

**VIDEO-CONFERENCING
MEETING LOCATIONS:**

Individual site locations are listed
for participating Board members.

VIDEO CONFERENCE LINK:

Copy and Paste onto your browser:

<http://www.csjpa.org/cseba-bod>

In-Person Meeting Location:

CSJPA Conference Room
1950 South Sunwest Lane,
Suite 102,
San Bernardino, CA 92408

**CALIFORNIA SCHOOLS EMPLOYEE BENEFITS ASSOCIATION
BOARD OF DIRECTORS MINUTES**

FRIDAY, FEBRUARY 28, 2025 – 9:00 A.M.

MEMBER DISTRICTS

Adelanto Elementary SD
Alta Loma SD
Baldy View ROP
Barstow USD
Bassett USD
Bear Valley USD
Beaumont USD
Central SD
Centralia Elementary SD
CharterSafe
Chino Valley USD
College and Career Advantage
Colton Joint USD
Covina-Valley USD
Cucamonga SD
Encinitas Union SD
Etiwanda SD
Excelsior Education Center
Hemet USD
Hesperia USD
Morongo USD
Mountain View SD
North Orange County ROP
Ontario-Montclair SD
Ramona USD
Rim of the World USD
San Bern. Co. Supt. of Schools
San Marino USD
Santee SD

MANAGEMENT

Melanie Olson-Zavala
Eric Hart

Christina Crain (Alt)
Tomiko Lee-Nolasco

Andrea Hernandez
Debra French
Isidro Guerra
Kimberly Alonzo (Alt)
Lisandra Maldonado
Chris Carter (Alt)
Mary Doublet

Ashley Cook (Alt)
Dr. Angelica Lopez

Alicia Anderson

Shauna Warnock (Alt)
Stacy Smalling (Alt)
Steven Rollins
Dr. Tonia Watkins
Vanessa Eastland

Shannon Hansen
Rob Roberts
Dr. Jason Rose

LABOR

Brian Hahn
Shari Megowan
Jasmine Muratalla

Carla Mahaffey
Becky Murphy
Chase Moore
Ann-Marie Bihary
Linda Cowgill

Russell Levine
Robbyn Samiento
Heidi Ober

Carl Strub

James Walsh
Martin Gonzales (Alt)

Rachel Neely
Mirna Castaneda
Mary Kay Scheid
Connie Fierro
Kathryn Sayer
John Gamboa

Teresa Edgerton

Savanna SD
Summit Leadership Academy
Victor Elementary SD
Victor Valley Community College
Yucaipa-Calimesa Joint USD

Briana Schnitzer
Desiree Gardner
Maureen Mills
Dana Carter

Debbie Girgenti
Anna Cornejo
Bertha Montes

VIDEO-CONFERENCING MEETING LOCATIONS:

Mountain View School District Office, Accounting Services, 2585 South Archibald Avenue, Ontario, CA 91761
6163 Napa Avenue, Alta Loma, CA 91701
4017 Warner Avenue, Huntington Beach, CA 92649
Ramona Unified School District, Benefits Office, 720 Ninth Street, Ramona, CA 92065
Centralia School District, Business Services Department, 6625 La Palma Avenue, Buena Park, CA 90620
Colton Joint Unified School District, Hermosa Center, Office of Risk Management & Health Benefits, Room 3, 325 Hermosa Avenue, Colton, CA 92324
Ontario-Montclair School District, Office of Fiscal Services, 950 West D Street, Ontario, CA 91762
1577 Ganesha Place, Pomona, CA 91768
Hesperia Unified School District, Office of Risk Management & Benefits, 15576 Main Street, Hesperia, CA 92345
Riverside Unified School District, Department of Personnel – Leadership & Development, 3380 Fourteenth Street, 1st Floor, Riverside, CA 92501
Savanna School District Office, Conference Room E, 1330 South Knott Avenue, Anaheim, CA 92804
16057 Kamana Road, Apple Valley, CA 92307
Yucaipa Adult School, Building 4, Principals Office, 12358 #B Sixth Street, Yucaipa, CA 92399
Victor Valley College, Building #10, Room 10.02A, 18422 Bear Valley Road, Victorville, CA 92395
264 Teague Drive, San Dimas, CA 91773
8752 County Way, Phelan, CA 92371
Bear Valley Unified School District, Benefit Services Office, 42271 Moonridge Road, Big Bear Lake, CA 92315
Rim of the World Unified School District, Business Department, 24740 San Moritz Way, Crestline, CA 92325
Hemet Teachers Association Office, 1600 East Florida Avenue, #308, Hemet, CA 92544
Morongo Unified School District, Human Resources Department, 5715 Utah Trail, Twentynine Palms, CA 92277
Chaffey College, Human Resources Department, 5885 Haven Avenue, Building/Room SSA-204, Rancho Cucamonga, CA 91737
Rim of the World High School, Room RC6, 27400 Highway 18, Lake Arrowhead, CA 92352
Summit Leadership Academy – High Desert, Office of Business Services, 12850 Muscatel Street, Hesperia, CA 92345
Chino Valley Unified School District, Office of Payroll & Benefit Services, Office 203 & Business Services Conference Room 208/2nd Floor, 13461 Ramona Avenue, Chino, CA 91710
North Orange County ROP, Education Center, 385 North Muller Street, Anaheim, CA 92801
Adelanto Elementary SD, Office of Business Services, 11824 Air Expressway, Adelanto, CA 92301

