

**Present:** Dan Anklam, Debbie Bettencourt, Leean Dessaussois, Terri Ezaki, Steve Hansen, Jo Anne Peterson, Cathy Runnels, Paul Schiele, Mark Schwartz, Ana Simental, Pat Wilhoite

1. Wellness

- a. CSEA interests
  - i. Smoking cessation on site, weight management with a coordinator at each site, reduction of copays and/or monthly premiums for annual exam
- b. FCAA interests
  - i. Incentive off of monthly payment, reimbursement of copay for annual exams
- c. FCEA interests
  - i. Saving money on their premiums
- d. VRT input
  - i. TE suggested the need is to figure out what is most likely to get people to make a lifestyle change, must be careful about creating a "taxable" event
- e. Debbie input
  - i. Have a proposal for the Committee at our January meeting, possibilities:
    - 1. Incentive for annual screening – copay being reimbursed
    - 2. Incentive for tobacco cessation, smoking is most prevalent at Maint and Trans, but there are some at every site
    - 3. Incentive for fitness on site
    - 4. Participation incentive not off \$ monthly premium

2. Cash in Lieu

- a. Received 332 out of 483 with proof of other insurance
- b. Biggest concern is whether the remaining 150 have coverage for the employee
- c. Ana will provide information breaking down into cert and class so that info can be distributed through bargaining units

3. Renewals – Planning Tree

- a. Currently, our group is costing HealthNet less than the previous year
- b. It is hard to know if our premium costs would go down if all Cash-In –Lieu full time people were put into our group
- c. Our average CIL person is 46 years old and female
- d. At first, covering every employee will cost the District more, the hope is that by increasing the size of the group, costs will stop going up at such a high rate (i.e. increase revenue, small or no increase to claims)
- e. Two vs. three tiers
  - i. Terri gave us a chart indicating what the 2008/2009 prices would have been for two and three tier rates for information and comparison
  - ii. The biggest saving is to the single plus one group. It costs the families more than the singles save
  - iii. Possibly the cap could be adjusted to three tier also
- f. Copays

- i. Small increases on copay don't reduce premiums substantially
  - ii. Higher copay could give the "healthy" employee with few Dr visits a more affordable option (do you save enough on premium to cover a couple of visits?)
- g. Possibly rate increases – Kaiser 18%, Health Net 15%, WHA 10%
  - i. What do we want to give up to get lower rates?
    - 1. Will offering only one choice per carrier help?
    - 2. Does offering a lower cost plan with less benefit lowers the standard of benefits?
    - 3. HDHP – good for some if you understand and know how to use program
      - a. Need education meetings
  - ii. Pat asked for a target of 8% for WHA
- h. Which plans?
  - i. If we drop HealthNet, there are no out of state plans for retirees
  - ii. CVT has had small increases for their PPO plans, HMO has been similar to ours
- i. Dental
  - i. Most of our people have 100% coverage
  - ii. District has been absorbing dental cost increases for the last few years (employee only)
  - iii. Last year we added implants
  - iv. We continue to get complaints about DeltaCare (too much selling by dentists)
    - 1. There are other providers we can suggest and we can report the complaints
  - v. Orthodontia? Cost is too high for benefit
- j. Vision
  - i. FCUSD continues to cost Superior vision more than they take in
  - ii. This is the last year of our guaranteed rates
  - iii. Would be willing to move to 1 pair per year to keep rates?
  - iv. VSP does not include Walmart or Lenscrafters which are some of our most used providers
  - v. VRT will see what rates we can get from Superior prior to asking VSP for a quote
  - vi. We can offer more than one plan
- k. Communication
 

VRT is willing to meet with both FCAA and FCEA to provide information on HDHP  
 FCAA scheduled meeting for January 7, 2009. Next newsletter will discuss how rates are developed

Future Meeting Dates for Employee Benefits Committee

MEETING DATE	TOPIC	NEWSLETTER DATE
January 28, 2009	Vision rate increases/benefit changes Committee Wellness Proposal	
February 18, 2009		
March 4, 2009	Renewals	
March 18, 2009	Renewals	

April 1, 2009	Renewals	
April 15, 2009	Renewals	
May 27, 2009	Future Planning	