

2020 Employee Benefits Marketing Overview

Rancho Santiago Community College District
Board of Trustees Presentation
September 14th, 2020



2020 Employee
Benefits Marketing

Agenda

1. Marketing Overview
2. 2020 Marketing Process
3. Next Steps

Marketing Overview

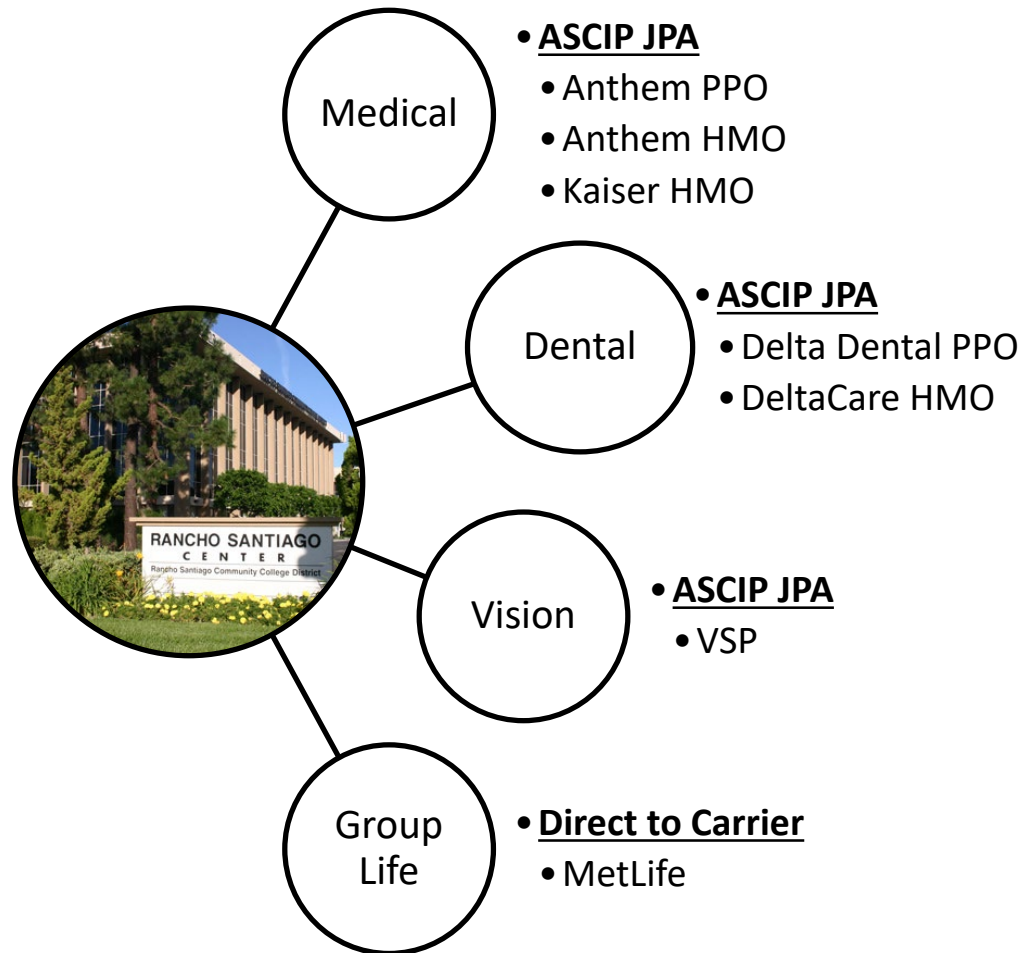
Goals of Marketing

Objectives

- 01 Benchmarking**
Identify Group Needs
- 02 Validate Placements**
Market All Lines
- 03 Determine Viable Options**
Review and Present Quotes
- 04 Execute Committee Decisions**
Facilitate Group Decisions