8166 Laurel Park Circle, Jurupa Valley, CA 92509
 Victor Elementary School District, Office of Personnel Services, 12219 Second Street, Victorville, CA 92307
 Encinitas Union School District, Administrative Services Office, 101 South Rancho Santa Fe Road, Encinitas, CA 92024
 10821 Laconia Drive, Villa Park, CA 92861
 5735 Jackson Drive, La Mesa, CA 91942
 Bassett Unified School District, Human Resources Administrative Office, 904 North Willow Avenue, La Puente, CA 91746
 Oro Grande School District, Building 1, 19900 National Trails Highway, Oro Grande, CA 92368
 7648 Paisley Avenue, Hesperia, CA 92345
 462 Mariposa Avenue, Sierra Madre, CA 91024
 San Gabriel Valley ROP, Office of Human Resources, 1134 South Barranca Avenue, Glendora, CA 91740
 Apple Valley Unified School District, 12555 Navajo Road, #P-68, Apple Valley, CA 92308
 Baldy View ROP Administration Office, Building 700, 1501 South Bon View Avenue, Ontario, CA 91761
 Etiwanda School District, Business Services Office, 6061 East Avenue, Etiwanda, CA 91739
 Yucaipa-Calimesa Joint Unified School District, 12797 Third Street, Yucaipa, CA 92399
 10420 Beaumont Avenue, Suite C, Cherry Valley, CA 92223
 500 Hotel Circle, North San Diego, CA 92108
 Centralia Elementary School District, Office #107, Office of Business & Administrative Services, 6625 La Palma Avenue, Buena Park, CA 90620
 Morgan Kincaid Preparatory School of Integrated Studies, Room 300, 13257 Mesa Linda Avenue, Victorville, CA 92392
 Oro Grande School District, 199020 National Trails Highway, Oro Grande, CA 92368

OTHERS

Javier Gonzales	California Schools JPA
Teresa Saenz	California Schools JPA
Jaime Adkins	California Schools JPA
Tiffany Eggleston	California Schools JPA
Yulin Karaiscos	California Schools JPA
Kimberly Escandon	California Schools JPA
Yolanda Comer	California Schools JPA
Kandy Delgado	California Schools JPA
Sofia Alba	California Schools JPA
Francisco Rodriguez	California Schools JPA
Brenna Dorado	California Schools JPA
Jessica Cundieff	California Schools JPA
Sonia Lubelski	California Schools JPA
Robert Feldhake	JPA Counsel
Cara Cerecerez	Alta Loma SD
David Valdivia	Chino Valley USD
Jennifer Scott	Hemet USD

Maria Gates	Hesperia USD
Sharon Flores	Morongo USD
Dulce Rochagonzalez	Mt. View SD
Violet Gutierrez	SBCSS
Maria Alvarez	SBCSS
Crystal Baxter	Summit Leadership Academy
Jennifer Sharp	Victor Elementary SD
Dr. Mark Dundee	Aon Consulting
Jon Parker	Aon Consulting
Jesseca Nixon	Blue Shield of CA
Allison Jamieson	Blue Shield of CA
Dwayne Cook	Delta Dental
Alyssa Wright	EyeMed
Felice Quisol	Kaiser Permanente
Carla Haynal	VSP
Jennifer Jobe	JPIA
Amber Covarrubias	
Danica McMillen	
Diana Lopez	
Starla	

1.0 CALL TO ORDER

2.0 Dr. Lopez, CSEBA President, called the meeting to order at 9:14 a.m. after verifying the quórum.

1.1 APPROVAL OF THE ADDITIONS OR CORRECTIONS TO THE FEBRUARY 28, 2025, BOARD OF DIRECTORS AGENDA.

Dr. Lopez called for a motion to approve the February 28, 2025 agenda.

