

# CSURMA AORMA BENEFITS COMMITTEE MEETING AGENDA

## “This is an Open Public Meeting”

In accordance with the requirements of the Bagley-Keene Open Meeting Act, notice of this meeting must be posted in a publicly accessible place, including the internet, at least ten days in advance of the meeting. This meeting agenda shall also be posted at the address of the teleconference location with access for the public via phone/speaker phone.

Per Government Code section 54954.2, persons requesting disability-related modifications or accommodations, including auxiliary aids or services in order to participate in the meeting, are requested to contact Alliant at (415) 403-1400 twenty-four hours in advance of the meeting. Entrance to the meeting location may require routine provision of identification to building security. However, CSURMA AORMA does not require any member of the public to register his or her name, or to provide other information, as a condition to attendance at any public meeting and will not inquire of building security concerning information so provided. See Government Code section 54953.3.

**Meeting Date:**

June 14, 2023

**Location:**

Teleconference Location [Join Zoom Meeting](#)

**Time:**

10:00-11:30 AM

**Meeting ID:**

918 9251 6078

**Passcode:**

819397

**Legend:**

A – Action may be taken  
I – Information Only

**A. CALL TO ORDER**

**1. Approval of the Agenda**

*The Committee will be asked to approve today’s meeting agenda order*

**A Page 2**

**B. PUBLIC COMMENTS**

**C. GENERAL ADMINISTRATION**

**1. Approval of Meeting Minutes – March 21, 2023**

*As part of the Consent Calendar, the Committee will be asked to approve the minutes of the last meeting.*

**A Page 3**

**2. Review of CSURMA AORMA Benefits Renewal & Options Review**

**I Page 9**

**D. ADJOURNMENT**

**The next CSURMA AORMA Benefits Committee Meeting is scheduled for June 22, 2023 at 2:00-3:00 PM, [Join Zoom Meeting](#)**

*If you have questions regarding the agenda package, please contact Chloe Smith at [chloe.smith@alliant.com](mailto:chloe.smith@alliant.com) / (415) 403-1437 or Tom Quirk at [tom.quirk@alliant.com](mailto:tom.quirk@alliant.com) / (949) 660-5952*

**APPROVAL OF THE AGENDA**

**ISSUE:** The Committee will be asked to approve the agenda for today’s meeting.

**RECOMMENDATION:** Staff recommends that the Committee approve the agenda as Presented.

**FISCAL IMPACT:** None

**BACKGROUND:** None

**PUBLICATION:** None

**ATTACHMENT(S):** None

**Agenda Item A2**  
**CSURMA AORMA BENEFITS**  
**Committee**  
**Meeting Date: June 14, 2023**

**APPROVAL OF THE MINUTES**

**ISSUE:** The Committee will be asked to approve the minutes from the benefits committee meeting held on March 21, 2023

**RECOMMENDATION:** Staff recommends that the Committee approve the minutes as presented.

**FISCAL IMPACT:** None

**BACKGROUND:** None

**PUBLICATION:** None

**ATTACHMENT(S):**

3.21.2023 CSURMA AORMA Benefits Committee Meeting Minutes DRAFT

**MINUTES OF THE  
CSURMA AORMA BENEFITS COMMITTEE MEETING  
March 21, 2023  
VIRTUAL ZOOM LOCATION  
10:00 AM**

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**MEMBERS PRESENT**

Raven Tyson (Chair) – Associated Students, San Diego  
Rosa Hernandez – Forty-Niner Shops, Inc., CSU Long Beach  
Maddison Burton – The University Corporation at Monterey Bay  
Daniela Moehlecke – California State University San Marcos Corporation  
Stephanie Moreno – California State University Long Beach Research Foundation  
Jennifer Campbell - University Enterprises, Inc., California State University Sacramento  
Kathryn Weeks – The University Corporation, CSU Northridge

**MEMBERS ABSENT**

None

**STAFF, GUESTS AND CONSULTANTS**

Tom Quirk, Alliant Insurance Services, Inc.  
Chloe Smith, Alliant Insurance Services, Inc.  
Colleen Barley – Pathwise Group (Sage Financial)  
Katie Kelly – Pathwise Group (Sage Financial)

**A. CALL TO ORDER**

The meeting was called to order by the Raven Tyson, Chair at 10:02 AM.

Motion: Raven

Moved: Rosa

Second: Stephanie

**1. Approval of the Agendas**

Motion: Stephanie

Second: Jennifer

**A. PUBLIC COMMENTS**

None

**B. GENERAL ADMINISTRATION**

**1. Approval of Meeting Minutes – June 28, 2022**

The Committee approved the June 28, 2022 minutes.

Motion: Raven

Moved: Stephanie

Second: Rosa

**2. Sage Financial**

Katie Kelly and Colleen Barley from Sage Financial & Pathwise Group.

Support channels offer education and holistic financial planning such as:

- Financial Wellness Platform
- Connect: Advisory Services
- Connect: Support Channels
- Retirement Planning
- Debt Management
- Student Loan

Katie – discussed the education plan which includes webinars in April for Student Loan Relief, May’s education would be on Debt Management and June education is Retirement. Webinars are hosted in Teams.

