

Benefits Committee Meeting: March 14, 2016

In attendance: Ana Simental, Anthony Ruiz, Mary Ann Delleney, Michael Itkoff, Mike Shepherd, Rhonda Crawford, Rob Thomas, Leean Dessaussois (EPIC Brokers), Terri Ezaki (EPIC Brokers), and Julie Magowan.

After the last meeting of the committee on February 22, 2016, Terri Ezaki from EPIC Brokers went back to the three health care providers to negotiate rate relief from the initial quotes that were presented at that time, with the following results:

- **Kaiser**
 - Revised proposed increase from 11.37% to 4.98%. This reduction applies to Active employees only. The rates for Early Retirees will stay the same as presented on February 22, 2016 – an increase of approximately 11.4%.
 - There will be no change to the specialty drug tier. The options that were presented at the last meeting will be available for the July 1, 2017 renewal.
 - The current carrier plan designs will remain as is.
- **Sutter Health Plus (SHP)**
 - Revised proposed increase from 5.89% to 2.95% - applies to both Actives and Early Retirees.
 - They have decided to not quote High Deductible Health Plans at this time, due to the compliance changes that will be coming with AB1305.
- **Western Health Advantage (WHA)**
 - Revised proposed increase from 6.33% to 4.86%, for the Premier and Advantage Plans only. The HDHP rates will remain as quoted in February.
- **Comparing the plans, status quo and proposed of the providers**
 - See attached spreadsheet
- **DeltaCare**
 - Rate guarantee until July 1, 2017
- **Delta Dental PPO (through SIA)**
 - Information is pending and will be presented at a later date (hopefully in late March/early April)
- **Open Enrollment**
 - May 2 – 26, 2016
 - Open Enrollment Fair (2:30-6:00 pm) – May 3, 2016
 - Open Enrollment Fair (2:30-6:00 pm) – May 9, 2016
 - HDHP/HSA Educational Meeting (5:00 pm) – May 11, 2016
 - HDHP/HSA Educational Meeting (5:00 pm) – May 17, 2016
 - Open Enrollment/Health Fair (2:30-6:00 pm) – May 23, 2016

**Comparison of Proposed Plans of Three Providers
as of March 2016**

Actives

High Option Plan		Kaiser	Sutter Health Plus	Western Health Advantage
	Single	\$ 661.97	\$ 650.66	\$ 698.36
	Family	\$ 1,522.54	\$ 1,496.37	\$ 1,608.15
Mid Option Plan				
	Single	n/a	n/a	\$ 636.23
	Family	n/a	n/a	\$ 1,464.57
High Deductible Health Plan				
	Single	\$ 518.82	n/a	\$ 531.15
	Family	\$ 1,193.27	n/a	\$ 1,221.27

Early Retirees

High Option Plan		Kaiser	Sutter Health Plus	Western Health Advantage
	Single	\$ 812.99	\$ 809.49	\$ 655.65
	Two Party	\$ 1,625.99	\$ 1,619.08	\$ 1,311.31
	Family	\$ 2,300.77	\$ 2,291.19	\$ 1,966.95
Mid Option Plan				
	Single	n/a	n/a	\$ 594.09
	Two Party	n/a	n/a	\$ 1,188.18
	Family	n/a	n/a	\$ 1,782.27
HDHP				
	Single	\$ 622.79	n/a	\$ 476.90
	Two Party	\$ 1,245.59	n/a	\$ 953.81
	Family	\$ 1,762.51	n/a	\$ 1,430.70

Retirees Over 65

High Option Senior Advantage Plan		Kaiser	Hartford Medicare Supplement	Health Net Seniority Plus	WHA Medicare Supplement
	Single	\$ 282.10	\$ 459.92	\$ 506.58	\$ 750.00
	Two Party	\$ 564.20	\$ 919.84	\$ 1,013.16	\$ 1,500.00
Low Option Senior Advantage Plan					
	Single	\$ 264.43			
	Two Party	\$ 528.86			