Current Program
Placement

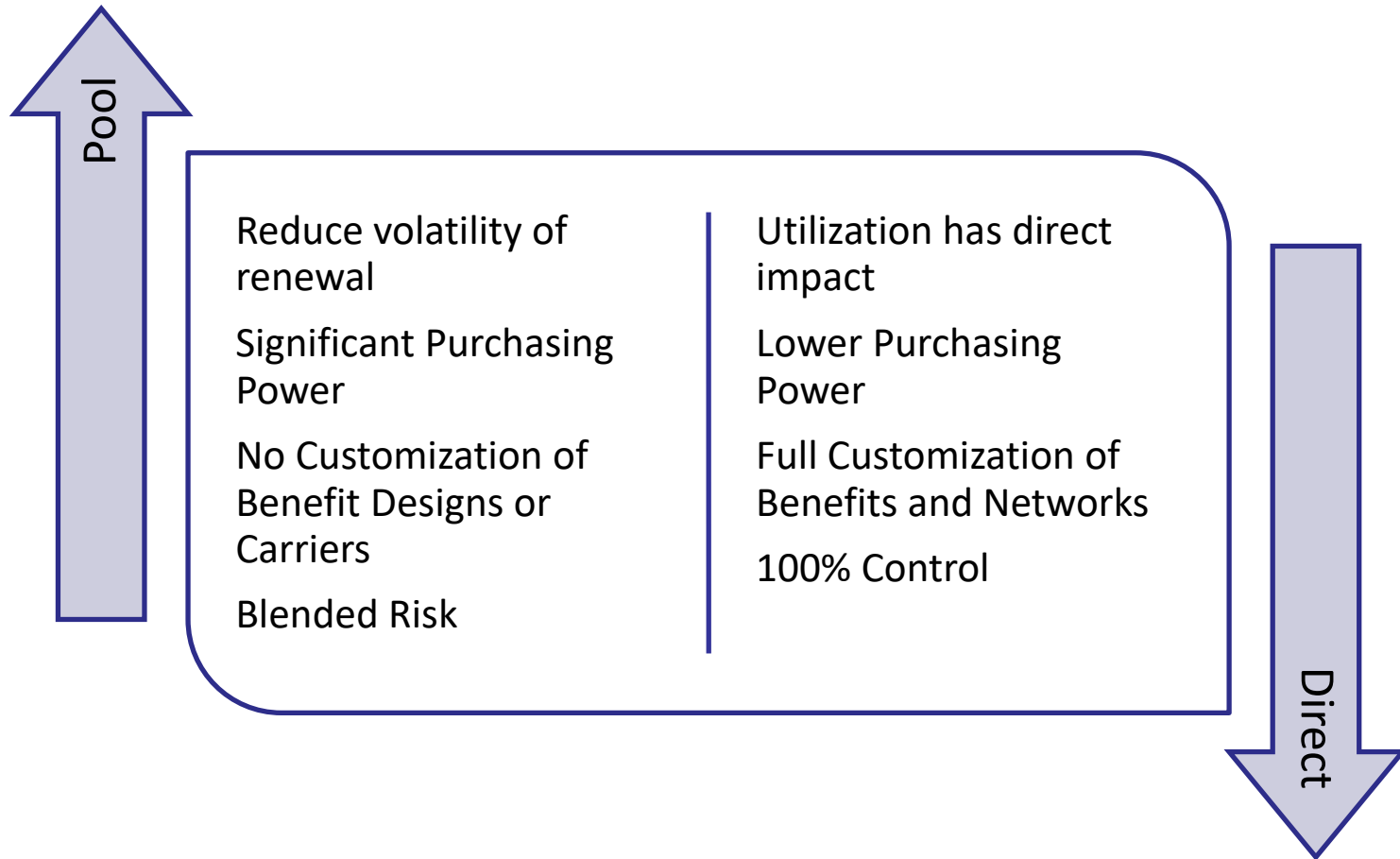


2021 Estimated Premiums

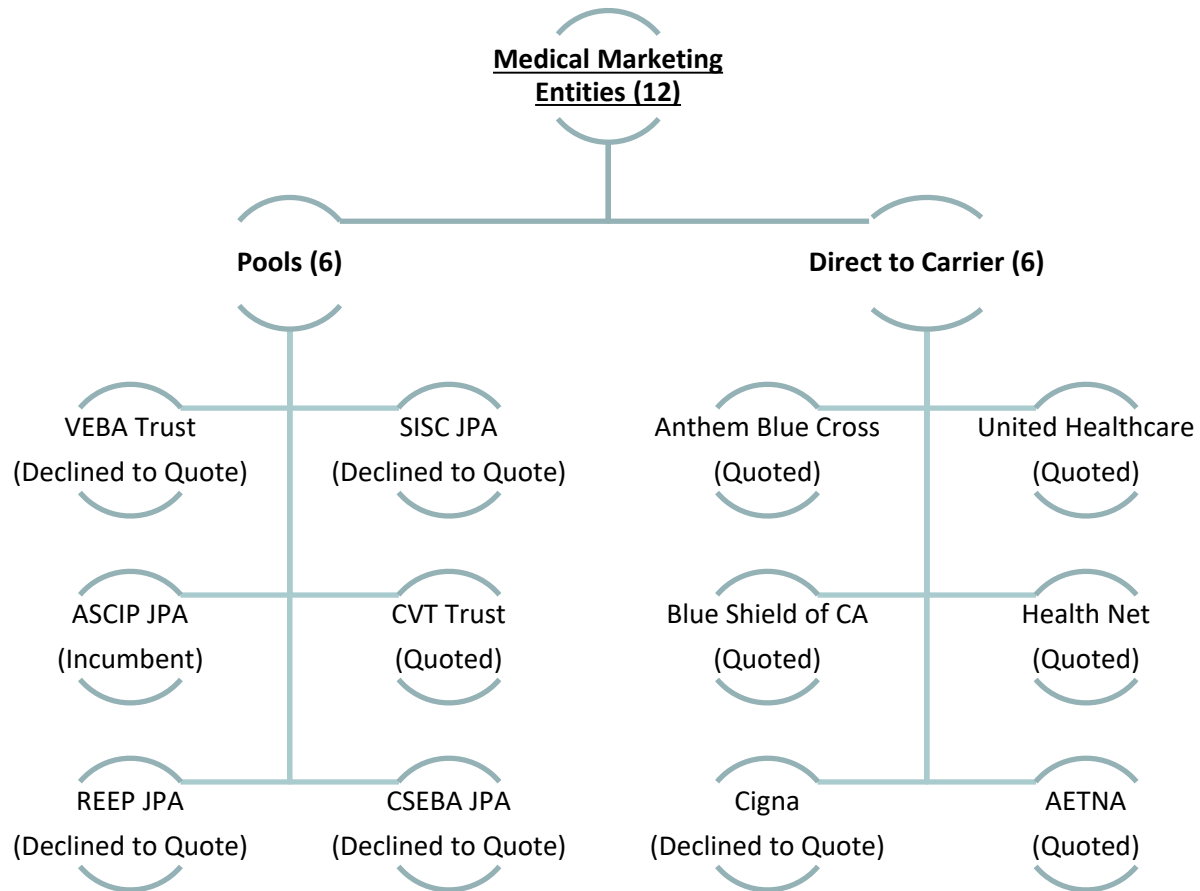
Benefit	Carrier	2021 Estimated Premium
Medical	Anthem HMO	\$13,079,960.40
	Anthem PPO	\$14,200,283.28
	Kaiser HMO	\$2,983,302.84
Dental	Delta Dental PPO	\$1,355,037.48
	DeltaCare HMO	\$149,544.60
Vision	VSP	\$185,425.68
Group Life	MetLife	\$208,517.40
Total Annual Premium	N/A	\$32,162,071.68