Motion: Rob Roberts – Second: Russell Levine

Ayes: Melanie Olson-Zavala, Brian Hahn, Eric Hart, Shari Megowan, Jasmine Muratalla, Christina Crain, Tomiko Lee-Nolasco, Carla Mahaffey, Becky Murphy, Andrea Hernandez, Chase Moore, Debra French, Ann-Marie Bihary, Isidro Guerra, Linda Cowgill, Kimberly Alonzo, Lisandra Maldonado, Chris Carter, Mary Doublet, Russell Levine, Robbyn Samiento, Ashley Cook, Heidi Ober, Dr. Angelica Lopez, Carl Strub, Alicia Anderson, James Walsh, Martin Gonzales, Stacy Smalling, Steven Rollins, Rachel Neely, Dr. Tonia Watkins, Mirna Castaneda, Vanessa Eastland, Mary Kay Scheid, Connie Fierro, Shannon Hansen, Kathryn Sayer, Rob Roberts, John Gamboa, Dr. Jason Rose, Teresa Edgerton, Briana Schnitzer, Debbie Girenti, Desiree Gardner, Anna Cornejo, Maureen Mills, Bertha Montes, Dana Carter

Nays: None

Abstentions: None

A unanimous vote of the CSEBA Board of Directors carried out the motion.

2.0 PUBLIC COMMENTS

Dr. Lopez asked if there were any public comments, but there were none.

3.0 CONSENT CALENDAR

3.1 APPROVAL OF MINUTES FROM THE BOARD OF DIRECTORS MEETING OF DECEMBER 10, 2024.

Dr. Lopez called for a motion to approve Consent Calendar Item 3.1 as presented.

Motion: Eric Hart – Second: Carla Mahaffey

Ayes: Melanie Olson-Zavala, Brian Hahn, Eric Hart, Shari Megowan, Jasmine Muratalla, Christina Crain, Tomiko Lee-Nolasco, Carla Mahaffey, Becky Murphy, Andrea Hernandez, Chase Moore, Debra French, Ann-Marie Bihary, Isidro Guerra, Linda Cowgill, Kimberly Alonzo, Lisandra Maldonado, Chris Carter, Mary Doublet, Russell Levine, Robbyn Samiento, Ashley Cook, Heidi Ober, Dr. Angelica Lopez, Carl Strub, Alicia Anderson, James Walsh, Martin Gonzales, Stacy Smalling, Steven Rollins, Rachel Neely, Dr. Tonia Watkins, Mirna Castaneda, Vanessa Eastland, Mary Kay Scheid, Connie Fierro, Shannon Hansen, Kathryn Sayer, Rob Roberts, John Gamboa, Dr. Jason Rose, Teresa Edgerton, Briana Schnitzer, Debbie Girenti, Desiree Gardner, Anna Cornejo, Maureen Mills, Bertha Montes, Dana Carter

Nays: None

Abstentions: None

A unanimous vote of the CSEBA Board of Directors carried out the motion.

4.0 CEO AND COMMITTEE RECAP

4.1 CHIEF EXECUTIVE OFFICER REPORT

JPA Chief Executive Officer Javier Gonzales provided an update on the status of JPA, including staffing, services, communications, and programs. He began his report by highlighting the purpose of the JPA, the CSEBA mission statement, and the importance of leadership as a strategic goal. He acknowledged the contributions of CSEBA staff, JPA legal counsel Robert Feldhake, and the team from Aon Consulting Services for their ongoing support of CSEBA and its members.

Gonzales also gave a staff update, informing attendees that a candidate had accepted the vacant JPA Insurance Finance Specialist position and that the Office Specialist III position is currently open and accepting applications.

He discussed the "Wildly Important Goal" and its significance for member districts. The objective is to meet with 100% of member districts, and CSEBA staff has currently connected with 81%. The expectation is to reach the complete goal before the end of the current fiscal year.

The following slide displayed various communications sent out during January 2025. Notably, the JPA conference center's open enrollment roundtable on January 10, 2025,

attracted 60 benefit technicians. He also shared a list of past and upcoming trainings The Learning Institute offers.

Finally, item 8.2 in the agenda pack for today's meeting includes an FAQ renewal sheet designed to help members and benefit technicians understand the renewal rates presented later in the meeting. CSEBA continues to accept and review quotes from prospective member districts.

4.2 FINANCE COMMITTEE REPORT

Committee Chair Vanessa Eastland reported on the recent meeting. The committee met on February 6, 2025, to discuss the healthcare landscape and the proposed 2025-2026 renewal rates. Vanessa thanked the committee members for their time and contributions to the meetings.

5.0 **EMERGING TRENDS/EDUCATION**

5.1 CAJPA ACCREDITATION

Jennifer Jobe, Director of Pooled Programs at ACWA JPIA and a member of the CAJPA Accreditation Committee, presented the accreditation awarded to CSEBA JPA. Her presentation covered the purpose of the accreditation process, the standards involved, the review process, and the committee's oversight. She highlighted the two levels of accreditation that can be awarded.

CSEBA JPA has achieved ten consecutive years of excellence through CAJPA since 2015 and has once again received accreditation with excellence from June 2024 to June 2027. A framed certificate has been sent to the JPA for public display.

