



# REMIF Self-Insurance Committee Minutes

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Date: February 11, 2021

Time: 2:00 p.m.

Telephonic Committee Meeting

Dial In: (646) 664-4400/ Conference ID: 17171#

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## AGENDA

Call to Order: 2:02 p.m.

### I. ROLL CALL

#### A. Present:

- i. Amy Northam, REMIF
- ii. Danette Demello, Arcata
- iii. Kelly Buendia, Lakeport
- iv. James Leon, Windsor

#### B. Also in attendance:

- i. Carol Reid, RealCare
- ii. Pat O'Brien, RealCare
- iii. Royann Franchini, RealCare

#### C. Absent:

- i. Sheri Mannion, Ukiah

### II. APPROVAL OF MINUTES

#### A. Meeting of January 14, 2021

**Danette Demello, Arcata, motioned to approve the Minutes of the January 14, 2021 meeting; James Leon, Windsor, seconded. Motion carried.**

### III. ITEMS FOR DISCUSSION

#### A. REACH renewal – Action Item

Since 1-1-17, REMIF has been paying the membership dues for anyone on the EPO and PPO (including most Blue Card) plans in order to guarantee a negotiated price on air ambulance claims. The REACH contract allows for a 17% discount for air ambulance charges.

Membership is purchased for all members on the EPO and PPO plans. **HSA members are not eligible for REACH membership.**

The contract cost for the plan year 7-1-21/22 will remain unchanged at \$55 per employee. These fees are blended with the program rates and are part of the monthly premium.

The bulk of the REMIF population resides in a large rural area where the likely need for air ambulance services is higher. The risk of a larger number of air ambulance claims was what caused REMIF to seek a contract with AMCN (aka REACH) as they are the primary air ambulance provider within the REMIF area. Although the plan has been fortunate to have had no claims in the last Plan Year, there is no guarantee that this is an indication of future claim activity.

Because the average cost of an air ambulance claim is \$82,868, the Committee will recommend to the REMIF Board of Directors that the renewal be adopted.

**Kelly Buendia, Lakeport, motioned to recommend to the REMIF Board of Directors that the REACH renewal be adopted for the July 1, 2021/22 plan year, giving Amy Northam the authorization to pay the bill prior to July 1, 2021; James Leon, Windsor, seconded. Motion carried.**

**B. REMIF Office Staff and Retiree Dental Benefits – Action Item**

The REMIF Office Staff and Retirees have been eligible for dental benefits through Rohnert Park's self-insured Delta Dental plan. This arrangement has been in effect for many years. During this time the REMIF Office Staff payroll has been processed through Rohnert Park's payroll department.

PARSAC employees are currently offered benefits through CalPERS.

When the REMIF/PARSAC merger is complete, REMIF and PARSAC employees will become employees of a new entity, California Intergovernmental Risk Authority (CIRA). As employees of CIRA, the former REMIF Office Staff and Retirees will no longer be eligible for Rohnert Park's self-insured Delta Dental Plan.

Amy Northam, RealCare and Rohnert Park discussed what options might be available for maintaining coverage for the REMIF staff and retirees during the interim period. We discussed the idea of offering COBRA however this option created several eligibility and compliance issues.

The only viable option identified for the interim coverage period was to move the REMIF Office Staff and Retirees to the REMIF self-insured Delta Dental Plan.

There are differences in benefits between the Rohnert Park and REMIF plan designs. However, to maintain consistent benefits, the Plan could create a separate class (or classes) within the REMIF Delta Dental plan that would mirror the benefits of the Rohnert Park plan. This class (or classes) would include the current REMIF staff and retirees.

- i. Kelly Buendia, Lakeport, has concerns that we are creating more work for the plan if we have a separate plan design for REMIF plan design.
  - 1. Delta will administer so there would be no additional administration on REMIF's part.
- ii. Amy Northam, REMIF, reports there are no formal documents on what was promised to REMIF retirees.
- iii. James Leon, Windsor, notes that this is dental with a defined maximum benefit per year.

**Kelly Buendia, Lakeport, motioned to recommend to the Board to approve the addition of the REMIF Staff and Retirees to the REMIF self-insured dental plan by creating a subgroup in order to match the Rohnert Park benefits, effective 7-1-21; Danette Demello, Arcata, seconds. Motion carried.**

**C. Income and Expense - Informational**

Next meeting: Thursday, February 25, 2021; 2:00 p.m.

Meeting adjourned: 2:54 p.m.

**Health Insurance Committee Members:**

**Danette Demello** – City of Arcata – 736 F Street, Arcata, CA 95521; 707-825-2120; [ddemello@cityofarcata.org](mailto:ddemello@cityofarcata.org)

**James Leon** – Town of Windsor – 9291 Old Redwood Highway, Windsor, CA 95492; 707-838-5379; [jleon@townofwindsor.com](mailto:jleon@townofwindsor.com)

**Kelly Buendia** – City of Lakeport – 255 Park Street, Lakeport, CA 95453; 707-263-5613 x30; [kbuendia@cityoflakeport.com](mailto:kbuendia@cityoflakeport.com)

**Sheri Mannion**—City of Ukiah –300 Seminary Drive, Ukiah, CA 95482; 707-463-6244; [smannion@cityofukiah.com](mailto:smannion@cityofukiah.com)