



**College-wide Benefits Committee
Minutes of the Meeting
October 03, 2013
BUS 111**

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
Linda Sinclair

Robert Villanueva
Sherri Lee-Lewis
Willis Barton

David Zehr

Absent

Al Vasquez

Guest

Charlie Yen (substitute for Management)

Resource Support

Laurie Heyman, HR AA-III-Confidential
Heather Memarian, Benefits Support Technician
Lugina Rogers, HR-Analyst, Leaves & Benefits

III. Review and Approval of the Minutes From Prior Meetings

1. Minutes for the meeting of Sept. 12, 2013
 - a. Correction: V. 2.b.: change, "...maximize dental, vision, and health plans without District's additional cost" to read, "...without *significant* cost to the District".
 - b. Correction: V.2.b.i.: change to read, "CSEA *may be* willing to discuss the option..."
 - c. Correction: V. 3.b.i.: change "October 12" to read, "October 1st"

Motion to approve as corrected, made by: Linda Sinclair

Seconded by: Sherrri Lee-Lewis

Vote: Aye: 9

No: 0

Abstain: 0

IV. Old Business

1. Update: Alliant's written response regarding Kaiser plan(s) options for part-time faculty was provided to committee members.

On September 27, 2013, HR requested the following from Kim Hauk, Account Executive, Alliant Insurance Services,

“One of the items the benefits committee has asked the employee benefits department to research is the impact of opening up the CalPERS health plans to SMC’s adjunct instructors. Would Kaiser continue to offer the same plan we have now for Adjunct instructors and Project Managers, if we allowed this group access to the CalPERS plans?”

Ms. Hauk responded,

“I have confirmed with Kaiser that they would not continue to quote your current Kaiser plan for part-time faculty if CalPERS was offered alongside. Since there is a Kaiser plan offer in the CalPERS choice of plans, Kaiser would be in competition with themselves and it would be considered a conflict of interest.

In addition, please note that your current Kaiser plan offers richer benefits than the Kaiser plan offered by CalPERS. To continue your current plan, you would maintain the flexibility to benefit designs and options that you may not have by moving to CalPERS.”

The Faculty Association requested the response come directly from Kaiser. Co-Chair Fran Chandler offered to contact Kaiser directly since HR said that they would not be able to do so and added that, until this issue is resolved, study of the Kaiser issue for part-time faculty will remain on the committee’s work plan for future meetings.

Motion:

“Fran Chandler will check directly with Kaiser about their position regarding offering PERS Kaiser to the part-time faculty members, and will bring their response to the next committee meeting.”

Motion to approve made by: Charlie Yen
Seconded by: Sherri Lee-Lewis
Vote: Aye: 7
No: 0
Abstain: 2

2. Update: Additional dental plan options.

Discussion: At the last meeting Committee members requested information on LACCD benefits.

a. See attached, “Comparison: SMC Current PPO Dental Plan, SMC Proposed PPO Dental Plan, & LACCD PPO Dental Plan”.

b. LACCD benefits are found on the LACCD website, www.laccd.edu

- i) LACCD Health Insurance Benefits:
<http://www.laccd.edu/Departments/BusinessServices/Benefits/Pages/default.aspx>
 - ii) LACCD Dental Benefits for part-time faculty:
<http://www.laccd.edu/Departments/BusinessServices/Benefits/Documents/DentalDocuments/Delta-Dental-Benefit-Highlights.pdf>
- c. LACCD benefits for part-time faculty
- i. Maximum benefit coverage based on years of service
 - ii. Dental benefit coverage limited to 80% covered/20%employee pays
 - iii. LACCD dental plan supports only PPO dentists, not the SMC Premier plan.
- d. Any changes in SMC dental plan would be effective for the 2015 Plan Year.
- e. Question: Is it possible to participate in a larger 'pool' i.e., LACCD? This question was asked previously of the SMC health insurance broker, Alliant. Their response was that they had never heard of any group outside of LACCD allowed into the LACCD pool.
- f. Delta Dental is the largest network of dental providers nationwide. Other networks may be able to quote a lower price but they cannot deliver the network of providers expected by the SMCCD employee population.
- g. Committee asked to put the dental plan out to bid again.
- i. Savings for 2015 will not be known until sometime in 2014. Rates are typically not published until late spring.
 - ii. Committee members asked HR resource staff to go back to Alliant/ASCIP and get a timeline for a response.
 - iii. Fran Chandler will confer with the Faculty Association about their interest in going into a new pool.
 - iv. Would there be a savings by going to the Delta Dental PPO Plus Premier plan? Could that savings be used to fund an orthodontic benefit?

