



FOLSOM CORDOVA UNIFIED SCHOOL DISTRICT  
**EMPLOYEE BENEFITS COMMITTEE**  
 Tuesday, February 13, 2024, 3:45 p.m.

Meeting notes:

In Attendance:

X	Sean Martin	X	Liz		Jeannette Sansenbach	X	Lorena Venzon
X	Linda Thurlo		Annie	X	Tony Ruiz		
	Don Ogden	X	Kate Hazarian	X	Leean Dessaussois		
	Kerri Kay	X	Rob Corn	X	Wesley Carson		
	Brooke Knight	X	Joel Rogers	X	Laura Daughterty		
X	Jenyn Warren	X	Ryan Hubbell				

Start time: 3:53 p.m.

➤ **Introductions**

➤ **Notes:**

➤ **EPIC**

EPIC provided an overview of the following:

- Medical Renewals
  - Initial renewals shown – except Health Net Seniority Plus plan which is not renewing due to low participation in the plan
  - Overall increase:
    - 16.64% Active Employees
    - 13.95% Early Retirees
  - Rate relief has been requested – do not anticipate any changes
- 2023-2024 District Medical Contributions (based on full-time, 8 hours)
  - No anticipated additional changes to contributions for 2024-2025.
- Dental renewals
  - Delta Care: 0% increase with a 2-year rate guarantee until 9/1/2026
  - Delta Dental PPO (through SIA) is pending – expect preliminary rates late March
- Vision – VSP
  - 6.8% increase with 4-year rate guarantee until 9/1/2026. They would like to continue their relationship with the district.
    - Benefit enhancement provided - \$10 increase to retail frame allowance
- Unum – Life/Disability
  - On rate guarantee until 9/1/2025
- Unum – Long Term Care
  - Renewal pending – may not be an increase

Reviewed with the Committee:

- Renewal Overview for Kaiser, Sutter Health Plus (SHP), and Western Health Advantage (WHA)
- Medical Super Summary for Active Members and Early Retirees
- Rates and Benefit Summaries for Kaiser, SHP and WHP
- Retirees Over 65 Overview
  - The Hartford Medicare Supplement
    - Renewed January 1, 2024
    - Increase was 4.93%
  - Health Net Seniority Plus
    - 2023 renewal was a 4.5% increase
    - 2024 renewal not being released due to low participation
  - Kaiser Senior Advantage
    - 2023 renewal for current plan year

- A. 13.48% decrease for High Option
    - B. 16.58% decrease for Low Option
  - 2024 renewal
    - A. Renewal pending CMS
- WHA Medicare Advantage
  - 2023 replaced Medicare Supplemental plan
  - 2024 renewal – first renewal
    - A. +5% increase
- VSP Renewal Overview + Renewal & Benefit Summary
  - Recap for 2022
  - Renewal information for 2024
- Upcoming 2024 Renewal Timeline

**Questions/Comments:**

1. Will there be changes to the coinsurance? How many of our employees are hitting out-of-pocket max levels?
  2. Sean - How many plans are we able to offer? Per Epic - 4 is the max
  3. The District will hold two (2) Health Fairs: (Time: 2-6:30 tentatively)
    - a. Date: Wednesday, April 24, ESC, Boardroom
    - b. Date: Monday, April 15, Cordova Lane Center
  4. Open enrollment ends on May 31
- **Next Meeting:** Tuesday, March 5, 2024
- Next meeting – EPIC will provide Plan designs to walk through with the committee.
  - Plan options with rates