



**College-wide Benefits Committee
Minutes of the Meeting
June 06, 2013**

I. Call to Order

The meeting was called to order at 1:35pm.

II. Committee Members

Present

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

Anna Rojas	Robert Villanueva
Linda Sinclair	Sherri Lee-Lewis
Al Vasquez	Willis Barton

Absent

Dennis Frisch

Guests

Charlie Yen (substitute for Management)
Sandy Burnett (substitute for Faculty)
Cheryl Jackson, ASCIP, Benefits Services Consultant
Peggy Cullen-Nieto, Delta Dental of California, Account Manager

Assistants

Laurie Heyman, HR AA-III-Confidential
Heather Memarian, Benefits Support Technician

III. Review and Approval of the Minutes From Prior Meetings

1. Minutes for the meeting of May 30, 2013

Motion to approve made by:	Sherri Lee-Lewis
Seconded by:	Ana Rojas
Vote: Aye:	6
No:	0
Abstain:	2

IV. Old Business

1. Discussion of vision policy options.

- a. ASCIP VSP Lasik benefits clarification. ASCIP does not offer laser vision correction as an additional coverage option. Members have access to VSP's standard discounts of 15% off the regular price or 5% off the promotional price when they use a contracted facility.

2. Dental Plan Presentation by Cheryl Jackson, ASCIP, Benefits Services Consultant and Peggy Cullen-Nieto, Delta Dental of California, Account Manager of Delta Dental

Delta Dental Premier (current PPO plan) vs. Delta Dental PPO Plus Premier (enhanced PPO plan); *See also Appendix I and Appendix II, attached to minutes.*

- Current dental plan: Delta Dental Premier Plan ("Premier", a PPO plan) through ASCIP
 - Proposed ASCIP plan for 2014: Delta Dental PPO Plus Premier (a PPO plan)
- a. Delta Dental in California
 - 91% of dentists in California contract with Delta Dental
 - 44% of dentists in California are PPO dentists. NOTE: All PPO dentists are also Premier dentists.
 - Network Facts (from FAQs sheet):
 - Is the network of dentists smaller if we move to the PPO Plus Premier Plan?
 - No. Members will have access to PPO Plus Premier providers in-network and will also have access to Premier providers out-of-network. Members will continue to have access to every dentist currently available to them under the Premier plan.
 - If I go to my Premier dentist and he is not a PPO Plus Premier provider, will I pay the same dollar amount for the procedure that I would have paid under the previous plan?
 - Yes. Premier dentists have agreed to pre-determined fees with Delta Dental, and they cannot charge the participant more than the plan's coinsurance amount.
 - b. A provider can be both a Premier *and* Delta Dental PPO Plus Premier provider
 - 80% of all contracted dentists are contracted with Delta Dental PPO Plus Premier and/or Premier
 - Delta Dental PPO Plus Premier providers will charge less due to their contract fee arrangements that are lower than for Premier:
 - Delta Dental PPO Plus Premier discounted @ 20-25% versus Premier discounted @ 8%
 - Both Premier and PPO accept Delta Dental contracted fees as payment in full.
 - Premier Dentists will continue to charge and receive at Premier Rates.
 - Member pays lower out of pocket costs under Delta Dental PPO Plus Premier.
 - \$1,500 applies to each member/participant under both plans
 - c. Question: How to pay for Implants? Implants cost @ \$3,800/year. If \$1,500 per year is maximum benefit, how to pay for this?
 - Implant process requires:
 - Oral Surgery – local anesthetic

- Heal time is 6-12 weeks
- Abutment = screw abutment in place
 - Heal time is 3-4 weeks
- Implant

Begin process in mid-late October, November. Pay \$1,500 in that calendar year; complete implant process after January 01 of following calendar year, pay balance of \$1,500 in that new calendar year.

Note: Section 125 funds are helpful if you anticipate this type of higher expense; must plan ahead.

Miscellaneous Notes:

- ASCIP doesn't offer Premier anymore.
- 5% savings on 2014 rates if District goes to PPO.
- Currently 39% of SMC personnel are seeing PPO providers.
- PT Faculty on current dental PPO plan: 224
- 48% of all contracted dentists are PPO providers

Other Districts that have gone to PPO:

Ventura Community College
Santa Clarita Community College
Long Beach City College
Long Beach Unified
Culver City Unified School District

Discussion: Concern expressed that if District moves to Delta Dental PPO Plus Premier, what effect would that have on District personnel who currently see Premier providers?

Answer:

- No one currently seeing a Premier provider would experience any decrease level of care or coverage. (Several committee members expressed doubt at this statement after conversations with their Premier providers.)
- Premier providers will continue to charge at Premier rates and accept Delta Dental payment as payment in full even though Premier providers will be considered as out-of-network.

Motion - Option #1:

"The Committee has reviewed the pros and cons and has determined that it is advantageous at this time to switch from Delta Dental Premier to Delta Dental PPO Plus Premier."

Moved by: Charlie Yen

Seconded by: Al Vasquez

Vote: Aye: 3

No: 4

Abstain: 2

Motion failed.

Motion - Option 2.

