



FOLSOM CORDOVA UNIFIED SCHOOL DISTRICT
EMPLOYEE BENEFITS COMMITTEE NOTES
Wednesday, March 12, 2025, 3:45 p.m.

Meeting notes:

In Attendance:

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

➤ **Welcome/Introductions**

➤ **Notes:**

The meeting began at 3:50 p.m.

EPIC shared with the committee the Medical Renewals overview for the 2024 renewal recap for actives and early retirees and retirees over 65 for Kaiser; active and early retirees for Western Health Advantage (WHA) and Sutter Health Plus (SHP). Also, provided the 2025 renewal overview for Kaiser, WHA, and SHP.

Overview:

- **California SB 729:** Signed into law on 9/29/2024, effective 7/1/2025, requiring coverage for infertility treatments, including IVF
- **Kaiser:** Will include infertility treatment at no cost increase for 2025-2026; a 1.5% increase is expected for 2026-2027
 - SHP: Still assessing the new law's requirements; non-stop rates do not include infertility coverage
 - WHA: Already includes infertility treatment, including IVF
- **Overall Premium Increase (includes all carriers):**
 - Active employees: 7.9% for 2-Tier plans, 7.67% for 3-Tier plans
 - Nonstop rates:
 - Kaiser: Assumes \$1,500/\$3,000 back-end exposure
 - SHP and WHA: Assumes no back-end exposure
- **District Medical Contributions (2024-2025 & 2025-2026):** Transitioning from 2-Tier to 3-Tier medical contributions (based on full-time employees (8 hours)

Dental Renewals Summary

- **DeltaCare:** On rate guaranteed until 9/1/2026
- **Delta Dental PPO (through SIA):** Rates pending, with preliminary rates expected in late March

Vision - VSP: On rate guaranteed until 9/1/2028

- **Unum (Life/Disability & Long-Term Care):** Renewal pending, with no expected increase for Long-Term Care

Questions/Comments:

1. Sean would like to provide employees with a contact information sheet for WHA and SHP. He would like to ensure that employees have easy access to these contacts for any questions or concerns.
 - a. EPIC will work with WHA and SHP on what they can offer and their availability for educational meetings.
2. Leean explained that "Trend" refers to the projected direction or pattern of cost in the future.

EPIC will provide the following information for the next meeting:

1. “White Glove” type service for employees transitioning from carrier to carrier or copay to HDHP Nonstop. Assistance with Continuity of Care, open provider lists, scheduling in-person educational meetings with SHP and WHA, and support for transitions.
2. Responses to the removal of the copay plans and premium load from the carrier.
3. Will Nonstop allow additional premiums towards the Medical Expense Reimbursement Plan (MERP)?
4. The calculation of the redistribution of \$28.08 added to single employee premium to family contribution and /or Nonstop Medical Expense Reimbursement Plan MERP (50/50 if allowed or 100 percent towards the MERP)
5. Follow up with Nonstop regarding acceptance of itemized invoices.
6. Contact Western Health Advantage about customer service stating only two EOBs allowed at a time and may take 90 days for the availability of an EOB.

➤ **Next Meeting:**

- March 27, 2025