

access

PLANNING AND DEVELOPMENT COMMITTEE

Monday, March 27, 2023

12:30 p.m.

Webinar

Committee Members: L. Burner, Chair
A. Aguilar
M. Gombert

	<u>DISPOSITION</u>
1. CALL TO ORDER	ACTION
2. GENERAL PUBLIC COMMENT	INFORMATION
3. CONSIDERATION TO APPROVE SELF-INSURED RETENTION AUTOMOBILE LIABILITY PROGRAM RENEWAL	ACTION
4. CONSIDERATION TO APPROVE COMMERCIAL BUSINESS PACKAGE INSURANCE RENEWAL	ACTION
5. CONSIDERATION TO APPROVE EMPLOYEE HEALTH AND BENEFIT CONTRACT RENEWALS	ACTION
6. ELIGIBILITY SERVICES SCOPE OF WORK	PRESENTATION
7. BUDGET UPDATE	PRESENTATION
8. ADJOURNMENT	ACTION

Access Services does not discriminate on the basis of disability. Accordingly, Access Services seeks to ensure that individuals with disabilities will have an equal opportunity to participate in the range of Access Services events and programs by providing appropriate auxiliary aids and services for communications. Primary consideration is given to the request of individuals with disabilities. However, the final decision belongs to Access Services. To help ensure the availability of any auxiliary aids and services you

require, please make every effort to notify Access Services of your request at least three (3) business days (72 hours) prior to the meeting in which you wish to utilize those aids or services. You may do so by contacting (213) 270-6000.

Note: Access Services Board committee meetings are held pursuant to the Ralph M. Brown Act [Cal. Gov. Code §54950] and are open to the public. The public may view and obtain all written information supporting this agenda provided to the Board committee both initially and supplementally prior to the meeting at the agency's offices located at 3449 Santa Anita Avenue, El Monte, California and on its website at <http://accessla.org>. Documents, including Power Point handouts distributed to the Board committee members by staff or Board committee members at the meeting, will simultaneously be made available to the public. Three opportunities are available for the public to address the Board committee during a Board committee meeting: (1) before closed session regarding matters to be discussed in closed session, (2) before a specific agenda item is debated and voted upon and (3) during the time allotted for general public comment. The exercise of the right to address the Board committee is subject to restriction as to time and appropriate decorum. All persons wishing to make public comment must fill out a goldenrod Public Comment Form and submit it to the Secretary of the Board. Public comment is generally limited to three (3) minutes per speaker and the total time available for public comment may be further limited at the discretion of the Chairperson. Persons whose speech is impaired such that they are unable to address the Board at a normal rate of speed may request an accommodation of a limited amount of additional time from the Chair but only by checking the appropriate box on the Public Comment Form. Granting such an accommodation is at the discretion of the Chair. The Board committee cannot and will not respond during the meeting to matters raised under general public comment. Pursuant to provisions of the Brown Act governing these proceedings, no discussion or action may be taken on these matters unless they are listed on the agenda, or unless certain emergency or special circumstances exist. However, the Board committee may direct staff to investigate and/or schedule certain matters for consideration at a future Board committee meeting and staff may respond to all public comments in writing prior to the next Board committee meeting.

Commitment to Civility

To assure civility in its public meetings, staff and the public are also encouraged to engage in respectful dialog that supports freedom of speech and values diversity of opinion. To achieve compliance with these Rules, Directors, staff, and the public are encouraged to:

- Create an atmosphere of respect and civility where Directors, staff, and the public are free to express their ideas;
- Establish and maintain a cordial and respectful atmosphere during discussions;
- Foster meaningful dialogue free of personal attacks;

- Listen with an open mind to all information, including dissenting points of view, regarding issues presented to the Board;
- Recognize that it is sometimes difficult to speak at Board meetings, and out of respect for each person's feelings, allow others to have their say without comment, including booing, whistling or clapping; and
- Adhere to speaking time limit.

Alternative accessible formats are available upon request.

***NOTE**

NOTICE OF ALTERNATIVE PUBLIC COMMENT PROCEDURES

Pursuant to temporary revised Brown Act requirements, Board committee members will be participating via webinar. The public may submit written comments on any item on the agenda - 1) through email by addressing it to - board@accessla.org or 2) via US Postal mail by addressing it to - Access Services Board Comments, PO Box 5728, El Monte CA 91734. Please include your name, item number and comments in the correspondence. Comments must be submitted/received no later than 9:00 am on Monday, March 27, 2023 so they can be read into the record as appropriate.

The public may also participate via the Zoom webinar link, or by teleconference. Please review the procedures to do so as follows -

How to Provide Public Comment in a Board Meeting via Zoom

Online

1. Click the Zoom link for the meeting you wish to join. Meeting information can be found at: https://accessla.org/news_and_events/agendas.html. Make sure to use a current, up-to-date browser: Chrome 30+, Firefox 27+, Microsoft Edge 12+, or Safari 7+. Certain functionality may be disabled in older browsers including Internet Explorer. You may also use this direct link - <https://us06web.zoom.us/j/87960806192>
2. Enter an email address and your name. Your name will be visible online while you are speaking.
3. When the Committee Chair calls for the item on which you wish to speak, click on "raise hand." Speakers will be notified shortly before they are called to speak. Mute all other audio before speaking. Using multiple devices can cause audio feedback.
4. Please note that the "Chat" feature is an accessibility tool for comments on items by committee members and the general public attendees who need to use this tool. If you cannot use the "raise hand" feature, then please submit a written comment as outlined above.
5. When called, please limit your remarks to three minutes. An audio signal will sound at the three-minute mark and the Chair will have the discretion to mute you at any

point after that. After the comment has been given, the microphone for the speaker's Zoom profile will be muted.

