

# Rancho Santiago CCD Joint Benefits Committee

**Date: February 12, 2026**

**Presenter:**

**April Shoeleh, Sales Executive**

**Kim Gleeson, Assistant Vice President**



# **LIFE LINE SCREENINGS**

**SHABBIR AHMED – ASCIP**

**AMANDA RANGEL – LIFE LINE SCREENINGS**

# Agenda

EAP – The Holman Group

District / JBC / Keenan's Roles

Overview of Marketing Process

Medical Marketing Timeline

Discussion Items

# EAP – THE HOLMAN GROUP

# New EAP Program – The Holman Group (Reminder)



## Rancho Santiago Community College District

3 free face-to-face, or telehealth, counseling sessions per household unit, per issue, per year with licensed therapists.

For confidential assistance with problems involving:

- Marriage and Family
- Substance Abuse
- Grief
- Adolescent Behavior
- Depression
- Legal & Financial
- Stress
- Job-related Issues
- Emotional Difficulties

Our EAP also includes...

- **Toll-Free Crisis Line:** nationwide 800 number, with licensed therapists, to help you 24/7/365.
- **Legal & Financial Consultations:** speak with a licensed attorney or financial expert up to 30-minutes per matter. 25% discount on legal or mediation services if attorney is hired.
- **Legal & Financial Resource Center:** legal and financial services portal with helpful information on thousands of legal issues, financial calculators to help with planning, and access to state specific forms.
- **Community Referrals:** child care, educational resources, support groups, chemical dependency groups and more.
- **Community Referrals Resource Center:** online social care network for locating community based resources.
- **Active Daily Living Resource Center:** information and education for eldercare and family caregiving needs.
- **Weekly Webinars:** on wellness related topics such as nutrition, stress management and reaching goals.
- **Free Kits:** wills, end-of-life planning and retirement kits, plus an estate-planning checklist.
- **Consumer Discounts:** hotels, car rental, entertainment, gym memberships, prescription medications and more.
- **HolmanGroup.com:** review EAP plan information, resource centers, consumer discounts, webinars, newsletters.

[www.Holmangroup.com](http://www.Holmangroup.com) User Name: **RanchoCCD** (case sensitive) Password: **Santiago1126** (case sensitive)

Full-time employees are eligible on the first of the month after their date of hire. Plan benefits extend to dependents, including employee's lawful spouse and dependent children up to age 26 no matter where they live. All household members are covered, regardless of age or dependent status. Each issue must be preauthorized for counseling and is initiated by calling The Holman Group at (800) 321-2843. *Benefit renews annually on 1/1*



TO ARRANGE A CONFIDENTIAL APPOINTMENT CALL:  
800-321-2843 or visit [www.HolmanGroup.com](http://www.HolmanGroup.com)

An EAP counselor is available 24 hours a day, 7 days a week for emergency and urgent assistance. To schedule an appointment, receive a community referral, or other inquiries, you may call M-F, 7:30 am to 5:00 pm PST.

REMEMBER: THE HOLMAN GROUP IS A CLOSED SYSTEM WHEREBY ALL TREATMENT MUST BE PRE-APPROVED AND AUTHORIZED BY THE HOLMAN GROUP. ALL TREATMENT MUST BE PROVIDED BY A HOLMAN CONTRACTED PROVIDER.

## Is the EAP Confidential?

The success of the EAP depends upon privacy. It is always private when you call your EAP. Your EAP information stays out of your medical record. It also stays out of your personnel file. EAP information is not given to your employer. The laws of privacy protect you. You are required to provide written permission to release your information.

## How Many Counseling Sessions are Included in my EAP?

There are **3** counseling sessions in your EAP benefits. You and those living in your home, are eligible. The **3** sessions are per household unit, per problem area, per benefit year. "Per household unit" is you and anyone living in your home. "Per problem area" is each new issue. "Per benefit year" is your benefit year. For each issue, you and your house mates share the allotted number of sessions.