5.2 MARKET TRENDS IN HEALTHCARE

Dr. Mark Dundee from Aon Consulting presented the current healthcare landscape, focusing on several key trends. He highlighted the rising costs associated with healthcare, particularly in areas such as pharmacy, gene and cell therapies, complex chronic conditions, and inflation. Dundee also noted that mergers and acquisitions among companies are leading to higher costs due to decreased competition in the market. He addressed high-cost claims and the use of GLP-1 medications for diabetes and weight loss.

The CSEBA trend has remained below the market average, indicating efforts have been made to keep costs low. Additionally, CalPERS was granted a two-year exclusion from the IVF mandate due to a request for a delay from the California legislative government. Kaiser Permanente is postponing costs for additional IVF treatments until the next fiscal year. Both state and federal governments recognize the importance of IVF coverage, suggesting that it may eventually be included in all health plans.

During the meeting, Board members raised questions and comments regarding the CalPERS IVF exclusion, viewing it as an unfair exception and an opportunity for CSEBA

to leverage when quoting for district prospects. There was discussion about “provider-driven costs and expenditures” and health conditions related to various chronic issues. Members also inquired about access to GLP-1 medications and whether their use could improve overall health and lower healthcare costs. Dr. Dundee noted that healthcare lobbyists, particularly those associated with CAJPA, are working on this mandate.

5.3 Rx - MEMBER PAY DIFFERENCE

Jessica Nixon from Blue Shield of California provided updates regarding pharmacy and member coverage costs, specifically related to brand drugs (DAW 2) versus their generic counterparts. Beginning July 1, 2025, if a provider prescribes a brand drug (DAW 1) when a generic equivalent is available, the member will pay the cost difference between the brand and generic drugs and the applicable tier copayment or coinsurance for the brand drug. This change may result in some members paying more if they choose the brand drug instead of the generic.

Members who switch to the generic option will not incur the additional cost difference between brand-name and generic drugs. They will have the flexibility to choose to continue using a brand drug, but they will be required to pay the difference if a generic is available. Members can also request an exception to continue using the brand-name drug if they believe it is medically necessary without incurring the cost difference.

Notifications will be sent to all members affected by this change. Additional information will be available on a dedicated microsite and through other communications, including informational flyers. This will help members discuss options with their physicians and make informed decisions regarding their pharmacy choices.

5.4 CSEBA INVESTMENT IN SELF-INSURED PLAN

Jon Parker from Aon Consulting discussed the implications of a CSEBA investment for self-funded plans. CSEBA maintains separate funds for self-funded medical, dental, and vision plans.

Total plan expenses are projected for the upcoming plan year, and contributions are calculated to cover these projected expenses. If contributions are set lower than the projected expenses, any shortfall will be covered by a CSEBA investment. Conversely, if actual plan expenses are lower than projected, the anticipated CSEBA investment will decrease and may even be \$0.

For the plan year beginning on July 1, 2023, the projected CSEBA investment of \$2.3 million for the medical plan ultimately resulted in \$0 because the actual plan experience was better than expected.

5.5 SELF-INSURED PLAN UTILIZATION REPORT

Chief Financial Officer Yolanda Comer presented details about the Self-Insured Plan Utilization programs.

The CSEBA JPA provides medical, dental, and vision healthcare coverage to employees of the participating member school districts. As a self-insured entity for specific group plans, CSEBA assumes the financial risk of providing healthcare benefits, utilizing a third-party administrator to process claims. The economic status of the CSEBA self-insured plans, including Blue Shield, Delta Dental, VSP, and EyeMed, is reported to the Executive Committee quarterly and at the Board of Directors meetings.

The report included a summary of revenues and expenditures from July 1, 2024, through December 31, 2024, based on rates approved by the Board of Directors. It also contains reasonable estimates of Incurred but Not Paid (IBNP) claims, calculated as a percentage of claims paid month-over-month after services have been provided. However, it's important to note that the projected ending balance is an estimate subject to variability due to unexpected fluctuations in utilization.

6.0 DISCUSSION/ACTION

6.1 APPROVAL OF THE PROPOSED 2025-2026 CSEBA MEETING/EVENTS SCHEDULE
CEO Gonzales presented the meeting and events schedule for 2025-2026, including all regular meetings, the annual California Schools JPA conference, and the approved annual conferences.

A committee member inquired why the schedule did not include the annual strategic planning review. CEO Gonzales explained that the current strategic plan is part of each meeting's agenda packet and is continuously updated for review by the committee and the board. Additionally, there was a request for an updated schedule that would include the strategic planning retreat planned for the 2025-2026 fiscal year.

Dr. Lopez called for a motion to approve the 2025-2026 CSEBA meeting and events schedule as presented.

