

Health Benefits
November 29, 2023

1. Committee Members

- a. Active employees: John Campbell, Maria De Leon, Katie Herrick-Jasper, ~~Blair Howard~~, ~~Laura Juanitas~~, ~~Bob Kehr~~, Victor Lagunes, ~~Wendy Lewis~~, Carrie McCloud, Tim McCormick, ~~Sande Royval~~, Tara Salaices, Julianna Sikes, Vanessa Tonn
- b. Keenan Consultants: Debra DeSpain, ~~Gordon Fung~~
- c. Retirees: Laurel Clumpner, Judy Stafford, Cathy Haskell

Meeting began 3:35 pm, chaired by Cathy Haskell

2. Public Comment - 15 minutes - 2 speakers, 1 written comment, additional comment
Request to have CalPERS present at a meeting

3. Rumors - questions from group, none

4. Committee Norms

- a. Raise hand to speak
- b. Hard on the idea and not the person
- c. Allow all voices to be heard
- d. Assume positive intent
- e. Allow space for all perspectives
- f. Have parking lot list for ideas that are off topic
- g. Be willing to speak up without judgment from others
- h. Have an open mind to the process and not advocate one point of view
- i. Receive agenda and handouts as early as possible

5. Review CCCSIG PPO Benefit Plans

- Explanation of why we are looking at PPO through a JPA- direct to carrier declined to quote PPO's for various reasons.
- Rates presented and explained from handout

6. Questions for Keenan

- Clarifying comment that the rates presented are intended for comparison only, not final rate until underwriting is done. How often does that happen? Not often-sometimes due to error, change in enrollment numbers which is written into the contract.
- If we go direct-to-carrier, who negotiates the rates? Same with CCCSIG. Our broker/consultant will negotiate our rates/renewals. Kaiser doesn't negotiate, but will fix glaring errors. Sutter and United will negotiate but are community rated. Post covid times makes it harder to negotiate rates.

- Cost of broker for district? Keenan uses a formula that Debra has been asked to provide at the next meeting.
- Question about rates presented including all costs? Yes, it is the final cost for an employee including broker costs, etc. but not any district contribution. Keenan is not a % fee, flat fee. Rate includes Benefit Bridge which is a portal for district and employees to access benefit information.
- Question about Keenan & Associates and parent company as well as parent to that company. Yes, Keenan is owned by Assured Partners.
- Question about the appeals process if not in CalPERS. Explanation provided.
- How does the process work if we change out of CalPERS? Explained how the process works to get signed up in a new provider.

7. Schedule for future meetings all 3:30-5:30 District Office:

- a. December 13, 2023 (DO Tech Conference Room) - Retiree plans

Meeting ended 5:29 pm