

Rancho Santiago CCD Joint Benefits Committee

2026 Renewal Fiscal Impact

Date: August 26, 2025

Presenter:

April Shoeleh, Account Executive

Kim Gleeson, Assistant Vice President



Agenda

2026 Renewals

2026 Medical Renewal

Upcoming JBC Meetings

JBC Next Steps

2026 RENEWALS

2026 Renewals

Coverage	Plan	Renewal
Medical	Anthem HMO (ASCIP)	+15%
	Anthem PPO (ASCIP)	+9%
	Kaiser HMO (ASCIP)	+8.53%
Retiree Medical (RetireeFirst)	Anthem Medicare Advantage Plan	+15.98%
Dental	Delta Dental PPO (CICCS)	+10%
	DeltaCare HMO (ASCIP)	Rate Pass
Vision	VSP (CICCS)	Rate Pass
Basic Life / Supplemental Life	The Hartford	Rate Pass

Renewal Cost Summary

Coverage	Plan	2025	2026
Medical	Anthem HMO (ASCIP)	\$11,540,884.20	\$13,272,143.76
	Anthem PPO (ASCIP)	\$10,608,508.68	\$11,563,277.16
	Kaiser HMO (ASCIP)	\$5,570,186.56	6,045,499.68
Annual Premium		\$27,719,575.44	\$30,880,920.60
% Change Over Current			+11.40%
\$ Change Over Current			+\$3,161,345.16
Coverage	Plan	2025	2026
Dental	Delta Dental PPO (CICCS)	\$1,661,845.20	\$1,828,024.92
Vision	VSP (CICCS)	\$220,707.84	\$220,707.84
Annual Premium		\$1,882,553.04	\$2,048,732.76
% Change Over Current			8.83%
\$ Change Over Current			+\$166,179.72

2026 MEDICAL MARKETING

Medical Marketing

Stand Alone Carriers	
Medical/Rx	Anthem
Medical/Rx	Kaiser

JPAs/Trusts	
Medical/Rx	ASCIP – Incumbent
Medical/Rx	CalPERS
Medical/Rx	CVT (Anthem & Kaiser)
Medical/Rx	PACE (Anthem & Kaiser)
Medical/Rx	REEP (Anthem & Kaiser)
Medical/Rx	SISC (Anthem & Kaiser)

2026 Medical Marketing Timeline

Date	Action
8/18/2025	Request Full Census from Rancho Santiago CCD: Delivered 8/20/2025, Request Experience Report from ASCIP – Requested, Finalize Requested Documents Needed for Anthem Quote.
8/26/2025 - JBC Meeting	Discuss renewal rates from ASCIP and other carriers. Discuss marketing timeline.
Late August 2025	Request Direct to Carrier Quote from Anthem, Request quotes from JPA’s offering Anthem, CalPERS Rates – expected 3 Week Turnaround for Quotes.
Late August – Early September 2025	Work with Anthem and JPA’s to Finalize Quotes- Keenan will work with Carrier and JPA.
Mid – September 2025	Proposal Due with Final Rates -Review & Analyze Proposal (Keenan)
9/16/2025 - JBC Meeting	Discuss marketing results and compare proposals. 1 week deadline to solicit feedback from constituents.
9/23/2025 - JBC Meeting	Vote on recommendation to submit to Chancellor.
9/29/2025 - Board Meeting	Docket for Board meeting due on 9/25/2025

JBC NEXT STEPS & FUTURE MEETINGS

JBC Meeting – September 16, 2025

Item	Detail
Purpose	Discuss marketing results and compare proposals.
Date	September 16, 2025
Keenan Responsibility	Follow up with carriers on any outstanding questions, concerns or clarifications regarding the proposals.
JBC Responsibility	1 week deadline to solicit feedback from constituents.

JBC Meeting – September 23, 2025

Item	Detail
Purpose	Vote by JBC on Recommendation to the Chancellor
Date	September 23, 2025
Keenan Responsibility	Keenan will work with RSCCD HR Office to facilitate meeting for JBC membership to cast final votes on recommendation to the Chancellor to be presented to RSCCD Board on September 29 th , 2025
JBC Responsibility	The JBC will be asked to cast their votes on the JBC recommendation to the Chancellor

QUESTIONS?

APPENDIX

Rate Comparison – Anthem HMO (Actives & Early Retirees)

Anthem HMO	ASCIP		ASCIP
	Anthem		Anthem
	HMO		HMO
	2025 Current		2026 Renewal
EE Only	119	\$818.23	\$940.96
EE + 1	112	\$1,716.68	\$1,974.28
EE + Family	274	\$2,452.93	\$2,820.87
Monthly Premium	\$961,740.35		\$1,106,011.98
Annual Premium	\$11,540,884.20		\$13,272,143.76
% Change Over Current			15%
\$ Change Over Current			+\$1,731,259.56

Rate Comparison – Anthem PPO (Actives & Early Retirees)

Anthem PPO	ASCIP		ASCIP
	Anthem		Anthem
	PPO		PPO
	2025 Current		2026 Renewal
EE Only	145	\$1,256.05	\$1,369.09
EE + 1	167	\$2,623.52	\$2,859.64
EE + Family	70	\$3,768.39	\$4,107.55
Monthly Premium	\$884,042.39		\$963,606.43
Annual Premium	\$10,608,508.68		\$11,563,277.16
% Change Over Current			9%
\$ Change Over Current			+\$954,768.48

Rate Comparison – Kaiser HMO (Actives & Early Retirees)

Kaiser HMO	ASCIP		ASCIP
	Kaiser		Kaiser
	HMO		HMO
	2025 Current		2026 Renewal
EE Only	118	\$786.38	\$853.48
EE + 1	72	\$1,572.75	\$1,706.95
EE + Family	116	\$2,225.44	\$2,415.35
Monthly Premium	\$464,181.88		\$503,791.64
Annual Premium	\$5,570,182.56		\$6,045,499.68
% Change Over Current			8.53%
\$ Change Over Current			+\$475,317.12

Rate Comparison – Delta Dental PPO (CICCS)

Dental PPO (Actives & Retirees)	CICCS		CICCS
	Delta Dental		Delta Dental
	PPO		PPO
	2025 Current		2026 Renewal
EE Only	453	\$52.69	\$57.96
EE + 1	487	\$106.61	\$117.27
EE + Family	366	\$171.31	\$188.44
Monthly Premium	\$138,487.10		\$152,335.41
Annual Premium	\$1,661,845.20		\$1,828,024.92
% Change Over Current			10%
\$ Change Over Current			+\$166,179.72

Rate Comparison – VSP Vision (CICCS)

Vision (Actives & Retirees)	CICCS		CICCS
	VSP		VSP
	2025 Current		2026 Renewal
EE Only	415	\$10.76	\$10.76
EE + 1	386	\$17.22	\$17.22
EE + Family	260	\$28.00	\$28.00
Monthly Premium	\$18,392.32		\$18,392.32
Annual Premium	\$220,707.84		\$220,707.84
% Change Over Current			0%
\$ Change Over Current			+\$0.00

EPIC Hearing Program

The EPIC Hearing program will continue to be bundled with the vision plan enrollment at no cost to the district. Any employee/dependent enrolled in vision, has access to the hearing benefit (*\$1000 per hearing aid per ear benefit*).

THANK YOU