Motion: Mary Kay Scheid – Second: Heidi Ober

Ayes: Melanie Olson-Zavala, Brian Hahn, Eric Hart, Shari Megowan, Jasmine Muratalla, Christina Crain, Tomiko Lee-Nolasco, Carla Mahaffey, Becky Murphy, Andrea Hernandez, Chase Moore, Debra French, Ann-Marie Bihary, Isidro Guerra, Linda Cowgill, Kimberly Alonzo, Lisandra Maldonado, Chris Carter, Ashley Cook, Heidi Ober, Dr. Angelica Lopez, Carl Strub, Alicia Anderson, James Walsh, Martin Gonzales, Stacy Smalling, Steven Rollins, Rachel Neely, Dr. Tonia Watkins, Mirna Castaneda, Shannon Hansen, Kathryn Sayer, Rob Roberts, John Gamboa, Dr. Jason Rose, Briana Schnitzer, Debbie Girgenti, Desiree Gardner, Anna Cornejo, Maureen Mills, Bertha Montes

Nays: None

Abstentions: None

A unanimous vote of the CSEBA Board of Directors carried out the motion.

6.2 APPROVAL OF THE 2025-2026 PROGRAM RENEWAL RATES

Jon Parker of Aon Consulting presented the proposed renewal rates for the 2025-2026 fiscal year.

6.2.1 DELTA DENTAL

The plan changes for 2025-2026 included the added 3rd cleaning as a standard benefit, which is a 2% increase. The information presented reviewed claims experience, changes, annual trends, and fees that totaled the premium collected for December 2024. The renewal action would be a 5.61% increase. CSEBA is looking at a \$2.0 million investment to bring the rate down to 0.0% using reserve dollars.

Dr. Lopez called for a motion to approve the proposed rate of 0.0% (no change) with the \$2.0M CSEBA investment.

Motion: Brian Hahn – Second: Debbie Girgenti

Ayes: Melanie Olson-Zavala, Brian Hahn, Eric Hart, Shari Megowan, Jasmine Muratalla, Christina Crain, Tomiko Lee-Nolasco, Carla Mahaffey, Becky Murphy, Andrea Hernandez, Chase Moore, Debra French, Ann-Marie Bihary, Isidro Guerra, Linda Cowgill, Kimberly Alonzo, Lisandra Maldonado, Chris Carter, Mary Doublet, Russell Levine, Robbyn Samiento, Ashley Cook, Heidi Ober, Dr. Angelica Lopez, Carl Strub, Alicia Anderson, Sandra Switzer-Chapman, Carl Strub, James Walsh, Martin Gonzales, Stacy Smalling, Steven Rollins, Rachel Neely, Dr. Tonia Watkins, Mirna Castaneda, Vanessa Eastland, Mary Kay Scheid, Connie Fierro, Shannon Hansen, Kathryn Sayer, Rob Roberts, John Gamboa, Dr. Jason Rose, Teresa Edgerton, Briana Schnitzer, Debbie Girgenti, Desiree Gardner, Anna Cornejo, Maureen Mills, Bertha Montes, Dana Carter

Nays: None

Abstentions: None

A unanimous vote of the CSEBA Board of Directors carried out the motion.

6.2.2 EYEMED

There are no plan changes for the upcoming 2025-2026 renewal year. The information presented reviewed claims experience, changes, annual trends, and fees, totaling the premium collected for December 2024. The per-employee-per-month (PEPM) monthly cost equals the revenue. The renewal action would be a flat rate of 0.0%.

Dr. Lopez called for a motion to approve the proposed rate of 0.0% (flat rate).

Motion: Rob Roberts – Second: Dr. Jason Rose

Ayes: Becky Murphy, Andrea Hernandez, Chase Moore, Kimberly Alonzo, Lisandra Maldonado, Chris Carter, Carl Strub, James Walsh, Steven Rollins, Rachel Neely, Connie Fierro, Shannon Hansen, Kathryn Sayer, Rob Roberts, John Gamboa, Dr. Jason Rose, Briana Schnitzer, Debbie Girgenti, Bertha Montes

Nays: None

Abstentions: None

A unanimous vote of the CSEBA Board of Directors carried out the motion.

6.2.3 VSP (VISION SERVICE PLAN)

There are no plan changes for the upcoming 2025-2026 renewal year. The information presented reviewed claims experience, changes, annual trends, and fees, totaling the premium collected for December 2024. The renewal action is a 2.00% increase. CSEBA is looking at a \$60k investment to bring the rate down to 0.0% using reserve dollars.

Dr. Lopez called for a motion to approve the proposed rate of 0.0% (no change) with the \$60k CSEBA investment.