2020 Marketing Process

Pool vs. Direct Placements



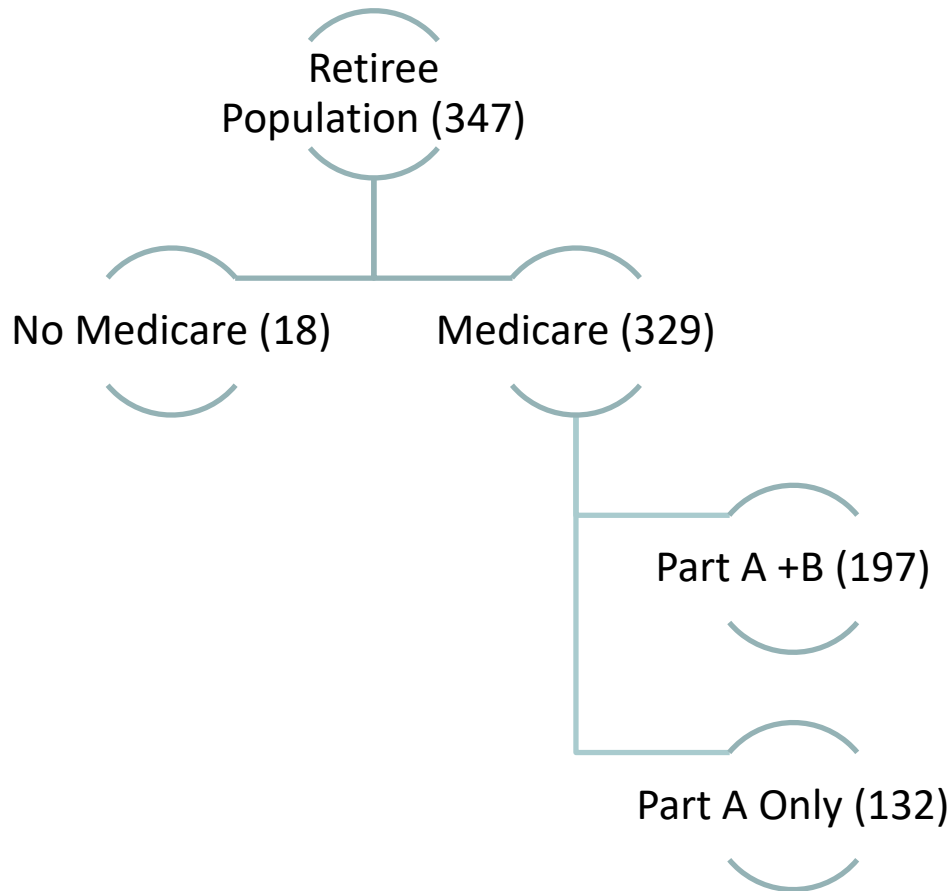
Medical Marketing



Current Enrollment Statistics

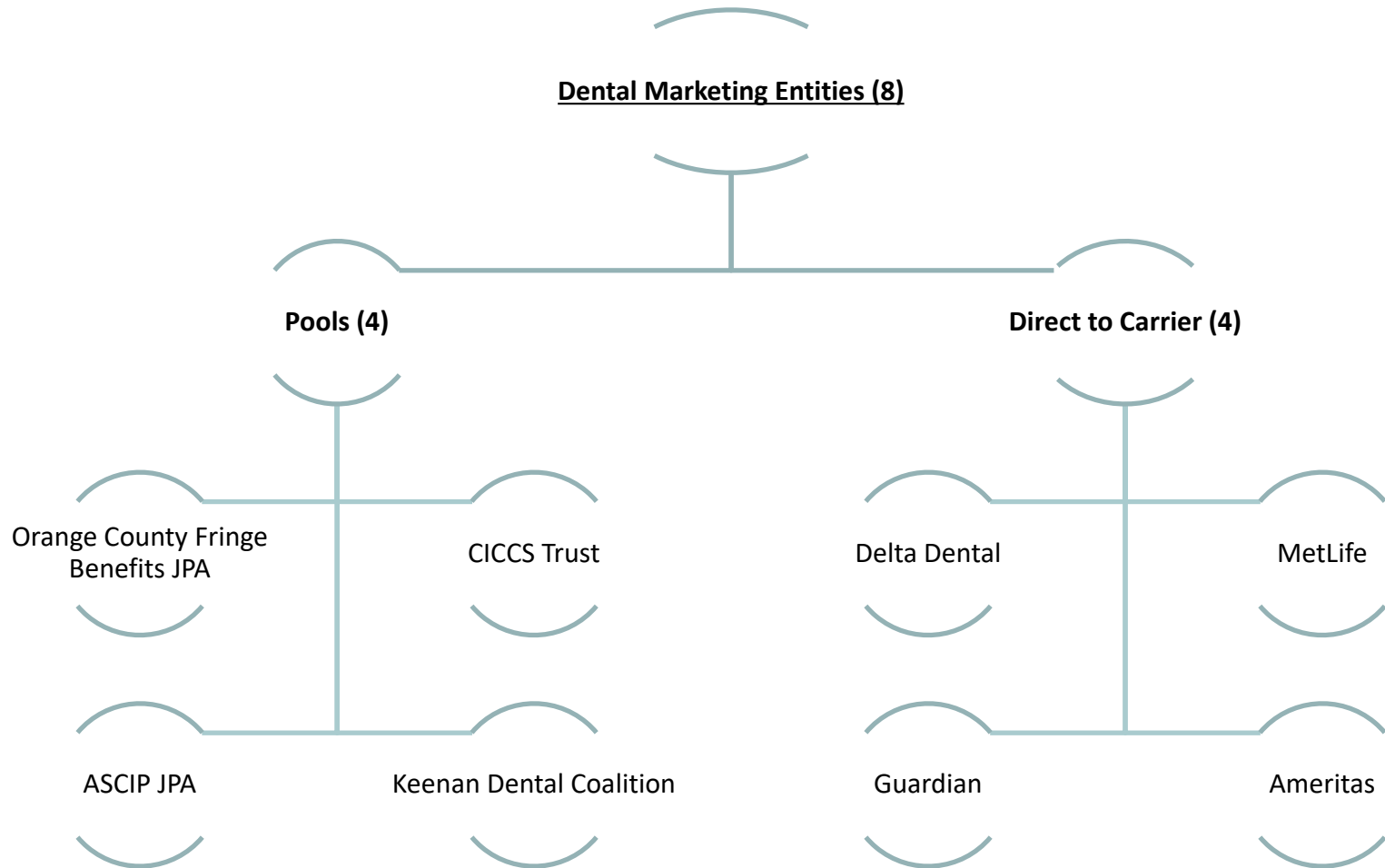
Employee Group	Kaiser	Kaiser Senior Advantage	Anthem PPO	Anthem HMO	Waive	Total
Active	190	NA	557	359	36	1,142
Early Retiree	5	NA	47	63	NA	115
Medicare Eligible Retiree	NA	5	69	278	NA	352
Total	195	5	673	700	36	1,609

