



## FOLSOM CORDOVA UNIFIED SCHOOL DISTRICT

Employee Benefits Committee  
November 28, 2012

### MINUTES

Committee members present: Rhonda Crawford, Ana Simental, Chiara Galloway, Dan Anklam, Karen Knight, Leean Dessaussois, Rob Thomas, Terri Ezaki, Michael Itkoff, Kim Cacioppo, Mary Ann Delleney, Kelly Goldsmith and Sandy Connelly. Absent: Elena Cabrera

#### Welcome and Introductions (Crawford)

Rhonda Crawford opened the meeting and asked new FCEA representative Kim Cacioppo to introduce herself. Current members introduced themselves.

#### Kaiser Prevention and Lifestyle Risks (PLR) Report (EPIC)

Leean Dessaussois provided the Kaiser PLR report dated December 31, 2011. Kaiser prefers to go over the report at a meeting and bring a physician to discuss; however, since EPIC had the report, they brought it to touch on the highlights. The report is based on FCUSD members and their family members and though it is somewhat dated, it shows changes over time, year over year. The report shows areas of improvement in weight management, cholesterol management, blood pressure, smoking, and cervical and colorectal screenings, however, two areas are trending worse, which are breast cancer screenings and childhood obesity.

Weight management has shown improvement year over year with an increase in the number of District members in the normal category from 25% to 27.4%, but the obesity rate of 37% is much higher than the regional rate of 29.1%. There was slight improvement in cholesterol management joining the "desirable" category increasing from 60.5% to 60.9%. From quarter four of 2010 to quarter four of 2011, there is improvement in blood pressure management as the percent considered poorly controlled went from 9.9% down to 8.1%. There is concern that the breast cancer screenings have dropped and notation was made that childhood obesity is up in the children of employees of Kaiser patients.

Ms. Ezaki indicated that this is encounter data, not claims data and it looks at the people that went to Kaiser during that period of time. The assumption is made that the same people have come in time after time and is the premise behind the report. It is a tool to understand the healthier population and is important to review to target certain areas of concern.

Ms. Dessaussois asked the committee if they were interested in having Kaiser attend a meeting to discuss the report and the consensus was yes. An updated report is preferred if available. Ms. Dessaussois will see if Kaiser can attend the first half of the January meeting. Kaiser is the only provider that annually attends an Employee Benefits meeting because they track and report member information. Ms. Ezaki indicated that other groups such as Health Net and Western Health Advantage could be invited to attend to talk about their services and programs and those presentations could tie into wellness.

Ms. Delleney indicated that Kaiser has a number of wellness programs aimed at District students already in progress such as a theater group with various presentations and exercise programs, and partnerships with Mercy for gardening. This year, time is being spent revising the Student Wellness Policy; however, we do not have a policy for employees. Ms. Ezaki indicated that having Kaiser attend a meeting would help with our requests for their investment in District wellness programs.

Schools Insurance Authority (SIA) Options – Chiara Galloway has worked with Schools Insurance Authority to ascertain what is available to the District. She provided a handout with a matrix listing several available workshops and presentations with just a few in the area of wellness. Also included in the handout were descriptions of the workshops. The District is allowed to have two per fiscal year at no charge and once scheduled could be set up in the “Go Sign Me Up” system for interested employees. These workshops are in addition to opportunities through the Employee Assistance Program (EAP), and is through SIA as well. SIA also has online resources for various topics including asthma and nutrition with flyers, brochures, and electronic copies that can be posted on the District’s website. If there is particular emphasis the District wants incorporated, the workshops can be customized. EPIC can assist with setting up. Mr. Itkoff was interested in offering the workshops annually. Employees need to be aware of available services such as EAP and the committee discussed ways to communicate to remind staff of services through the program. There should be a Wellness Mission Statement.

Sample Survey – EPIC provided a sample survey to begin discussion to tailor the Healthy Lifestyles survey to Folsom Cordova. The committee discussed items they would like to see in the survey, such as:

- self-assessment, general health
- exercise activities
- nutrition
- demographics (age range, school site)
- weight-consider self ideal, 10 lbs over, 15, lbs. over
- eating habits
- interested in participating at your site or central location
- date range - in 2012 did you have your annual exam, did you have recommended screenings
- would you participate on a team or individually
- Kaiser members – did you know Kaiser has a personal health risk assessment/tracking
- question 16 – add all carriers
- question 14 – employee interest to pay for wellness activities – reword