Motion:

"HR resource staff shall look into the cost of adding orthodontic as a dental benefit to the current PPO plan and include it in the proposed PPO Plus Premier Plan."

Motion to approve made by: Charlie Yen
Seconded by: David Zehr

Vote: Aye: 9
No: 0
Abstain: 0

3. Vision – laser surgery issue. At the June 6, 2013 Benefits Committee meeting it was reported,

“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.” See *College-wide Benefits Committee, Minutes of the Meeting, June 6, 2013, IV.1.a.*

[http://www.smc.edu/HumanResources/HumanResourcesDepartment/Documents/Benefits%20Committee/Minutes_06.09.2013_FINAL_\(09.12.2013\).pdf](http://www.smc.edu/HumanResources/HumanResourcesDepartment/Documents/Benefits%20Committee/Minutes_06.09.2013_FINAL_(09.12.2013).pdf)

Discussion:

Laser surgery is considered a cosmetic procedure and not known to be covered as a benefit by any known provider network. Discounts may be available. VSP (Vision Service Providers) has the largest provider network in the nation, similar to Delta Dental. In addition, the District has benefited from VSP’s very reasonable rates over the years.

a. Willis Barton, CSEA representative, agreed to take the issue back to CSEA for clarification.

4. Timelines. Decisions needed by end of Fall 2013 semester.

V. New Business

1. None.

VI. Next Meetings

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

1. Faculty Association to have Kaiser response re CalPERS Kaiser issue.
2. CSEA to have response re Vision/laser surgery issue.

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

1. Vision options to be determined.

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

1. Dental Plan decision

VII. Adjournment

Motion to approve made by: Charlie Yen
Seconded by: Willis Barton
Vote: Aye: 9
No: 0
Abstain: 0

Meeting adjourned at 2:42 pm

Comparison

SMC Current PPO Dental Plan, SMC Proposed PPO Dental Plan, & LACCD PPO Dental Plan

Benefits and Covered Services	SMC Current PPO Plan Delta Dental Premier	SMC Proposed PPO Plan Delta Dental PPO Plus Premier	LACCD PPO Dental Plan Delta Dental PPO Plan
Dental Network:	<u>In-Network</u> <ul style="list-style-type: none"> • Delta Dental PPO Dentists • Delta Premier Dentists <u>Out-of Network</u> <ul style="list-style-type: none"> • Non-Delta PPO Dentists 	<u>In-Network</u> <ul style="list-style-type: none"> • Delta Dental PPO Dentists • Delta Premier Dentists <u>Out-of Network</u> <ul style="list-style-type: none"> • Non-Delta PPO Dentists 	<u>In-Network</u> <ul style="list-style-type: none"> • Delta Dental PPO Dentists <u>Out-of Network</u> <ul style="list-style-type: none"> • Delta Premier Dentists • Non-Delta PPO Dentists
Calendar Year Maximum Benefit:	\$1,500	\$1,500	<u>Years of Service:</u> Less Than 5 \$1,000 5 plus, but less than 10 \$1,500 10 plus, but less than 15 \$2,000 15 plus, but less than 20 \$2,500 20 or more \$3,000 ----- Part-time Faculty \$1,500
Diagnostic & Preventive Services: Exams, Cleanings, x-rays	70-100% as follows: • 1 st year @ 70% • 2 nd year @ 80% • 3 rd year @ 90% • 4 th year @ 100% ----- 2 Cleanings	100% @ 1 st year	80% ----- 4 Cleanings
Basic Services: Fillings, Simple Tooth extractions, root canals, sealants	70-100% as follows: • 1 st year @ 70% • 2 nd year @ 80% • 3 rd year @ 90% • 4 th year @ 100%	100% @ 1 st year	80%
Major Services: Crowns & Other Cast Restorations	70-100% as follows: • 1 st year @ 70% • 2 nd year @ 80% • 3 rd year @ 90% • 4 th year @ 100%	100% @ 1 st year	80%
Prosthodontics: Bridges, dentures, implants	50%	In-network: 70% Out-of-network: 50%	80%
Orthodontics: Adults & Dependent Children	Not Covered	Not Covered	50% \$2,000 Lifetime Maximum