Medicare Eligible Retirees

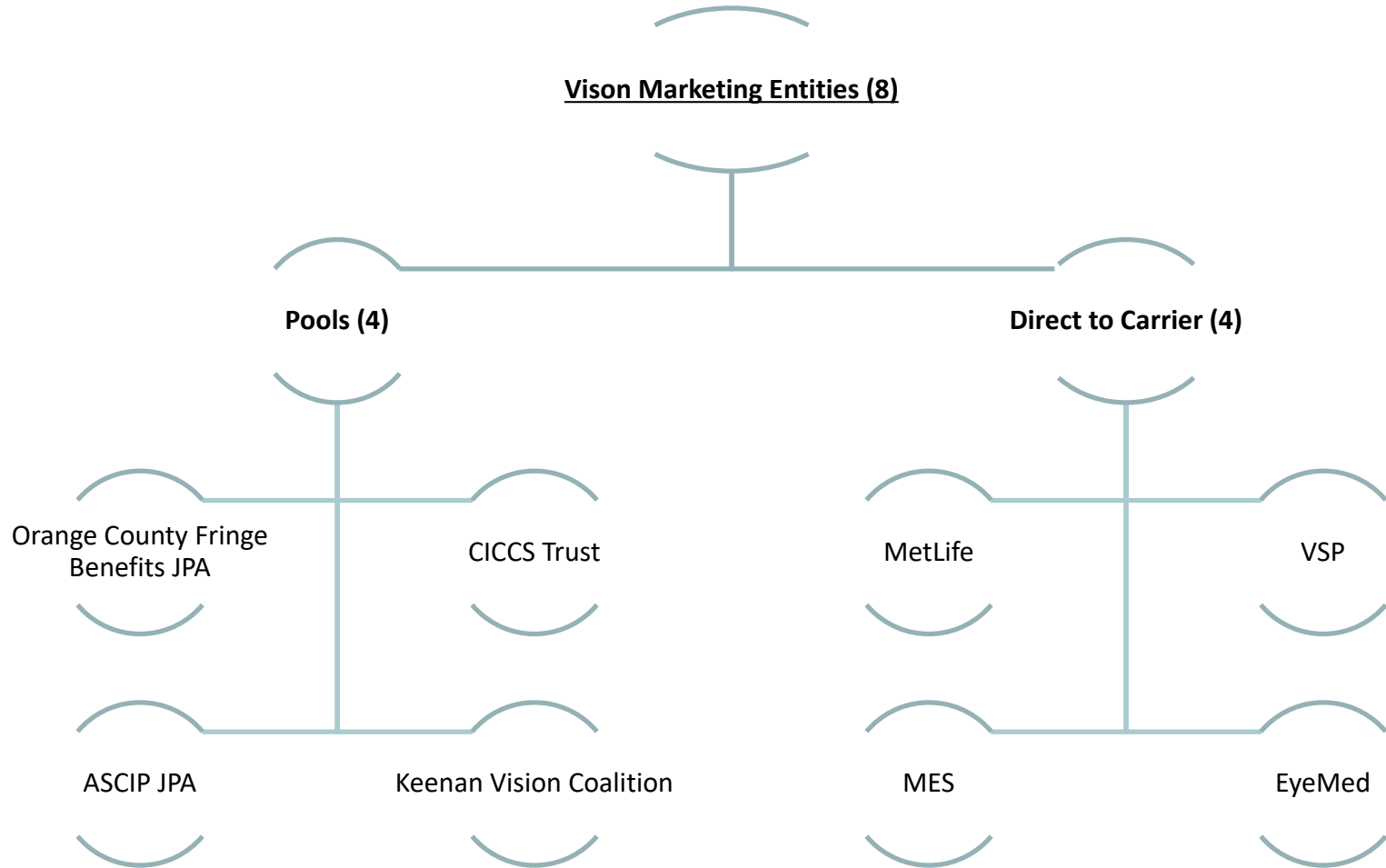


- Reduce premium spend by moving Medicare eligible retirees to coordinated Medicare Advantage and/or Supplement Plans
- Reduce Total OPEB Liability

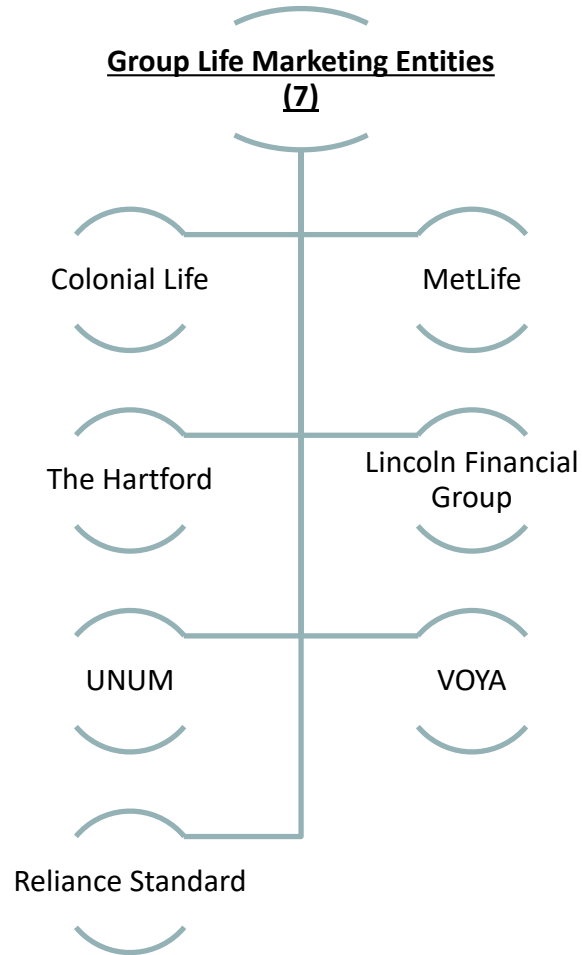
Dental Marketing



Vision Marketing



Group Life Marketing



JBC Marketing Tools

Tool #1

Rate Comparisons
(Fiscal Savings)

Tool #2

Benefit Comparison
(Employee Coverage)

Tool #3

Network Comparison
(Disruption Risk)

