

California School Employee Association



Yosemite-Coarsegold Chapter 698

Insurance Forum: Tuesday, May 22nd

Location: Yosemite Falls Education Center

Call to Order: 5:40 by Danielle Vawter

Flyer Review:

A. Voting

1. The cut of date to decide on insurance is July 1st per contract.
2. Ballots and packets with all insurance info will be sent out, including an envelope with member # on the outside. This way we can check of who has voted, without knowing the way they voted.

B. Flyer Discussion

1. Mickie Smith inquired as to why we would want to switch to SISC if it is more expensive, even without a 5% surcharge.
 - a. Answer from Danielle Vawter was the difference in retirees rates would be \$1,144.00 vs. \$1,678.00, whereas the difference for active employees is minimal.
 - b. Reason this is important to everyone that retires (even eligible for Medicare), is their spouse is eligible for the plan through the school; even if you do not take it.
 - c. Danielle Vawter would like to appeal to all CSEA to consider retirees in their decision to vote. If we can find a way to compromise, ex: Grandfather in all current Kaiser and part-timers with SISC, then we should do so. There is no reason to leave one group hanging, just because they don't get a vote.
 - d. Gloria O'Reilly said that last year it cost YHS employees more to switch to CVT, but we switched for part-time employees. Now that there are very few taking part-time insurance, and there is an opportunity to look out for the retirees, we should do so. No one will lose since we can grandfather in Kaiser and part-timers.
 - e. Mickie Smith brought up tiered vs. composite rates and the fact that composite costs more for single people.
 - f. Danielle Vawter said Bill McCabe has stated that he will not approve an agreement with Tiered rates. Everyone should pay the same rate. Why penalize the people with families that have more expenses with a rate that is extraordinarily high. "When [he] was a single he paid the same, when [he] was a family he paid the same, and now that he is without children, he pays the same.
 - g. Consuelo Mercier stood to make a statement on behalf of the retirees saying that She never imagined that a

company could be so disrespectful to a certain group of people. She was devastated when she found out what insurance would cost her when she retires.

C. Logistics

1. If we switch to SISC, we are not able to go directly to SISC. We are required to go to Blue Shield for one year, and then go to SISC the following year.
 - a. 95% of Blue Cross doctors are accepted on Blue Shield. Call your doctor and inquire before making your decision.
 - b. Cindy Vining was concerned with the fact that SISC negotiates with us for better deals. What is they decide to go up next year?
 - c. Amanda Bielanski assured her that our goal is to shop insurance every year. They say that individuals should do that, and why are we as a unit any different. We should go with who ever has the best plans for us as a unit. If next year, CVT decides to drop their retiree rates, and they look better to us again, we should switch back!
 - d. Cindy Vining was also concerned about outstanding costs, or a "tail", meaning outstanding claims would have to be paid for after the fact. Danielle Vawter reassured her that this is not true, according to the SISC presentation this year.
2. Alternatives For Part-Time Employees
 - a. CSEA offers Vision and Dental to CSEA members and their families. This is a good alternative for part time people that may like to purchase these plans. Outline of plans will be included in insurance packet.
 - b. Ginny Moody asked is part-time employees would be able to purchase insurance if they had planned on it, before we switch to SISC, if we make that decision. Danielle Vawter said she would go to the district and inquire, and get it in writing.
 - c. Ginny was also concerned about the grandfathering of Kaiser and part-timers. She was wondering if CSEA could later vote it out. Danielle Vawter explained that, not only can they not, there would be no incentive to do so because there will be no surcharge added in order to grandfather these people. It will not cost people any more to do so.
 - d. If we decide to grandfather these people, and not add 5% surcharge, no new hires will be allowed to purchase partial insurance or Kaiser.
3. Kaiser Retiree Rate (SISC)
 - a. Candy Herr noticed that Kaiser Retiree rates for SISC vs. CVT were not included in the packet.
 - b. After reviewing the packet, the rates were left out. Danielle Vawter agreed to look them up and include them in the insurance packet prior to the vote.
4. E-Board Meeting
 - a. Ginny Moody called for an e-board meeting to be held at 5:30 pm on the 22nd of May at Castillos Restaurant to decide on voting logistics.
 - b. Those e-board members present agreed.

Meeting Adjourned 6:40 p.m. by Danielle Vawter