



## San Mateo County Schools Insurance Group JPA BOARD MEETING MEETING SUMMARY

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San Mateo County Schools Insurance Group  
Web Conference/Telephonic Meeting

Wednesday, November 1, 2023  
9:00 a.m.

Second Meeting – 2023-2024

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### **Members Present**

Josie Peterson – Vice President  
Valerie Miller  
Marites Fermin  
Roberta Zarea  
Mei Chan  
Rui Bao  
Connie Ngo  
Jesus Contreras  
Mariana Solomon

### **Members Absent**

### **Meeting Minutes**

The May 18, 2023, JPA Board meeting minutes were approved unanimously.

### **Consent Agenda**

The consent agenda items Ratification of P/L Check Register, Ratification of Accounts Payable, Deposit Permit Summary, Quarterly Interest Report, Quarterly Financial Report, Investment Policy Review, and Capital Target Policy were approved unanimously.

### **Early Rate Indication**

Matt Gowan from Alliant presented on the hard insurance market and to expect upward increases in the upcoming renewals. Members have requested to look at all insurance providers in the market to provide renewals. Alliant has notified that the number of insurance providers have either decreased or will not provide a quote. However, they do request quotes from the insurance providers that will.

### **Elections**

Kevin Bultema was elected to join the SMCSIG Executive Committee Board as a replacement for the remainder of Amanda Bonivert's term for the 23-24 fiscal year. His term will expire on 6/30/2024 and he will be up for re-election during the 24-25 fiscal year

### **Delta Dental & Vision Update**

Sharon Vishwa provided an update to alternatives and/or additions to Delta Dental. SMCSIG has met with other brokers, JPAs and Delta Dental in looking to either add additional plans designs, dental carriers or indemnity plans. Enhancements were made to the current dental plans by adding \$300 to the calendar max allowance and added the SmileWay program. SmileWay program provides expanded coverage for those diagnosed with the following 14 chronic conditions (ALS, cancer, chronic kidney disease, diabetes, heart disease, HIV/AIDS, Huntington's disease, joint replacement, lupus, opioid misuse/addiction, Parkinson's, arthritis, stroke, and Sjögren's syndrome) will receive additional cleanings. SMCSIG currently offers three cleanings and with the implementation of the program, members with these diagnoses would receive 1 additional cleaning. The members do not need to submit anything from a medical provider. The program is based on the honor system and the member only needs to enroll. The financial impact to plan cost is approximately 1.034% or \$131,942 annually, based on the claim cost over the past twelve months. The increase to the program will be absorbed by the equity in the dental program and there will be no increase to the premium.

Vision enhancements were made to the frame allowance from \$130 to \$150: VSP's standard retail frame allowance is \$150, and SMCSIG's is currently \$130. The financial impact to the program is % of the claims. However, it will be absorbed by the equity in the vision program.

### **Financial Audit**

The JPA Board approved the financial audit for fiscal year June 30, 2023 and 2022 conducted by Sampson, Sampson & Patterson, LLP and will be filed with the State Controller's office and with the San Mateo County Auditor.

### **Property/Safety Loss Control Analyst Position**

The JPA Board approved the addition of the Property/Safety Loss Control Analyst and SMCSIG will begin recruiting for this position. This position will support the Manager of Loss Control/Worker's Compensation and Senior Property/Liability Claims analyst. This employee will perform inspections of member's facilities, generate comprehensive reports, identifying potential loss, arrange training schedules, and track loss control activity compliance for each member district's loss control program.

### **2023-2024 Meeting Calendar**

The original meeting date of 1/4/24 has been changed to **1/18/24**.