Next Steps

JBC Actions To-Date

8/17/2020

JBC #1
Ancillary
Benefits

8/31/2020

JBC #3
Medical
Benefits

9/14/2020

Board
Update on
Marketing
Project

8/26/2020

JBC #2
Ancillary
Benefits
Follow-Up

9/3/2020

JBC #4
Medical
Benefits
Roadmaps

Next Steps

9/18/2020

JBC #5

Finalize JBC
Choices

**Mid-October
2020**

Open
Enrollment for
2021 Benefits

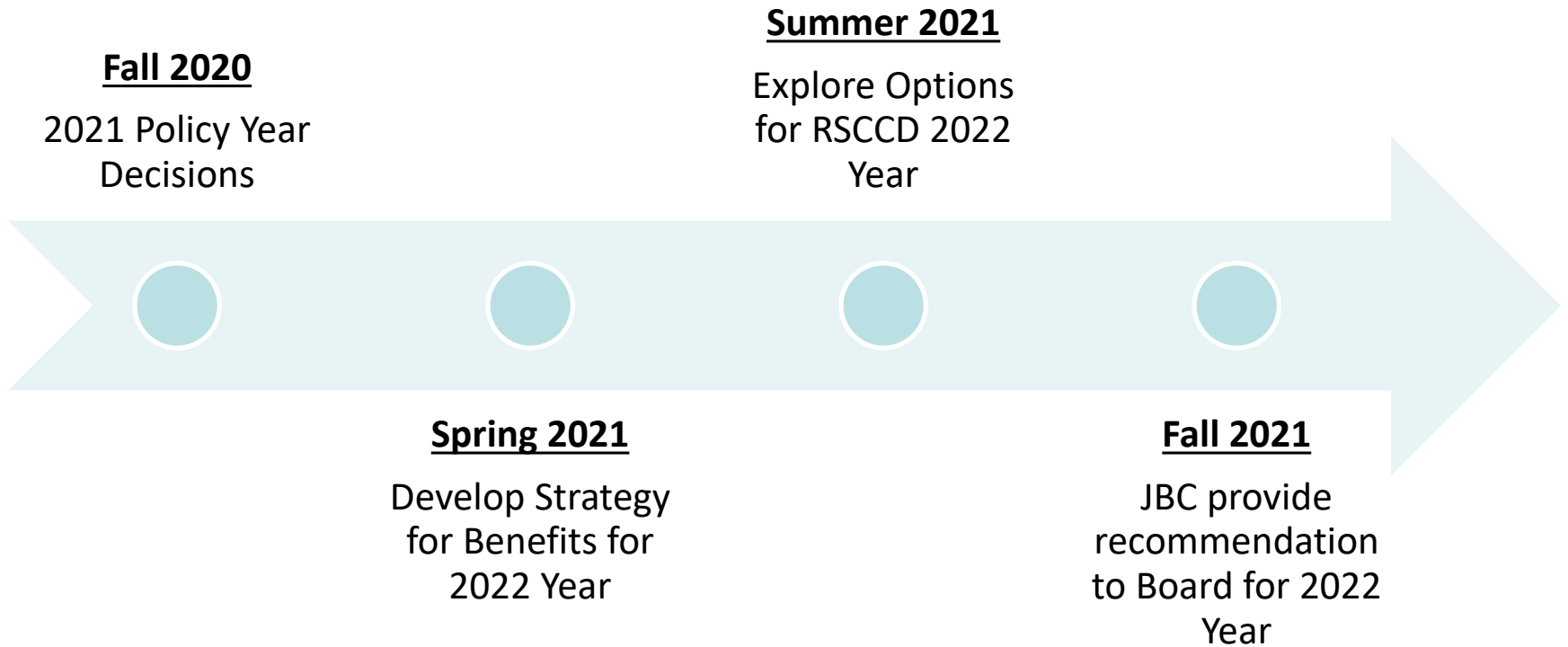
9/29/2020

Final Board
Meeting and
Decision

1/1/2021

Effective Date
of Benefits

2020 – 2021 Calendar Overview



Your Keenan Team

Your Dedicated Keenan Service Team

Name:	Jeffrey Mizokawa, Assistant Vice President
Phone:	(949) 940-1760 Ext. 5140
Cell:	(808) 375-6143
Email:	jmizokawa@keenan.com
Responsibilities:	Responsible for overall account management, including renewals, contract negotiations, questions and review.

Name:	Kim Gleeson
Phone:	(949) 940-1760 Ext. 5175
Cell:	(714) 616-0456
Email:	kgleeson@Keenan.com
Responsibilities:	<ul style="list-style-type: none">• Negotiates renewals/contract changes• Coordinates implementation of new/existing plan and benefit programs• Communicates Keenan Resources• Preparation for Benefit Committee Meetings• Coordinates open enrollment meetings, health & wellness fairs

About Keenan



Thank you for choosing Keenan.

We truly appreciate your business and look forward to working with you and RSCCD employees for many years to come.

We believe in forming a mutually beneficial partnership and welcome your feedback on how we may serve you better.

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