

memo

To: Joint Benefits Committee
Entity: Rancho Santiago Community College District
Date: 9.9.2020
From: Keenan and Associates
Re: 2020 JBC Marketing – Final Recommendations

Based on the proposals obtained on behalf of Rancho Santiago Community College District, Keenan has put together the following memorandum to assist the Health Benefits Committee in making placement decisions regarding their benefits for the upcoming policy year beginning on January 1st, 2021.

Keenan Recommendation (Option #1) – Highest Savings

Based on the results of the marketing, the following combination of placement options would generate the highest premium savings for RSCCD and its employees.

(i) Placements for Consideration

- Medical: ASCIP w/ CompanionCare (Group #2 Option)
- Dental PPO: MetLife
- Dental HMO: MET 100
- Vision: EyeMed
- Group Life: The Hartford

(ii) Rate Comparison

Plan	Entity	Potential Annual Savings compared to Current Renewal
Medical	ASCIP w/ CompanionCare	\$364,175.78
Dental PPO	MetLife	\$194,226.60
Dental HMO	MetLife (MET100)	\$22,692.24
Vision	EyeMed	\$20,224.56
Group Life	The Hartford	\$140,474.88
Total Annual	N/A	\$741,794.06

Keenan Recommendation (Option #2) – Minimize Disruption

Based on the results of the marketing, the following combination of placement options would generate the least amount of disruption while still providing fiscal savings and increased benefits.

(i) Placements for Consideration

- Medical: ASCIP w/ CompanionCare (Group #2 Option)
- Dental PPO: CICC Trust Delta Dental (DPPO without D&P Waiver)
- Dental HMO: ASCIP DeltaCare HMO
- Vision: CICC Trust VSP
- Group Life: MetLife

(ii) Rate Comparison

Plan	Entity	Potential Annual Savings compared to Current Renewal
Medical	ASCIP w/ CompanionCare	\$364,175.78
Dental PPO	CICCS Delta Dental	\$71,028.48
Dental HMO	ASCIP DeltaCare HMO	\$0
Vision	CICCS VSP	\$1,075.68
Group Life	MetLife	\$44,995.86
Total Annual	N/A	\$481,275.80

Savings Options by Benefit Type

The JBC can pick any combination of placements for the upcoming policy year. Below is a quick summary of the different recommendations included in our last presentation

1. Medical – There was only one option in Group #1 or #2 that would generate savings.

Plan	Entity	Potential Annual Savings compared to Current Renewal
Medical	ASCIP w/ CompanionCare	\$364,175.78

2. Dental PPO – The following were the final recommendations.

Plan	Entity	Potential Annual Savings compared to Current Renewal
Dental PPO	MetLife	\$194,226.60
	CICCS Delta Dental	\$71,028.48
	CICCS Delta Dental (D&P)	\$24,862.92

3. Dental HMO – The following were the final recommendations.

Plan	Entity	Potential Annual Savings compared to Current Renewal
Dental HMO	ASCIP DeltaCare HMO	\$0
	MetLife (MET 100)	\$22,692.24
	MetLife (MET 50)	\$3,886.08

4. Vision – The following were the final recommendations.

Plan	Entity	Potential Annual Savings compared to Current Renewal
Vision	EyeMed	\$20,224.56
	CICCS – VSP	\$1,075.68

5. Group Life – The following were the final recommendations.

Plan	Entity	Potential Annual Savings compared to Current Renewal
Group Life	MetLife Negotiated Renewal	\$44,995.86
	The Hartford	\$140,474.88