It was agreed to keep the survey short yet glean as much information as possible to move forward with an action plan for a wellness program that can be sustained and supported – start small and increase activities as success of program allows. Mr. Itkoff felt that a school site or competitive-based program rather than a District program would be more successful. Incentives work but the right incentive must be found. Results of the survey could assist with selection of workshops and presentations to offer through SIA. The target timeline to release the survey is early January 2013. EPIC will craft the survey based on discussion and email to the committee in December for comment. It was suggested that the committee take the survey. The committee may email EPIC, Terri Ezaki, Lean Dessaussois, or Chiara Galloway, with ideas at anytime during the formulation process. ([cgalloway@edgewoodins.com](mailto:cgalloway@edgewoodins.com), [ldessaussois@edgewoodin.com](mailto:ldessaussois@edgewoodin.com), or [tezaki@edgewoodins.com](mailto:tezaki@edgewoodins.com))

Ms. Ezaki suggested cultural change is needed and changing behavior with food choices. For example with meetings, being food oriented, go ahead and have pizza, but list the calories of each piece and watch the change in portion choice!

#### 2013-14 Benefits Renewal Process (EPIC)

Ms. Dessaussois provided and reviewed a suggested timeline for the process. Last year EPIC received the Kaiser renewals on February 1, the Health Net renewal on February 14, and anticipates a similar time for the other medical groups. The dental is up for renewal and Delta Care which is DHMO should come fairly quickly. EPIC always waits for SIA’s Dental PPO renewal rates. EPIC is expecting the health and dental plan renewals in mid February and a meeting should be scheduled in the second half of the month.

Vision coverage is on a rate guarantee for 2013-14. Life insurance is scheduled for renewal in 2014. Open enrollment will be May 1-24 closing on May 24, 2013.

With the new National Health Care Reform, the District will have the responsibility of getting out a new summary benefit and coverage changes (SBCs) that the health carriers are required to create in a specific format and provide to employers. They are eight pages in length for each plan and the requirement is every employee enrolled gets the SBC for the plan for which they are enrolled. The SBC is to reflect any changes in benefit that would occur at renewal time. Because the District has so many plans, it will be a challenge to make sure each employee gets the correct SBC for their plan. EPIC feels it is a heavy burden on employers and printing/postage will be expensive if that method is used. There is no penalty in the first year for not meeting the timeline with potential penalties in future years. The SBCs must also be sent to retirees. Employees that are not currently enrolled in a District health plan must receive a postcard notifying them of their eligibility. There are a few options to satisfy the SBC notification requirement and EPIC will work with Ms. Simental to come up with the best way to meet the requirement. The SBCs are supposed to be distributed by the first day of open enrollment.

There was some discussion about the new health care exchange system and in California it's named "California Covered." EPIC is concerned for school districts and EPIC's compliance consultants expect to have additional information after the first of the year. EPIC will receive clarification and get safe harbor rules for collectively bargained groups. EPIC has a presentation to explain the program. The variable-hour component for people who work between 30 and 40 hours and considered full-time for benefits will be a huge impact on school districts. Mr. Itkoff asked if the District's health plans are qualified plans and Ms. Ezaki indicated as a District, our concern is the 30 hours and the impact. There could be a compliance issue in that the requirement would be as of January 1, 2014, and our plan anniversary is July 1, 2014; this is one of the unanswered questions. Ms. Ezaki believes that the two high-deductible plans would meet the 60% actuarial value coverage, which is an assumption at this point as facts are not yet available. From a fiscal prospective the District needs to be prepared January 1, 2014, to pay the same dollar amount for a 30-hour employee as a 40-hour employee including those employees that are currently waiving District benefits that may wish to enroll. There is a whole host of questions and there are currently no answers. There is potential in the initial renewal information that legislative mandates may not be fully included, and could result in changes to the renewal rates after discussions have started. At this point, it is an awareness of what to be looking for and it's EPIC's job to stay in front, to discuss, and make sure there are no surprises. EPIC expects this renewal cycle will be "bumpy" in some areas because of the unanswered questions; forthcoming information from the "government" is slow on how the reform will be carried out.

Future Confirmed Meeting Dates – Education Services Center, 4<sup>th</sup> Floor, Room 401

Thursday, January 17, 2013, 3:30 pm

Wednesday, February 20, 2013, **3:15 pm (note time change)**

Tentative Dates Per Renewal/Open Enrollment Timeline

March 6, 2013

March 13, 2013

March 20, 2013

April 3, 2013