FOLSOM CORDOVA UNIFIED SCHOOL DISTRICT

EMPLOYEE BENEFITS COMMITTEE

Wednesday, March 08, 2023, 3:45 p.m.

Meeting notes:

In Attendance:
Sean Martin, Don Odgen, Shannon Diaz, Brooke Knight, Jenyn Warren, Nicole Buvert, Liz Ely, Rob Thomas, Anthony Ruiz, Terri Ezaki, Leean Dessaussois, Kerri Kaye, Lorena Venzon

Start time: 3:50p

- Introductions
- Reviewed agenda
- Notes
  - EPIC provided renewal updates for 2023 -
    - Kaiser rates reduced 2% from 14.86% to 12.86% (Active and Early Retirees). There is no further reduction for retirees over 65 years old.
    - Sutter Health Plus (SHP) and Western Health Advantage (WHA) - no further rate relief available
    - Provided 3-Tier and 4-Tier contribution illustrations for Kaiser, SHP, and WHA
    - WHA Medicare Advantage –
      - Three individual plans are available with lower price points, higher copays
    - Dental rates to be provided in late March or early April anticipated
  - EPIC provided suggested points for SHP and WHA to include in their presentation on April 13th.

- **Questions/Comments:**
  - Do we want to change the high deductible plan?
  - Coinsurance and copay are different
    - Coinsurance is a percentage of the cost you pay for services
    - Copayments are fixed fees your provider charges for services
  - Choices on the high deductible for Kaiser – it's a replacement, not an addition to
  - EPIC will draft questions for the survey. FCUSD will generate a list of employees that don't participate.
  - We will need to generate different questions for the different groups (e.g., cash in lieu)
    - Look at the CalPERS rates
    - Decision on the high deductible Kaiser and SHP plans
  - Open enrollment letters to go out late April or 1st of May
  - Inform staff that EPIC went out to market but all declined

- **Next Meeting Dates:**
  - March 22, 2023
  - April 11, 2023