



Burnham

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Ventura County Community
College District

**Joint Meeting: Renewal Update,
CalPERS Review, & Other Items**

February 7, 2019





Insurance Committee Meeting

- 1. Renewal Update – Anthem, Kaiser, CSEBO, MES**
- 2. Why review CalPERS now?**
- 3. CalPERS Plans & Rates**
- 4. Sample Large Claim Cost**
- 5. HRA Review**
- 6. Duplicate Coverage**
- 7. Opt-Out Incentive**
- 8. Next Steps**

July 1, 2019 Renewal Update



Carrier	Faculty	ASCC	No Market Renewal Offer
Anthem MEDICAL	15.5% +\$2,392,812	16.2% +\$2,253,475	6.0% Faculty: +\$923,889* ASCC: +\$836,748*
Kaiser MEDICAL	TBD Mid-February	TBD Mid-February	N/A
CSEBO DENTAL	Will be released between 3/27 and 4/30		N/A
MES VISION	Rates remain unchanged until the next renewal		N/A
Anthem BASIC LIFE	TBD End of February		N/A
Anthem VOLUNTARY LIFE	TBD End of February		N/A

* Rates were calculated by adding 6% to current rates. Official rates from Anthem will be delivered once the offer is accepted.

Why review CalPERS now?



1. Burnham discussed VCCCD with CalPERS and they agreed to make an exception for those retirees without Part B, allowing them to come onto the active plan until they are enrolled in Part B. In addition CalPERS will assist those retirees with the Medicare enrollment process. CalPERS will allow them to stay on the Active plan for 1 year before they enforce the Part B requirement.
2. Burnham was not able to calculate the expected premium with CalPERS without having completed the data clean-up which required over 150 adjustments to reflect proper enrollment. Without having taken that step, the CalPERS premium calculation would not have been accurate.
3. There is substantial premium savings with CalPERS.