



FOLSOM CORDOVA UNIFIED SCHOOL DISTRICT
EMPLOYEE BENEFITS COMMITTEE NOTES
Wednesday, September 26, 2024, 3:45 p.m.

Meeting notes:

In Attendance:

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

Start time: 3:50 p.m.

➤ **Welcome/Introductions**

➤ **Notes:**

EPIC provided information for the 3-Tier Evaluation – Actives Medical which included:

- A snapshot of enrollment as of 9/25/2024 and explained that the rates are from Kaiser, Sutter Health Plus, Western Health Advantage, and Nonstop based on the current plan year (Sept. 1, 2024 – August 31, 2025). *Nonstop is only a year agreement.*
- Information that the Committee decided upon the 3-Tier alternative
 - 3-Tier (employee only, employee +1, employee + 2 or more) - 1 : 2.0 : 2.6 (same as CalPERS)
- Contribution calculations – these calculations were based on FTE % based on the following 1.0 FTE contributions:
 - Classified
 - EE Only \$750
 - Family \$1,233.33
 - Certificated/Management/Confidential
 - EE Only \$675
 - Family \$1,233.33
- Calculation
 - Determined “members” by multiplying enrollment by ratio (Actual FTE as of 9/25/2024)
 - 3 tier: 1 : 2.0 : 2.6
 - Divide monthly contributions by total members to determine single rate and multiple single rate by each tier ratio
- First illustrative in which no additional funds were added, and no adjustments applied, strictly used underwriting formulas

Questions/Comments:

1. The 3-Tier Contribution – Illustrative information rates include the CAP (pg. 5). The rate column doesn’t include the CAP, only the EE Contribution includes the CAP.
2. Jeannette asked why are we choosing CalPERS. Sean said there was consensus of the group to use CalPERS rates. CalPERS will quote us; they do not have a high deductible health plan. It’s its own entity, the rates are higher and have richer plans if you can afford it.
3. Sean said this committee meets to review the information presented and make recommendations. Each bargaining committee meets to discuss and provide its recommendations.
4. Jeannette asked if this committee made a decision to use Nonstop. Sean said yes, and explained the purpose of the committee is to negotiate the plan and make changes to generate a package. There was a further discussion about doing this as a consensus to get a better rate.

5. Jenyn said the Benefits Team is here to support. She shared there have been conversations and shared information with employees about 457 & 403b.
6. Due to the increase in prescriptions, Sean shared that Kaiser and pharmacies are calling employees regarding high prices and asking for approval to proceed with filling/refilling the prescriptions. This is a good thing.
7. Sean said we are trying to look holistically as a district. The committee agreed to look at the 3-Tier Contribution-Illustrative model (page 5) and can remove the alternate options.
8. Tracy asked if it's worth looking at the usage of other services. Wes said they wouldn't be able to get utilization reports now.
9. Sean shared that the high deductible plan resets in January, but that is eliminated because of Nonstop. All plans reset in January.
10. Sean asked the committee what are other scenario examples.
11. Tracy said we might want to look at education/information nights (Q&A in Rancho and Folsom).
12. At the next meeting EPIC will provide details with different scenarios. The group is in agreement on using an anchor as a base for the beginning and basing the CAP off of that.
 - a. Wes - Is it too early to roll out a projection? Sean said no
 - b. Sean said we will base our numbers off of WHA, they have been the most consistent.

Future items/discussions:

- Different Scenarios
- January - Final Decision of 3-Tier Ratios
- Wellness and dental plans

➤ **Next Meeting:** October 9, 2024