fully insured dental plan (IVC's plan is self funded). Ms. Revoir will bring information on the dental plan options.

Meeting adjourned at 2:25 p.m.