**Holman Family Counseling Inc.**  
Managed Behavioral Healthcare Services

For Confidential Assistance, Questions or Comments, Please Call  
**(800) 321-2843**  
or Visit us Online at  
**HolmanGroup.com**

# DISTRICT / JBC / KEENAN'S ROLES

# Keenan Core Brokerage & Consulting Services



## Program Evaluation

- Pooled vs. Direct Purchase
- Plan Design Review
- Provider Network
- Employee Benefit Survey



## Marketing/ Negotiations

- Review of carrier proposals
- Carrier and Pool/JPA Negotiations
- Full managing of program marketing efforts



## Committee Support

- Develop Agendas
- Facilitate Committee Meetings
- Perform Committee research and education
- Track and record Committee decisions



## Program Administration

- Open Enrollment Support
- Development of Benefit Education Materials
- Claims Support/Resolution

# Keenan's Role as your Broker



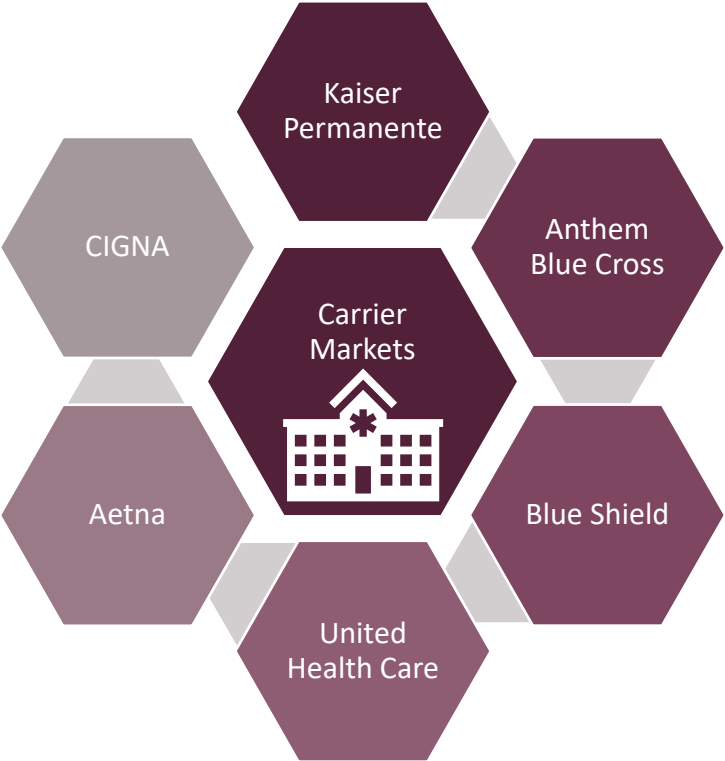
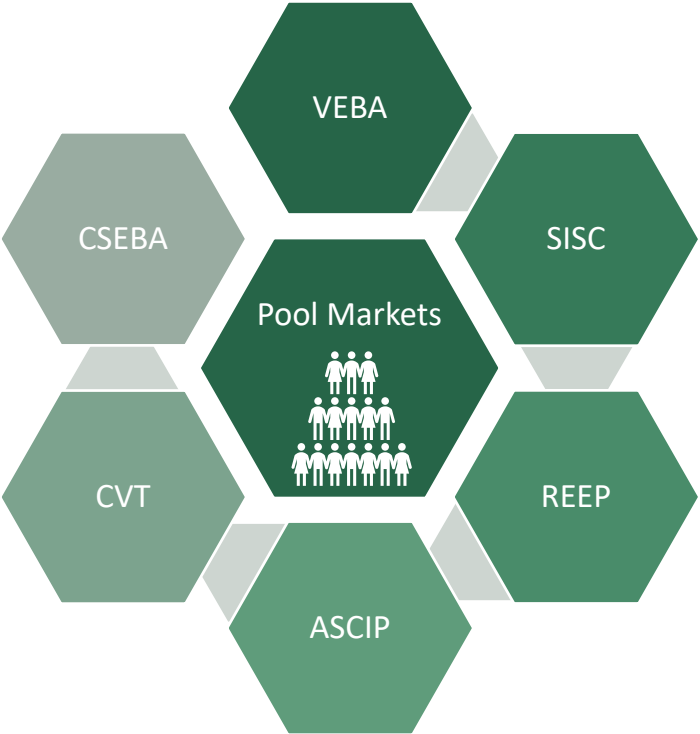
- Assist RSCCD in finding the best fit for members and **educate** committee members on the impacts and potential disruption resulting from changes to benefits