Motion: Carla Mahaffey – Second: Russell Levine

Ayes: Jasmine Muratalla, Tomiko Lee-Nolasco, Carla Mahaffey, Debra French, Ann-Marie Bihary, Isidro Guerra, Linda Cowgill, Kimberly Alonzo, Lisandra Maldonado, Mary Doublet, Russell Levine, Ashley Cook, Heidi Ober, Dr. Angelica Lopez, Carl Strub, Alicia Anderson, James Walsh, Martin Gonzales, Stacy Smalling, Dr. Jason Rose, Briana Schnitzer, Debbie Girgenti, Bertha Montes

Nays: None

Abstentions: None

A unanimous vote of the CSEBA Board of Directors carried out the motion.

6.2.4 VOYA

There are no changes for the upcoming 2025-2026. The renewal action would be a flat rate of 0.0%.

Dr. Lopez called for a motion to approve the proposed rate of 0.0% (flat rate).

Motion: Carl Strub – Second: Alicia Anderson

Ayes: Jasmine Muratalla, Tomiko Lee-Nolasco, Carla Mahaffey, Becky Murphy, Debra French, Ann-Marie Bihary, Isidro Guerra, Linda Cowgill, Lisandra Maldonado, Robbyn Samiento, Ashley Cook, Heidi Ober, Carl Strub, Alicia Anderson, James Walsh, Martin Gonzales, Stacy Smalling, Steven Rollins, Rachel Neely, Shannon Hansen, Kathryn Sayer, Rob Roberts, John Gamboa, Briana Schnitzer, Debbie Girgenti, Desiree Gardner, Anna Cornejo, Bertha Montes

Nays: None

Abstentions: None

A unanimous vote of the CSEBA Board of Directors carried out the motion.

Dr. Lopez called for a 10-minute meeting break at 10:36 a.m.

Dr. Lopez called to resume the meeting at 10:47 a.m.

6.2.5 BLUE SHIELD OF CALIFORNIA

The presentation for the Blue Shield renewal included information that medical and pharmacy trends are increasing in addition to the new mandate, SB 729, which requires healthcare companies to cover IVF and infertility treatment. A graph was presented with

a 5-year historical renewal review and a breakdown of the medical expenses and fixed fees for the upcoming renewal compared to the previous year. The cost per-employee-per-month (PEPM), claims experience, plan/network changes, annual trends, capitation, and fees total the premium collected for December 2024. The expectation is that infertility coverage would be the impact of a claim around 2% of the total cost.

Based on the Blue Shield book of business, the Member Pay Difference Rx of the total claims impact is about -0.5%. This impacts 441 unique members across most districts. The slide showed pharmacy cost drivers and risk exposure. Cost drivers are gene therapies for treating rare diseases and usually are a one-time cost to the plan. The risk exposure is that HMO pooling currently doesn't cover pharmacies. CSEBA is responsible for 100% of gene cell therapy when these claimants appear for new drugs to be approved. The PPO stop-loss covers pharmacy and will provide coverage for gene cell therapy drugs.

The Blue Shield renewal applies to CSEBA TRIO/Access+/PPO/Tandem PPO plans, with final rate impact may vary by district plan design. Blue Shield develops Medicare Advantage Prescription Drug plan increase through community rating. The proposed renewal:

Traditional Marketplace & CharterSafe: +6.99%
Medicare Advantage Prescription Drug: +5.00%

CSEBA is looking to invest \$3.4 million in reserves. This would allow for the implementation of the SB 729 mandate and reduce the rates:

January 1, 2026 – 5.99%
July 1, 2026 – 4.99%

Medicare Advantage Prescription Drug: 5.0%

Dr. Lopez called for a motion to approve the proposed Blue Shield of California rates with the \$3.4M CSEBA investment:

- Traditional & Marketplace & CharterSafe = +6.99%
- Medicare Advantage Prescription Drug = +5.00%

Motion: Russell Levine – Second: Heidi Ober

Ayes: Ayes: Eric Hart, Shari Megowan, Crain, Tomiko Lee-Nolasco, Carla Mahaffey, Becky Murphy, Andrea Hernandez, Chase Moore, Debra French, Ann-Marie Bihary, Isidro Guerra, Linda Cowgill, Kimberly Alonzo, Lisandra Maldonado, Mary Doublet, Russell Levine, Robbyn Samiento, Ashley Cook, Heidi Ober, Dr. Angelica Lopez, Carl Strub, Alicia Anderson, James Walsh, Martin Gonzales, Steven Rollins, Rachel Neely, Vanessa Eastland, Mary Kay Scheid, Connie Fierro, Shannon Hansen, Kathryn Sayer, Rob Roberts, John Gamboa, Dr. Jason Rose, Teresa Edgerton, Briana Schnitzer, Debbie Girgenti, Desiree Gardner, Anna Cornejo, Maureen Mills, Bertha Montes, Dana Carter

Nays: None

Abstentions: None

A unanimous vote of the CSEBA Board of Directors carried out the motion.

6.2.6 KAISER PERMANENTE

The Kaiser Permanente presentation included key information such as the cost per employee per month (PEPM), claims experience, plan/network changes, annual trends, capitation, and fees. This information outlines the total premium collected for December 2024.