Chloe – requested feedback from the committee regarding the suggested timing of the education.

Maddison – participation may be low in April and May due to preparation of graduation. The proposed education plan can continue as planned.

### 3. CSURMA AORMA Benefits Pre-Renewal Review

Tom – A new Account Manager will be joining the team as soon as the onboarding process is complete, an announcement will be made to the committee.

#### Alliant Stewardship

##### 2022-2023 Successes

- Coordinated HR Admin trainings including, Individual Hartford training, BCC system training, Alliant/BCC Retiree process training, and EAP admin and HR training.
- Created new resources such as administrative guide, virtual bookshelves for all plan summaries and form and Retiree FAQ.
- Alliant provided program level Benefits Presentation, Annual notices, and Open Enrollment email. In addition, employee facing communications were provided.
- Alliant has a dedicated team of Medicare specialist available to all employees and family members who have questions or need assistance.
- LifeBalance is a wellness-oriented discount program that could be offered to employees for a cost of \$0.60 per employee per month as a value benefit. Landing page includes quotes for Pet Insurance and legal services.

#### CSURMA AORMA Program Renewal

##### PRISM renewal result history

- Last year's medical trend was high at 12.5% in the direct marketplace in terms of pool renewal and this year we are seeing significantly higher renewals.

##### 2023 Renewal Results

- Combined medical renewal was an overall 9.7%
- Ancillary plans received a rate reduction or rate pass

##### 2023 Financial Overview

- Enrollment remained steady
- CSURMA AORMA Medical Renewal History - over the course of 4 years there has been an average increase of 0.5%
- CSURMA AORMA Ancillary Renewal History - renewal history has consistently been a rate pass or reduction

##### New Options with PRISM 2024

- A new option will be available for 2024 called Kaiser Virtual First and is geared towards younger employees or those that embrace virtual care services options. Virtual cost care is must lower than going to the doctor's office. The price for this plan is a lower cost option compared to the traditional HMO plan currently in place.

- If implemented in 2024 the downside of pricing is the rates for the high plan would increase slightly to account for the healthier members moving to the lower cost plan.

#### PRISM Value Adds

- Most of the Value adds are connected to the PPO Medical plans as Kaiser does not allow many wraps around plan programs. Value Adds include Hinge Health, Carrum, GoodRx, PRISM Member Services, Livongo Diabetes Management Program.
- PRISM Wellness Dollars – CSURMA estimated 2023 funds is total of \$3,355 and funds will be auto distributed.

#### Overall Carrier Satisfaction

- Maddison Burton – Feedback regarding the Anthem EAP plan in order to utilize the benefit employees must name PRISM as the company and not their ancillary as employees don't know who PRISM is.
- Dental Billing issues with BCC at the time of open enrollment new hires and Open enrollment changes were not captured and corrections took a couple months to resolve. Sandra Rodriguez also had the same issues with Medical.

#### Digital Resiliency

- Kaiser: Current programs in place are Calm, Ginger and My Strength
- Anthem: Currently program is Learn to Live: Emotional Well-being Resources

#### Virtual Care Resources

- Kaiser: Members can get care from the comfort of their home
- Anthem: Telehealth visits are available through LiveHealth Online for a Telehealth provider

#### Financial Wellness Resources

- Sage Financial Wellness: Includes advisory services and education plan
- Hartford Resources: Includes Estate Guidance Will Services

#### California Long-Term Care Payroll Tax

- California created an LTC Task Force which will implement a statewide insurance program for LTC services and support paid for through a state payroll tax of 0.5% to 2% in the next few years.
- If the committee is interested in implementing a group plan Alliant has a specialist who can help evaluate this option at a group level.

**Voluntary Benefits Products & Services**

- Pet Insurance, Permanent Life with LTC and LifeBalance are benefits that employees are most interested in.

**CalPERS – 2024 Proposed Changes**

- Minor changes are expected from CalPERS which include some providers in Northern California will be changing for example Health Net Smart Care will be removed from the offering and some programs availability and cost to change.

**CalPERS – 2023 Important Dates**

- June 20th – Preliminary 2024 HMO and PPO Plans Premiums
- July 17 – 19th – Approval of 2024 Health Plan Rates

**Delta Dental Network Update**

- The combined Dental PPO Network and Delta Premier Network has about 80% of providers in their network.
- Network utilization for 2022 over 92% of members are utilizing a contracted dental provider
- The past year 27 of the 1458 (2%) utilized delta dental providers have terminated.
- Ameritas will be an additional option for dental next year.

**2022 Strategy & Considerations.**

- Fertility Benefits has been an interest for some employees and potential candidates.
- Pet Insurance and Legal Services is an interest.
- BCC does have gender neutral language; all other carriers have not addressed yet.
- Next committee Meeting is in June.

**7. Open Discussion**

- Raven explained that an informational meeting will be held for the committee can review the rates before voting. Two meetings will be scheduled within 2 weeks of each other for decisions to be made.

**D. ADJOURNMENT**

A motion to adjourn the meeting was submitted at 11:10 AM.

Motion: Raven