"In its study of the Delta Dental Premier Plan and the Delta Dental PPO Plus Premier (Enhanced) Plan, the College-wide Benefits Committee reached the following conclusions:

- The Delta Dental PPO Plus Premier Plan would likely result in lower costs to the District although the exact amount is unknown at this time.
- The Delta Dental PPO Plus Premier Plan would allow existing, newly hired and rehired employees to have 100 percent coverage immediately on diagnostic care, basic care, crowns and other cast restoratives (including crowns), and increased percent of coverage for in-network for Prosthodontics.
- A significant difference exists in the number of dentists who are contracted as Premier dentists versus those contracted as PPO Plus Premier Plan dentists. Therefore, continued access to employee dentists is uncertain.
- The financial impact on employees of the reduced rates for contracted services with the PPO Plus Premier Plan is uncertain.
- The impact on the quality of care as a result of the reduced rates for services contracted with the PPO Plus Premier Plan is uncertain.

Therefore, the Benefits Committee recommends that SMC employees continue to be covered by the Delta Dental Premier Plan."

Moved by: Linda Sinclair

Seconded by: Sandy Burnett

Vote: Aye: 4

No: 3

Abstain: 2

Motion failed.

Co-chairs agreed to carry this issue to Fall 2013.

V. New Business

1. None

VI. Next Meetings

Thursday, Oct. 03, 2013 BUS 111 (unconfirmed)

Thursday, Oct. 24, 2013 BUS 111 (unconfirmed)

Thursday, Nov. 14, 2013 BUS 111 (unconfirmed)

Tuesday, Dec. 03, 2013 BUS 111 (unconfirmed) – alternate date needed

VII. Adjournment

Meeting adjourned at 3:15 pm

Appendix I

Comparison of ASCIP Delta Dental Premier to Delta Dental PPO Plus Premier Effective 01/01/2014		
All Eligible Participants	Current Plan – Delta Dental Premier	Proposed Plan- Delta Dental PPO Plus Premier
General Benefits: Calendar Year Deductible Calendar Year Maximum Benefit	None \$1,500	None \$1,500
Diagnostic Care Benefits: Oral exam, cleaning, x-rays, tissue biopsy exams, fluoride treatment, space maintainers, specialist consultant	70-100% as follows: <ul style="list-style-type: none"> • 1st year @ 70% • 2nd year @ 80% • 3rd year @ 90% • 4th year @ 100% 	100% @ 1 st year
Basic Benefits: Oral surgery (extractions), fillings, root canals, periodontal (gum) treatment, tissue removal (biopsy), sealants	70-100% as follows: <ul style="list-style-type: none"> • 1st year @ 70% • 2nd year @ 80% • 3rd year @ 90% • 4th year @ 100% 	100% @ 1 st year
Crowns & Other Cast Restorations	70-100% as follows: <ul style="list-style-type: none"> • 1st year @ 70% • 2nd year @ 80% • 3rd year @ 90% • 4th year @ 100% 	100% @ 1 st year
Prosthodontics Bridges, dentures, implants	50%	In-network: 70% Out-of-network: 50%
Dental Accident Benefits	100%	100%, \$1,000 maximum per CY
Enhancements: Third Cleaning for Pregnancy Dental Implants	Covered up to plan maximum	Covered up to plan maximum
Orthodontics: Standard	Not Covered	Not Covered
<p>Covered dental services are paid at various levels depending on the dentist providing services. In-network PPO dentists have pre-negotiated rates with Delta and therefore the lowest member costs. Out-of-network benefits consist of two levels of reimbursement: Premier and non-contracted. Premier dentists are considered out-of-network, but have agreements with Delta to charge their accepted rate and therefore no balance billing. Dentists that do not have any type of contract signed with Delta will be reimbursed at usual, reasonable and customary rates which may result in balance billing and higher costs to the member. The Delta Dental PPO Plans also include enhancements such as third cleaning for pregnant women and dental implants.</p>		

Appendix II

The following claim examples are from the Delta Dental handout, "Advantages of Delta Dental PPO plus Premier" handed out in committee meeting.

Claim Example #1: Cleaning

Dentist network status	Delta Dental Premier Network (current plan)	Delta Dental PPO Plus Premier Network	Non-Network
Dentist bills (submitted charges)	\$75.00	\$75.00	\$75.00
Dentist accepts as payment in full	\$55.00	\$45.00	No fee agreement with Delta Dental
Plan payment of 100%	\$55.00 (Premier provider's allowed fee)	\$45.00 (PPO provider's allowed fee)	\$60.00 (Out-of Network Allowance)
Patient's share	\$0.00	\$0.00	\$15.00

Claim Example #2: Crown

Dentist network status	Delta Dental Premier Network (current plan)	Delta Dental PPO Plus Premier Network	Non-Network
Dentist bills (submitted charges)	\$875.00	\$875.00	\$875.00
Dentist accepts as payment in full	\$650.00	\$550.00	No fee agreement with Delta Dental
Plan payment of 100%	\$325.00 (Premier provider's allowed fee)	\$0.00 (PPO provider's allowed fee)	\$350.00 (Out-of-Network Allowance)
Patient's share	\$325.00	\$0.00	\$525.00