

Health Benefits Committee 8.30.23

Committee members in attendance: Debra DeSpain, Laura Juanitas, Vanessa Tonn, Wendy Lewis, Bob Kehr, John Campbell, Carrie McCloud, Julianna Sikes, Victor Lagunes

Decisions today:

- How many Kaiser options do we say we want to offer?
- Educate the missing members on what we learn today and then schedule the vote for the next meeting.
- The goal is to get through the vetting process before winter break and then spend Jan-April educating our employees.

Wanted to share a few key points:

- Need to consider a Kaiser look alike plan, most people seem happy with their coverage but want cheaper premiums.
- We need to start educating and then consider surveying in the middle about what people still need to know.
 - Need to ask survey questions about pharmacy usage.
- People are very concerned about medical benefits for retirees.
- District will have a benefits fair September 18.. Time and location will be determined.
- Is there a planned BOE update? LJ gives regular updates in Closed Session, and will schedule an open session update. Plan to begin sending monthly updates on progress of the committee to employees.
- Could be valuable to have some statistics on how many folks are using CalPERS for medical.
 - Retirees said they went through a BIG thing to join CalPERS years ago, but there are a lot of districts in CA that do not use it. We have not seen a lot of groups come out of CalPERS for medical benefits in the last few years. Many are hesitant to change.
 - CalPERS plans and rates are set by the CalPERS board, everyone gets the same rates and plans, unless you go HMO to PPO. Historically they have never negotiated with a public agency. State employees are state employees.

Review of Kaiser Plans:

- Once I meet the out of pocket maximum, then there are no more out of pocket fees.
- Important to have look alike plans that offer the same benefits that our members are used to.
- The intent is to have 3-4 Kaiser plans. Kaiser has the most participation, so that would be the one we offer the most of. Want a lookalike and we want a cheaper premium plan (bronze)
- Basic explanation of HSA and FSA and those are both governed by the IRS.
 - HSA money stays with you from year to year. None of these are HSA compatible.
 - If we are going to offer HSA for Kaiser then we should offer it for other carriers.

- Options:
 - Lookalike, Option F
 - Plan 8790 - pg 3
 - Virtual Plan 13770 -pg 5
 - Look at 13868 - more of a Bronze plan
- Current cap monthly is \$760 (\$9122/year for single only)

Next Meeting:

- Will bring back the following plans for next time
 - Lookalike
 - Option F
 - Plan 3 8790 HMO
 - Plan 13868
 - Low plan - Plan 14646
 - Two Kaiser HSA-compatible plans
- Will begin reviewing Sutter plans
 - Have similar options for Sutter and Western Health as those to Kaiser, going to try to match as closely as possible.

End at 5:25