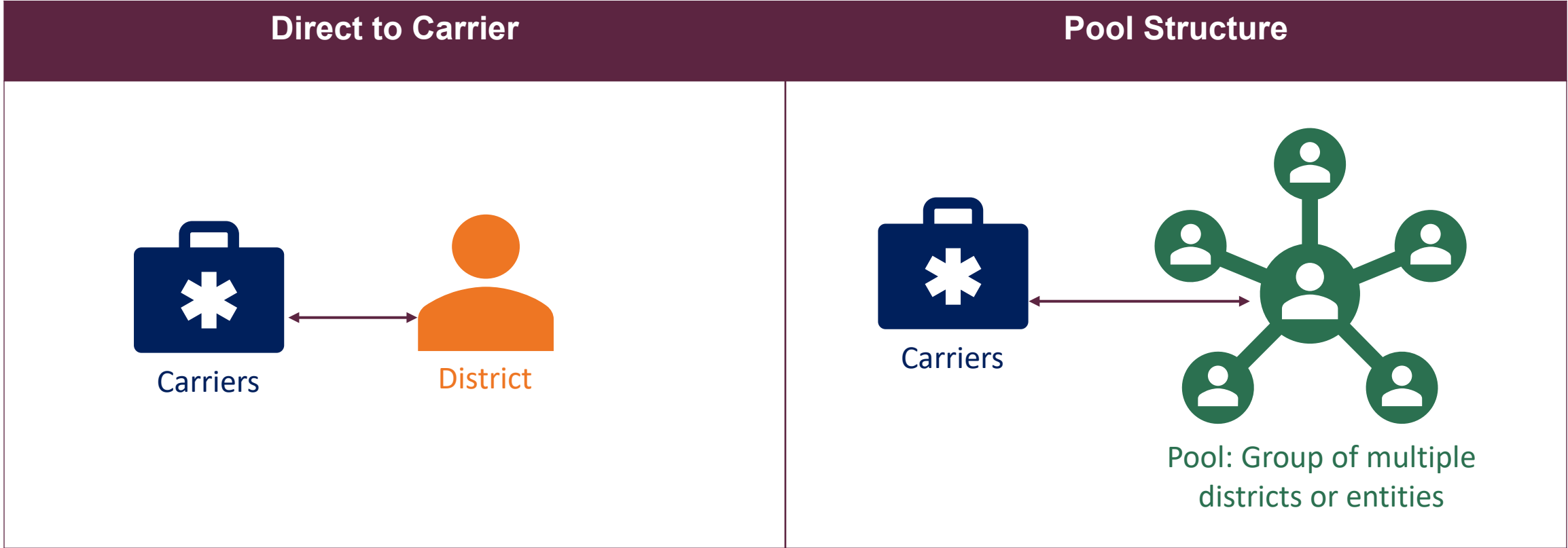
- This allows the Insurance Committee to have the information needed to make decisions

# OVERVIEW OF MARKETING PROCESS

# The Marketplace: School Pools and Carriers



# The Marketplace: Pools and Carriers Explained



# Major Considerations when Marketing

#1: Purchasing Power – The Power of Size

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#2: Kaiser Concentration – Break-In/Break-Away Policy

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#3: Markets – Pools vs. Direct

# Kaiser Break In/Break Out Explained

- Break In/Break Out rules defined by Kaiser state a district will leave ASCIP with their ASCIP renewal rate for up to 6 to 18 months.
- The district will adopt the Plan Designs and Rates of their group on a stand-alone basis or of the pool the district joins; Rates are subject to change after the initial 6 to 18 months and are not guaranteed.
- The District will take the ASCIP rate and renewal, however, the plan is underwritten based on the design of the new placement. Thus, there could be either an increase or decrease to the Kaiser rate during the break-in period to reflect the new plan design and accounts for increases or decreases in coverage.

