

1/15/2026

Medical Advisory Committee Meeting

8:21am Call to Order

The Medical Advisory Committee (MAC) meeting was held on Thursday, January 15, 2026 at the ESC McAuliffe Room where one or more of the members participated along with vendors to provide the MAC members with health and welfare benefits information. Those in attendance were:

Gina Wolowicz, Assistant Superintendent, Certificated HR	Carol Peek, VESPA – MAC Chair
Ahsan Mirza, Assistant Superintendent Business Services	Sarah McLaughlin, VUEA
Eric Reynolds, Director, Risk Management/Insurance	Andrew Staiano, VUEA - CTA
Marina Mihalevsky, Director Classified HR	Mike Malone, VUEA
Kara Muniz, Director FNS	Felix Cortez, VESPA
Todd Tyner, Principal, Pierpont Elementary School	Kris Dilger, VESPA
Jodie Argueta, Risk Management Specialist - Resource	Margaret Parsadanyan, VESPA - Alternate
Trevor Hansen-CSEBO- Guest	Jerry Jones, VESPA - Alternate
Amanda Ragatz-CSEBO - Guest	Laurel Davidson, VUEA - Alternate
Trish Shelby, Note Taker	Joel Levin, VUEA - Alternate

1. CSEBO other medical plan options

Trevor Hansen and Amanda Ragatz presented a 40-page handout listing all California Schools Employee Benefits Organization (CSEBO) active Employee Premiums. They briefly reviewed the plans offered, ranking them at their “medal value,” which equates to cost shares per member. Platinum members pay less, Bronze members pay more. Highlighted plans are offered by VUSD.

Carrier	Anthem Blue Cross						
Plan Name	CSEBO PPO 90	CSEBO PPO 80	Indemnity IV PPO	CSEBO Wellness PPO	CSEBO CDHP PPO 90	CSEBO CDHP PPO 80	CSEBO CDHP PPO 60
Medals Value	High Gold	Gold	Gold	High Silver	Gold/Platinum w/ Employer Contributions	Silver	Bronze

Carrier	Anthem Blue Cross				Kaiser Permanente				
Plan Name	CSEBO HMO 10 CACare	CSEBO HMO 30 CACare	CSEBO HMO 10 Select	CSEBO HMO 30 Select	CSEBO HMO 10	CSEBO HMO 30	CSEBO DHMO 90	CSEBO CDHP DHMO 90	CSEBO CDHP DHMO 60
Medals Value	Platinum	Gold	Platinum	Gold	Platinum	Platinum	Gold	Gold	Bronze

These plans include both tiered and composite rate structures. On average, last year, rates increased by 6–7% across all plans. In the prior year, Kaiser experienced a 13% rate increase, while the other plans saw an average increase of 3%.

Some plans offer customization options, depending on plan design and underwriting guidelines.

2. Overall costs of health and welfare benefits

Ahsan reviewed a database that breaks down the cost of the VUSD Health & Welfare Benefits plans. Entering the numbers listed below in item #3 into the database appears to show that all tiered rates could save the district money.

Kaiser HMO 30		
Single	121	\$ 1,954,232.28
Two-Party	129	\$ 2,723,659.56
Family:	297	\$ 7,494,183.18
		\$12,172,075.02
Anthem PPO IV		
Single	79	\$ 1,385,179.68
Two-Party	103	\$ 2,362,570.74
Family	292	\$ 7,803,390.48
		\$11,551,140.90
		\$23,723,215.92
Composite Rate		
Anthem PPO IV	474	\$11,790,342.36
Kaiser HMO 30	547	\$12,880,799.76
		\$24,671,142.12
Year 2026		\$ (947,926.20)
For the rest of 25/26 SY		\$ (473,963.10)

School year = July 1 – June 30

H&W year = January 1 – December 31

The electronic database was shared with Union Presidents.

3. Health and welfare plan enrollment

VUSD's current approximate enrollment in VUSD offered plans, excluding Voluntary Self Pay Retiree and District Paid Retirees are:

Kaiser HMO 30	Kaiser CDHP DHMO 90
Subscriber/Members	Subscriber/Members
121/121 - Single	43/43 - Single
129/258 – 2-Party	9/18 – 2-Party
297/1,144 – Family	11/42 - Family
Anthem Blue Cross PPO Indemnity Plan IV	Anthem Blue Cross CDHP PPO 90
Subscriber/Members	Subscriber/Members
79/79 – Single	97/97 - Single
103/206 – 2-Party	33/66 – 2-Party
292/1,155 - Family	102/400 - Family

Information above reflects that most of our members are in a Family plan.

4. Current VUSD CSEBO plan selections

Below are the current VUSD CSEBO plans offered

Active Premiums

Kaiser Composite	Kaiser Tiered
HMO 30	CDHP DHMO 90
Anthem Blue Cross Composite	Anthem Blue Cross Tiered
PPO Indemnity Plan IV	CDHP PPO 90
Dental Composite	Vision Composite
Delta Dental PPO	VSP

Voluntary Self Pay Retiree

Kaiser Tiered	Kaiser Tiered
HMO 30	CDHP DHMO 90
Anthem Blue Cross Tiered	Anthem Blue Cross Tiered
PPO Indemnity Plan IV	CDHP PPO 90
Dental Tiered	Vision Tiered
Delta Dental PPO	VSP

Kaiser HMO 30 and Anthem Blue Cross PPO Indemnity Plan IV are considered *traditional plans*. Traditional plans meet the minimum coverage standards set by the Affordable Care Act (ACA) and have low or no deductibles as determined by the IRS.

Kaiser CDHP DHMO 90 and Anthem Blue Cross CDHP PPO 90 are *consumer-driven health plans (CDHPs)*. These plans have higher deductibles and lower monthly premiums and qualify for a tax-advantaged Health Savings Account (HSA). The IRS determines whether a plan qualifies as a high-deductible health plan. Currently, VUSD offers the lowest deductible option available within the high-deductible plan category.

Many districts are moving away from traditional plans toward lower-premium, higher-deductible options.

Per Kaiser underwriting guidelines, similar plans must use the same structuring method. For example, if one traditional plan is offered on a composite basis, all other traditional plans must also be offered on a composite basis.

If VUSD were to add additional plans for members, a new open enrollment period could be held. Once open enrollment closes, it takes a minimum of two weeks to process enrollment changes.

Trevor from CSEBO is checking whether Kaiser offers a CDHP DHMO 80 plan. The Committee is interested in adding more plans to offer members, but does not want members to choose a plan that is less for the district and costlier to the member. There is a lot of education involved to educate all members on what the H&W plans will cover.

VUSD currently offers chiropractic and acupuncture add-on coverage for traditional plans, with the cost covered by the District. The vision plan also offers an add-on option; however, this cost is covered by the member

5. MAC Bylaws

MAC bylaws were reviewed and updated with the following key changes:

- **Committee Membership:** Revised alternates to allow up to two (2) non-voting alternates/observers for VESPA and VUEA, and four (4) for VUSD.
- **Meeting Frequency:** Updated to require a minimum of one (1) meeting per calendar year, with additional meetings scheduled as needed.
- **Committee Norms:** Removed, as they were established at the 2/23/2023 MAC meeting.
- **Committee Goals:** Updated 2026 goals to include exploring plan alternatives or modifications, educating employees on plan options, determining the distribution and use of wellness funds, and other goals as determined.
- **Marketing:** Removed.
- **Timeline:** Updated to reflect current needs.
- **Wellness Program:** Removed.

Meeting ended 12:00 p.m. (noon)

The next MAC Meeting is scheduled for January 26, 2026, from 2:00 p.m. – 3:30 p.m.