



FOLSOM CORDOVA UNIFIED SCHOOL DISTRICT

EMPLOYEE BENEFITS COMMITTEE

Thursday, February 09, 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**

- Sean asked the committee when communicating the information to their groups, to ask them to wait for the enrollment packet which will provide answers to questions they may have.
- The EPIC team shared -
 - A medical renewal recap for active employees, early retirees, and retirees over 65 for 2022 and a renewal overview for 2023 from Kaiser, Sutter Health Plus (SHP), and Western Health Advantage (WHA).
 - There are new rates for SHP and WHA.
 - There are mandated changes by the IRS. They are raising the minimum deductible levels for High Deductible Plans.
 - For reference, 3-Tier (1:2:2.6 ratio) and 4-Tier (1:1.94:1.83:2.77 ratio) medical rates were provided (previously presented at the 12/8/2022 meeting) for Kaiser, SHP, and WHA. The redistribution of contribution is the same as previously presented at the 12/8/2022 meeting as well.
 - The 2022-2023 District medical contributions (based on full-time, 8 hours) - there are no anticipated additional charges to contributions for 2023-2024
 - Dental Renewals
 - DeltaCare: On rate guarantee – renews on 9/1/2024
 - Delta Dental PPO (through SIA is pending – expect preliminary rates late March
 - Vision
 - VSP: On rate guarantee until 9/1/2024

➤ **Questions/Comments:**

- EPIC asked for alternatives/solutions, but we won't get enough rate relief to lower the percentage.
- There are no options available for Kaiser. What can we do? We need to have great outreach to the Kaiser members. We need to have a representative from carriers come and speak to our employees.
- Terri said she will look into the difference between individual rate and group rate (per Nicole's question)
- Terri said CalPERS predicting a 6%-8% annual increase. It's not only FCUSD affected by this.
 - What are your thoughts on the Kaiser rates?
- Maybe take renewal rates (rich plan for each and do a cross-comparison to show the savings on the premium) between Kaiser, SHP, and WHA.
- Rob asked if we could put out a survey for 3-Tier and 4-Tier. What's the rationale to present to our groups?
- Jenyn said carriers are scheduled to come and present to employees on April 13 (tentative date).

➤ **Next Meeting:** February 23, 2023