Regarding the SB 729 infertility coverage mandate, Kaiser plans to incorporate this into the rates at no additional cost for the upcoming year. However, this could be reflected in the renewal numbers for the following year.

CSEBA is not requesting any additional investment for the Kaiser renewal. It's important to note that all final renewals vary by district and plan.

The proposed renewal:

KP K-12 Traditional & Marketplace: +4.50%

KP CharterSafe: +5.99%

KPSA Medicare Advantage: 5.59%

Dr. Lopez called for a motion to approve the proposed Kaiser Permanente rate of:

- KP K-12 Traditional & Marketplace = +4.50%
- KP CharterSafe = +5.99%
- KPSA Medicare Advantage = +5.59%

Motion: Debbie Girgenti – Second: Carl Strub

Ayes: Ayes: Eric Hart, Shari Megowan, Christina Crain, Tomiko Lee-Nolasco, Carla Mahaffey, Becky Murphy, Andrea Hernandez, Chase Moore, Debra French, Ann-Marie Bihary, Isidro Guerra, Linda Cowgill, Kimberly Alonzo, Lisandra Maldonado, Mary Doublet, Russell Levine, Robbyn Samiento, Ashley Cook, Heidi Ober, Dr. Angelica Lopez, Carl Strub, Alicia Anderson, James Walsh, Martin Gonzales, Steven Rollins, Rachel Neely, Vanessa Eastland, Mary Kay Scheid, Connie Fierro, Shannon Hansen, Kathryn Sayer, Rob Roberts, John Gamboa, Dr. Jason Rose, Teresa Edgerton, Briana Schnitzer, Debbie Girgenti, Maureen Mills, Bertha Montes, Dana Carter

Nays: None

Abstentions: None

A unanimous vote of the CSEBA Board of Directors carried out the motion.

7.0 **INFORMATION/DISCUSSION**

7.1 **CSEBA WELLNESS UPDATE**

JPA Employee Benefits Manager Britany Wooten spoke on the current status of the CSEBA wellness program.

With just over six months of data in the program's first year, CSEBA is seeing a healthy level of engagement and participation. The chart shows all the member districts' program engagement percentages from January through February 2025.

Registered Users = 16.3% of the eligible population, equaling 3,497 members.

Active Users = 46% of registered users

Activity Participation = 25% of registered users

Rewards Earned = Level 1 – 397, Level 2 – 481, Level 3 – 221, Level 4 – 62

Beginning this February 2025, a targeted email communication campaign will reach out to eligible employees who have not yet registered for the program. A second email will be sent to employees without the well-being assessment. Also, once a month, an email is sent to employees, calling them to register or get back into using the platform. A team step challenge will begin March 4 through 31, 2025; Britany shared the guidelines for participation, creating teams, and how teams would earn points.

CSEBA conducted a Wellness Champion survey in January, and the results will be shared during the Executive Committee Meeting. An additional survey will be conducted in February among all registered users to gain insight into how well the program is being received. After the results are reviewed, CSEBA plans to hold discussions on the viability of the current program. A list of Wellness Champion meeting dates and topics discussed during those meetings were shared. Currently, 17 of 33 districts are represented, with an average of 30 champions participating during each meeting.

Etiwanda School District Board Member Carl Strub spoke on the advantages of becoming a champion, including earning up to a certain dollar amount and becoming more physical.

Ontario-Montclair School District Board Member Mary Kay Scheid asked who and what phone number some could contact if they were interested in becoming a champion.

Britany Wooten shared that there's a Google Doc with registration information available. This is to track who all the champions are. Email her, and she will forward the information to all those interested in participating.

7.2 CARRIER UPDATES

7.2.1 BLUE SHIELD OF CALIFORNIA UPDATE

Jessica Nixon updated on the current provider negotiations with medical facilities and possible termination dates. The Dignity Medical Group in San Bernardino is closing its doors. This impacts five members who were notified and provided with new medical group options.

7.2.2 KAISER PERMANENTE UPDATE

Felice Quisol updated the ongoing strike between Kaiser and the National Union of Healthcare Workers. Facility tours are being offered at the San Bernardino, Riverside, and San Diego medical centers. Additionally, a webinar series hosted by Kaiser is currently available, targeting all school and district staff members, and families are welcome to register.

7.3 STAFF REPORTS

7.3.1 EMPLOYEE BENEFIT MANAGER REPORT

Since the last Board of Directors meeting, Britany Wooten, the CSEBA Employee Benefits Manager, has updated the CSEBA account team on its activities. These activities include supporting renewal and open enrollment, participating in health fairs and other special events, attending insurance committee meetings within member districts, and responding to proposal requests. Additionally, the team has been onboarding new members and district staff.

