



**College-wide Benefits Committee
Minutes of the Meeting
January 12, 2011**

Present












Fran Chandler, Co-Chair
Marcy Wade, Co-Chair
Al Vasquez
Anna Rojas
Dennis Frisch
Lenore Banders
Linda Sinclair
Sherri Lee-Lewis
Willis Barton

Assistants

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

The meeting was called to order at 10:05 am.

Materials handed out:

-  Agenda Jan 12 2011.doc  Minutes 12 01 2010 FINAL.doc
-  CalPERSCare to Choice BROCHURE 08  SMC Upcoming Changes-PERS Care 1  Comparison of Coverage - Choice vs
-  Classified 01.11.2011.xlsx  Faculty 01.11.2011.xlsx  Managers or Non-Represented 01.  Early Retirees for Benefits Committee 0
-  Summary-for pie chart.xlsx  Add: LTCi Comparison Spreadsheet

Approval of the Minutes

Minutes for the meeting of December 01, 2010

Discussion:

- In the discussion last time the committee agreed to revisit various types of policies, i.e., incentives; that was very important.
- The motion included as #3: "Develop alternatives to the HRA".
- The motion as later amended in the meeting did not include that language.
- Notes read from the Dec. 01 meeting show,
 - "Linda: I like the motion as it stands, and let the incentive portion wait until the first study is done."
 - The motion was voted on without the language above.

Move to correct the minutes to include a third item, that incentives will be discussed at a future time.

Motion made by: Linda Sinclair
Seconded by: Dennis Frisch
Ayes: 9
Noes: 0
Absent: 0

Discussion:

- Do we need to add a qualifier? Amend the motion, vote on a separate motion?
- Add a fourth bullet under "Further Discussion" in the Minutes of December 01, 2010?
- Previous motion is withdrawn by Linda Sinclair. The 'seconded', Dennis Frisch, agreed

Motion: The following language shall be included in the minutes of Dec. 01, 2010, as a fourth bullet under "Further Discussion": The committee shall investigate alternative incentives to HRAs at a future meeting.

Motion made by: Linda Sinclair
Seconded by: Dennis Frisch
Ayes: 7
Noes: 2
Absent: 0

Old Business

Discussion: Hiring a Health Care Consulting Firm.

- Why is this on here?

Motion: Remove Item A from the Discussion.

Motion made by: Marcia Wade
Seconded by: Fran Chandler
Ayes: 9
Noes: 0
Absent: 0



Discussion: Long Term Care Provider.

- Do the committee members remember the presentations made by MetLife, John Hancock and Prudential? Is this something you are interested in making available to the employees?
- Yes, especially as there is no expense to the District
- Yes
- Biggest part is to rollout education piece; there will be time issues and coordination of presentations
- Can we have a motion to offer a plan to the employees for Long Term Care Insurance?

Motion: A Long Term Care Insurance provider is to be offered to District employees. Employees will participate at their own expense.

Motion made by: Marcia Wade
Seconded by: Sherri Lee-Lewis

Discussion:

- Discussion commenced on the language of the motion. The language was revised as follows:

Motion: Committee recommends District make available to employees a Long Term Care Insurance plan. Such a plan would be available to employees, eligible for benefits, at their own expense.

Motion made by: Marcia Wade
Seconded by: Sherri Lee-Lewis
Ayes: 9
Noes: 0
Absent: 0

Discussion:

- Which plan?
- For benefits reconciliation, it is better to have one provider (as opposed to multiple provider options).
- There is a waiting period question. John Hancock has a variety of options. Does it affect cost?
- Yes, the longer the waiting period, the lower the cost.
- Eligibility question- Are eligible partners Domestic Partners? Yes.
- Long Term Care Insurance can also be applied if there is an accident; it is not just for elderly situations.
- Does anyone have a preference?
- John Hancock is preferable. I understand it and there are some advantages.
- I also prefer John Hancock and the solidness of their program.
- More options available through John Hancock.
- I agree.
- Prudential has some advantages also.
- John Hancock not forthcoming on policy on exclusions; they seemed to not have information on that issue.
- I missed that.
- Are there any exclusion clauses?

- Prudential said no, there are no exclusions, but John Hancock did not seem to have information.
- Usually there is an initial offering period; there is not usually an exclusion clause during that time.
- With John Hancock, if you could not perform 2 out of 6 operations, you would be excluded. The eligible dependents would need qualified inclusion.
- Spouses, etc., had a longer questionnaire, and might not be covered.
- John Hancock discounted premiums of 5-10% for spouses and dependents. Additional 15-43% off if all components are met.
- Must work more than 30 hours per week and/or earn greater than \$45,000/year?
- Policy is portable.
- Payroll deduction options for District employees.
- The 30+ hours would exclude part-time faculty.
- This is designed to exclude all part-time employees?
- We will need to modify the motion.
- Need more information/scenarios from the provider; i.e., 90 day waiting period for a single employee vs. 2-party or family. How much would be the cost to the employee?
- John Hancock LTCi is available to employees at
 - Foothill De Anza
 - Marin
 - Napa
 - San Mateo
- We should bring the providers back for a second presentation.
- You want another round of presentations?
- Not necessary.
- Can Vanna get these answers?
- Most Districts go through a broker. I (Vanna) am not an expert on LTCi. There are so many variables to this type of insurance. Most employers go through a broker.
- There are many details that we need information on.
- The committee seems to be leaning toward John Hancock.
- If the John Hancock rep can come down for free, would that work?
- That works, unless than can suggest someone down here.
- How about a teleconference?
- That would work; they can develop costs for different scenarios.
- I would recommend a face to face.
- Plan of action:
 - Get materials/information from the other colleges
 - Get questions together
 - Target first part of March for a presentation
 - Target discussion for end of March

Motion: Invite a Long Term Care Insurance broker to present LTCi options to the Committee at the beginning of March.

Motion made by: Willis Barton

Seconded by: Dennis Frisch

Ayes: 9

Noes: 0

Absent: 0

Discussion:

- Presentation targeted for Wednesday, March 02 or Wednesday, March 09 and discussion for Wednesday, March 16, or extend the meeting with the presenter to include time for discussion and voting.
- Set up meeting dates on days without DPAC meetings, if possible.
- Dennis Frisch volunteered to contact Foothill/De Anza for LTCi information.
- Marcy Wade volunteered to contact Marin for LTCi information.
- Vanna Ratnaransy volunteered to contact Napa for LTCi information.
- Willis Barton volunteered to contact San Mateo for LTCi information.
- Laurie Heyman will contact Karen Perry regarding the presentation.

Meeting adjourned approximately 11:35am.

Next Meetings:

- Wednesday, March 02 1:30pm – 4:00pm Location TBD
 - Wednesday, March 16 1:30pm – 3:00pm Location TBD
 - Wednesday, April 27 1:30pm – 3:00pm Location TBD (DPAC day)
 - Wednesday, May 25 1:30pm – 3:00pm Location TBD (DPAC day)
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- Please note: Wednesday, March 09, discussed as a possible presentation date with extended time will not work due to DPAC meeting.