# More Considerations When Marketing



## Structure:

Pool Size, Growth, History, Financial Position, Office Location



## Underwriting:

Rating, Renewing, Equities, Deficits, Experience, Active EE's, Retirees, Dependents



## Plan Design:

Union & District Choice, Pool Choice, Contract Year, Carriers



## Agreements & Bylaws:

Representation, Local, Labor, Management, Appointed, Provisions, Pool Fees, Commissions



## Consulting & Service:

Local Consultant/Service, No Designated Service Representatives, Education – Benefit Administration, Benefits Committee, Legislation, Compliance



## Administration:

Paper, Electronic, EE Advocacy, Open Enrollment, EE Communications, Retirees



## Cost Containment:

Wellness, Performance Networks, Health Reimbursement Accounts, Health Savings Accounts, Pharmacy Programs

# The Marketplace: Pools, Trusts & JPAs

Pool	Carriers	Renewal Date	Waivers/ Opt-outs	Typical members served	# of participating employers
ASCIP - Alliance of Schools for Cooperative Insurance Programs (JPA)	Kaiser, Anthem, Blue Shield, United Healthcare	10/1 or 1/1	Sometimes	K-12, Charters, Community Colleges, JPAs	130
CSEBA - California Schools Employee Benefits Association (JPA)	Kaiser, Blue Shield	10/1	Yes – Service Fee	School Districts, Community Colleges	49
CVT - California Valued Trust (Trust)	Kaiser, Blue Shield, Anthem, Aetna	10/1	Grandfathered – no new	School Districts, Community Colleges, and County Education Offices	235
REEP - Regional Employer/ Employee Partnership for Benefits (JPA)	Kaiser, Anthem	7/1	Yes	K-12, Community Colleges	30
SISC - Self-Insured Schools of California (JPA)	Kaiser, Blue Shield, Anthem	10/1	No – Anchor Bronze Plan	K-12, Community Colleges	475
VEBA - Voluntary Employees Beneficiary Association (Trust)	Kaiser, CIGNA, United Healthcare	10/1 or 1/1	No	Education, Municipal, Public Agency Employees	70+

# The Marketplace: Pool Summary and Governance

Pool	Governance (based on publicly posted information)
ASCIP (JPA)	ASCIP is governed by a 13-member Board of Directors called the Executive Committee. The Executive Committee has representation from the following membership categories: K-12; K-8; Community Colleges; Joint Powers Authorities; and Charter Schools. Members of the Executive Committee are required to be full-time employees of an active ASCIP member agency participating in ASCIP's Property/Liability program.
CSEBA (JPA)	13-member Executive Committee by election of their representatives
CVT (Trust)	Decision control by Trust Board made up of equal number of labor and management representatives, not individual Employer members. CVT is governed by a 12-member board of trustees.
REEP (JPA)	Decision control by JPA Board made up of representatives from each member employer (district). Labor has opportunity to sit on the Board of Directors, Insurance Advisory Committee, and Executive Committee.
SISC (JPA)	Decision control by JPA Board made up of representatives from each member employer (district). Employer names the representative(s). If a new group joins SISC JPA they are not guaranteed a seat on the board – only if a position is vacant or becomes vacant.
VEBA (Trust)	Decision control by Trust Board made up of equal number of labor and management representatives, not individual Employer members.

