



Burnham

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Ventura County Community
College District

Benefits Education Session
School Pools 101

September 6, 2018





School Pools 101

- Tenure & Size
- Available Networks
- Break-in & Break-out Rules
- Rate Tiering Options
- Entrance & Exit Rules, Renewal Month
- Eligibility Rules - Active & Retirees
- Number of Plan Options
- Renewal Calculation & History
- General Comments

School Pools



Pool Name	Acronym	Headquarters
California Public Employees' Retirement System	CalPERS	Sacramento
Self-Insured School of California	SISC	Bakersfield
California's Valued Trust	CVT	Fresno
Alliance of Schools for Cooperative Insurance Programs	ASCIP	Cypress
California Schools Employee Benefits Association	CSEBA	San Bernardino
Voluntary Employee Beneficiary Association	VEBA	San Diego
Coastal Schools Employee Benefits Organization	CSEBO	Ventura
Alameda County Schools Insurance Group	ACSIG	Alameda

Tenure & Size



Pool Name	Year Established	# of Entities in Pool	Types of Entities
CalPERS	1962	1200 (154)*	Public Agencies, K-12, Community College Districts, Universities
SISC	1978	431	K-12 School Districts, Community College Districts
CVT	1984	236	K-12 School Districts, Community College Districts
ASCIP	1980	61	K-12 School Districts, Community College Districts
CSEBA	1986	49	K-12 School Districts, Community College Districts
VEBA	1990	30	K-12 School Districts, Community College Districts

State of California

K-12 Districts = 1,026

Community Colleges = 114

TOTAL = 1,140

*154 of 1200 CalPERS Health contracts are schools

Networks



Pool Name	Networks
CalPERS	UnitedHealthcare, Anthem Blue Cross, Blue Shield of California, Health Net, Kaiser, Sharp
SISC	Anthem, Blue Shield, Kaiser
CVT	Anthem, Blue Shield, Kaiser
ASCIP	UnitedHealthcare, Anthem, Blue Shield, Kaiser
CSEBA	Blue Shield, Kaiser
VEBA	UnitedHealthcare, Kaiser

Break-in & Break-Out Rules



	CalPERS	SISC	CVT	CSEBA	VEBA
Blue on Blue Rule	No restrictions at this time.	No longer applies. Current Anthem groups can join SISC with Anthem and current Blue Shield groups have to get approval from Blue Shield to join SISC, but historically there have been no denials.	Yes, still applies to existing Blue Shield districts. CVT would place Shield districts with Anthem. If the district is with Anthem they must remain Anthem PPO coming into CVT, however they have the option of placing the HMO with either Blue Shield or Anthem (whichever is more competitive).	Yes, it applies to Blue Shield. CSEBA will review on a case by case basis.	Does not apply.
Kaiser on Kaiser	No Restrictions	No Restrictions	No Restrictions	No Restrictions	No Restrictions

Rate Tiering Options



	CaPERS	SISC	CVT	CSEBA	VEBA
Composite Rates		✓	✓	✓	✓
3-Tier Rates	✓	✓	✓	✓	✓
4-Tier Rates		✓	✓	✓	

3-Tier Rates

Employee Only

Employee + 1

Employee + 2 or more

4-Tier Rates

Employee Only

Employee + Spouse

Employee + Child(ren)

Employee + Family

Entrance & Exit Rules



	CalPERS	SISC	CVT	CSEBA	VEBA
Initial Pool Commitment	1 Year	1 Year	1 Year	2 Plan Years	1 Year
Notification Date to Leave Pool	60 days after renewal rates released	August 15th	August 10th	90 days prior to next renewal	90 days prior to next renewal
Re-Entry Restrictions	5 Years	None	None	None	None
Renewal Month	January	October	October	January, July, or October	January

Eligibility Rules – Active & Retirees



	CalPERS	SISC	CVT	CSEBA	VEBA
Active Opt Outs?	Yes	Full-time employees cannot opt out. Existing opt-outs may be grandfathered.	Full-time employees cannot opt out. Existing opt-outs may be grandfathered. Must have union representation.	Yes	Yes, only if plan not covered in full by the district

	CalPERS	SISC	CVT	CSEBA	VEBA
Retirees & Medicare	Required to enroll in Medicare Parts A & B, unless ineligible for free Part A.	Required to enroll in Medicare Parts A & B, otherwise pay a penalty for non-enrollment.	Required to enroll in Medicare Parts A & B. Failure to obtain both Medicare Parts A and B will result in the disqualification from eligibility to participate in CVT health plans.	Required to enroll in Medicare Parts A & B.	Required to enroll in Medicare Parts A & B.

Number of Plan Options



	CalPERS	SISC	CVT	CSEBA	VEBA
Number of Plan Options	11 Plans: 7 PPO, 4 HMO	6 Plans: any combination of HMO and PPO, plus the Bronze Plan	7 Plans: 4 regular plans, 1 PPO Wellness Plan, 1 High Deductible Plan, 1 Bronze Plan	Depends on district and strategy	Depends on district and strategy

Renewal Calculation



	CalPERS	SISC	CVT	CSEBA	VEBA
Renewals	Annual renewals based on one of 6 regional pooled claims areas. All groups in region will receive the same rates and renewal increases. (CalPERS LA Region applies to Ventura)	Annual renewals based on state-wide pooled claims utilization. All groups will receive the same renewal increase.	Annual renewals based on a combination of the pool and other group specific factors such as region, group size, members covered, rate tiers.	Annual renewals based on a combination of the pool and other group specific factors such as region, group size, members covered, rate tiers.	Annual renewals based on a combination of the pool and other group specific factors such as region, group size, members covered, rate tiers.

Renewal History



Plan Year	CalPERS CHOICE PPO	SISC PPO	CVT PPO	CSEBA PPO	VEBA
2018-19	5.50%	1.00%	6.40%	9.90%	3.99%
2017-18	6.50%	5.00%	3.40%	7.00%	4.90%
2016-17	2.30%	3.00%	10.00%	18.50%	6.10%
2015-16	2.32%	2.80%	0.20%	5.00%	3.03%
2014-15	-2.34%	6.60%	1.80%	11.70%	8.20%
Average	2.86%	3.68%	4.36%	10.40%	5.20%