CSEBA has introduced a new "Event Request Form" that must be submitted at least 30 days before any district event in which CSEBA staff or vendor partners are requested to participate. This form helps with scheduling and ensures our members' needs are met.

An update was also provided on implementing a new benefits administration platform in collaboration with Businessolver. Britany outlined the services that will be offered and shared a graph illustrating the 30-week implementation timeline. Currently, CSEBA is at the Materials/Data Collection stage, which includes gathering district documents, enrollment materials, contribution information, demographic data, CSEBA documents, rates, benefit summaries, and enrollment data. She also discussed the next steps in the implementation process, including upcoming discovery workshops and system build and configuration.

On January 22, 2025, the CSEBA team held a roundtable discussion on Open Enrollment and reviewed the agenda items. Multiple communications regarding wildfire resources and a Kaiser OnePass training session on February 5, 2025, were also sent. Finally, a slide displaying the current CSEBA account team members and their contact information was shared.

7.3.2 INVESTMENT REPORT

Yolanda Comer, Chief Financial Officer, presented a report on the California Schools Employee Benefits Association Joint Powers Authority (JPA). The association's assets are held in the San Bernardino County Treasury and the Local Agency Investment Fund (LAIF) in Sacramento, which the State Treasurer's Office manages.

San Bernardino County's investment pool comprises property tax revenue and funds from local government agencies. Together, these resources serve as the treasury for all the county's school districts, community college districts, and numerous special districts. The Treasurer is responsible for securely holding and investing the pooled funds for the county and over 200 local agencies that deposit funds into the pool.

Due to expert management and conservative investment policies, the county's \$15.8 billion investment pool has received AA+ / S1 ratings from Fitch Ratings, an independent credit rating firm. This rating represents the highest possible score for an investment pool.

7.4 COMMENTS BY THE BOARD OF DIRECTORS

San Bernardino County Superintendent of Schools Board member Rob Roberts congratulated the CSEBA staff for their understanding of labor and management regarding the rates. He also appreciated their willingness to help benefit technicians comprehend all the relevant information. Additionally, he praised the training programs offered through The Learning Institute, the financial reports from the JPA presented during the meeting, CSEBA's continued growth, and the efforts of the CSEBA team in engaging with district members. Roberts also highlighted the accreditation awarded for excellence, the wellness platform (Limeade), and expressed gratitude to CSEBA leadership for their vision for the organization.

7.5 COMMENTS BY THE PARTNERS/SERVICE PROVIDERS

Dr. Lopez asked if there were any final comments from any of the CSEBA partners or service providers present; there were none.

8.0 COMMUNICATIONS

8.1 2024-2025 THE LEARNING INSTITUTE SCHEDULE

8.2 CSEBA 2025-2026 RENEWAL AND PPO OFFERING FAQs

Dr. Lopez announced that the information under item 8.0 could be found in the agenda packet for review.

CEO Gonzales shared that item 8.2 was developed for members to return to their districts and share the information.

9.0 FUTURE MEETINGS

9.1 FUTURE EXECUTIVE COMMITTEE AND BOARD OF DIRECTOR MEETINGS AND EVENTS

9.2 FUTURE AD HOC, SUB-COMMITTEE, OR FOCUS GROUPS

9.3 NON-JPA CONFERENCES AND EVENTS

Dr. Lopez announced that the information under item 9.0 could be found in the agenda packet.

10.0 ADJOURNMENT

Dr. Lopez moved to adjourn the February 28, 2025, CSEBA Board of Directors meeting at 11:33 a.m.

Motion: Mary Kay Scheid – Second: Heidi Ober

Ayes: Melanie Olson-Zavala, Brian Hahn, Eric Hart, Shari Megowan, Jasmine Muratalla, Christina Crain, Tomiko Lee-Nolasco, Carla Mahaffey, Becky Murphy, Andrea Hernandez, Chase Moore, Debra French, Ann-Marie Bihary, Isidro Guerra, Linda Cowgill, Kimberly Alonzo, Lisandra Maldonado, Chris Carter, Mary Doublet, Russell Levine, Robbyn Samiento, Ashley Cook, Heidi Ober, Dr. Angelica Lopez, Carl Strub, Alicia Anderson, James Walsh, Shauna Warnock, Martin Gonzales, Stacy Smalling, Steven Rollins, Rachel Neely, Dr. Tonia Watkins, Mirna Castaneda, Vanessa Eastland, Mary Kay Scheid, Connie

Fierro, Shannon Hansen, Kathryn Sayer, Rob Roberts, John Gamboa, Dr. Jason Rose, Teresa Edgerton, Briana Schnitzer, Debbie Girgenti, Desiree Gardner, Anna Cornejo, Maureen Mills, Bertha Montes, Dana Carter

Nays: None

Abstentions: None

A unanimous vote of the CSEBA Board of Directors carried out the motion.

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