# Medical Marketing Quote Request

## Quote

- All Benefit Eligible Active Employees and Early Retirees

# **JOINT BENEFITS COMMITTEE 2027 MEDICAL MARKETING TIMELINE**

# Medical Marketing Timeline

## February 12, 2026

### JBC Meeting #1

- Overview of Marketing & Timeline
- Schedule JBC #2



## March/April 2026

- RFP Released March 16th
- Work with Carrier/Pools Markets to Finalize Quotes

## Early – May 2026

### JBC Meeting #2

## Mid/Late – May 2026

### JBC Meeting #3

### Finalist Interviews



## Mid - April 2026

### Proposals Due with Illustrative Rates

- Review & Analyze All Proposals (Keenan)

## Mid - August 2026

### JBC Meeting #5

### JBC to cast vote on JBC recommendation to the Chancellor



## Late July 2026

### JBC Meeting #4

- Allow membership to research
- Finalize Rates for Carriers/Pools

## Early & Late – September 2026

- Board Decision – September 14<sup>th</sup>
- Finalize Renewal/Transition

# JBC Meeting #1

Item	Detail
Purpose	Planning for 2026 Medical Marketing
Date	February 12 <sup>th</sup> , 2026
Keenan Responsibility	February 2026 – Gather Census/Claims data and perform Finalization and Release of RFP March/April 2026 – Work with Carrier/Pool markets on questions April 15, 2026 – Final Date for Submission of RFP Responses
JBC Responsibility	No Action will be taken by JBC. This meeting is informational and designed to provide transparency and communication of the 2026 Medical Marketing timeline.

**Important Item:** *As a result of the due date for the RFP being outside of 6 months from the 1/1/2027 effective date we would like the JBC to be prepared that the rates provided in the RFP responses could be “illustrative” and may not be “binding & final”.*

# JBC Meeting #2

Item	Detail
Purpose	Presentation of Medical Marketing Results based on Illustrative Quotes
Date	Early May 2026
Keenan Responsibility	Assess the proposals and develop the comparison tools to provide critical insights related to (i) Benefit Comparison (ii) Network Disruption (iii) Fiscal Implications ( <i>potentially illustrative</i> )
JBC Responsibility	The JBC will be asked to vote to narrow down the list of finalists to ideally 2-3 potential markets

# JBC Meeting #3

Item	Detail
Purpose	Carrier/Pool Finalist Interviews
Date	Late May 2026
Keenan Responsibility	Keenan will work with RSCCD HR team to schedule finalist interviews for the 2-3 potential markets selected by the JBC during JBC Meeting #2
JBC Responsibility	The JBC will be asked to vote on which finalist or finalists they would like to recommend moving forward so that union membership will have sufficient time to research disruption and provide union leadership their feedback and conduct a vote. This timeline has been designed to provide a 60-day window for RSCCD employees to evaluate their options during the months of June and July 2026.

# JBC Meeting #4

Item	Detail
Purpose	Presentation of Fiscal Impact with Final Rates from Selected Finalists and ASCIP Renewal
Date	Late July 2026
Keenan Responsibility	Work with finalists to obtain final binding quotes and perform a fiscal comparison against the ASCIP Renewal to provide transparency and education on fiscal impacts
JBC Responsibility	No Action will be taken by JBC. This meeting is informational and designed to provide transparency and final confirmation of the fiscal impacts of RFP finalist market options.

# JBC Meeting #5

Item	Detail
Purpose	Vote by JBC on Recommendation to RSCCD Board
Date	Mid August 2026
Keenan Responsibility	Keenan will work with RSCCD HR Office to facilitate meeting for JBC membership to cast final votes on recommendation to be presented to RSCCD Board on September 14 <sup>th</sup> , 2026
JBC Responsibility	The JBC will be asked to cast their votes on the JBC recommendation to the RSCCD Chancellor

# Additional Timeline Details

- September 14<sup>th</sup>, 2026
  - Board Meeting identified for Board Vote on 2026 Medical Marketing
- Mid - September 2026
  - Finalize Renewal/Transition
  - ASCIP Notice of Withdrawal Deadline (9/30/26)
  - Implementation of New Plans
  - Preparation for Open Enrollment
- October 2026: Open Enrollment
- December 2026: Confirm Carriers Have Received EDI File with Enrollment
- January 2027: New Plan Year Begins

**QUESTIONS?**