Note: Members of the public will not be shown on video.

By phone

1. Call the Zoom phone number and enter the webinar ID for the meeting you wish to join. Meeting information can be found at:
https://accessla.org/news_and_events/agendas.html
2. You can also call in using the following information -
Dial (for higher quality, dial a number based on your current location):
US: +1 669 444 9171 or +1 669 900 6833 or +1 253 205 0468 or +1 253 215 8782
or +1 346 248 7799 or +1 719 359 4580 or +1 386 347 5053 or +1 507 473 4847
or +1 564 217 2000 or +1 646 931 3860 or +1 689 278 1000 or +1 929 205 6099
or +1 301 715 8592 or +1 305 224 1968 or +1 309 205 3325 or +1 312 626 6799
or +1 360 209 5623 or 833 548 0276 (Toll Free) or 833 548 0282 (Toll Free) or 877
853 5247 (Toll Free) or 888 788 0099 (Toll Free)
Webinar ID: 879 6080 6192
3. When the Committee Chair calls for the item on which you wish to speak, press *9 to raise a hand. Speakers will be notified shortly before they are called to speak. Speakers will be called by the last four digits of their phone number. Please note that phone numbers in their entirety will be visible online while speakers are speaking.
4. If you cannot use the "raise hand" feature, please submit a written comment as outlined above.
5. When called, please state your name and limit your remarks to three minutes. An audio signal will sound at the three-minute mark and the Chair will have the discretion to mute you at any point after that. After the comment has been given, the microphone for the speaker's Zoom profile will be muted.

MARCH 20, 2023

TO: BOARD OF DIRECTORS

FROM: HECTOR RODRIGUEZ, DEPUTY EXECUTIVE DIRECTOR

RE: CONSIDERATION TO APPROVE SELF-INSURED RETENTION
AUTOMOBILE LIABILITY PROGRAM RENEWAL

ISSUE:

Board approval is requested to continue the Self-Insured Retention (SIR) program for all automobile liability claims up to \$100,000 per claim.

RECOMMENDATION:

Authorize staff to continue a \$100,000 Self-Insured Retention program with estimated liability of \$2,170,000 that will be determined in accordance with GASB Statement No. 10 as required for public entities.

IMPACT ON BUDGET:

Based on projected actuarial studies to be performed by Aon Risk Solutions, it is expected that this program may have a projected total cost of claims within the SIR of up to \$2,170,000 for FY 2023/24. The final cost will depend on the actual loss history over the policy period. For example, claims so far for the FY2022/23 year are projected to be below the annual average of \$1,168,000, and continue the trend of staying below the actuarial projection of \$1,972,000. (This estimate is subject to change depending on claims experienced through June 20, 2023.)

Aggregate stop loss insurance will be procured in order to limit SIR exposure. The aggregate insurance will become effective only when Access has paid \$3,500,000 in claims.

This program and the other layers of insurance have all been included in the draft budget for Fiscal Year 2023/24.

ALTERNATIVES CONSIDERED:

Staff believes the SIR structure, in combination with our safety program, has been successful and no alternatives have been considered.

BACKGROUND:

The proposal with an SIR and cost sharing of total claims was developed by our insurance brokers, SullivanCurtisMonroe. The centralization and control of the insurance program by Access and its contracted Third-Party Administrator (CorVel) has allowed Access to better manage and resolve claims against the Agency. The data for the actuarial study consists of data for claims incurred from June 21, 2009 to date gathered from CorVel. The requested SIR liability limit is an increase from the current year's limit of \$1,972,000.

MARCH 20, 2023

TO: BOARD OF DIRECTORS

FROM: HECTOR RODRIGUEZ, DEPUTY EXECUTIVE DIRECTOR

RE: CONSIDERATION TO APPROVE RENEWAL OF COMMERCIAL BUSINESS PACKAGE INSURANCE

ISSUE:

In order to continue the Access Self-Insured Retention (SIR) program, Board approval is necessary to authorize the renewal of insurance policies consisting of Excess Business Auto for revenue service vehicles, Commercial General Liability, Commercial Umbrella Liability, and Aggregate Stop Loss Coverage.

The insurance layers in Access’ program are currently structured as follows:

SIR up to		\$100,000
Primary Layer	\$100,000 to	\$1,100,000
First Excess	\$1,100,000 to	\$11,100,000
Second Excess	\$11,100,000 to	\$26,100,000
Third Excess	\$26,100,000 to	\$51,100,000

The Primary Automobile Layer is covered by a policy with James River Insurance Company that expires on June 20, 2024 and staff has asked Access’ insurance broker, SullivanCurtisMonroe, for pricing on extending the existing policy with James River through June 20, 2025.

The three excess layers above the primary layer will expire on June 20, 2023, and therefore require Board action to extend to June 20, 2024.

RECOMMENDATION:

Authorize the Executive Director to:

- Enter into a one-year policy agreement with James River Insurance Company for primary insurance coverage from June 21, 2024 through June 20, 2025;
- Enter into a one-year policy agreement with James River Insurance Company for the first excess layer;

- Enter into a one-year policy agreement with Scottsdale Insurance Company for the second excess layer;
- Enter into a one-year policy agreement with Liberty Insurance Company for the third excess layer;
- Enter into one-year policies with various carriers for the above-named insurance policies dependent on the outcome of the quotes received;
- Authorize an amount not to exceed \$7,500,000 for all of the above insurance layers.

IMPACT ON BUDGET:

These costs will be included in Access' budget for FY2023/24. The funding for these policies will come from local funds.

BACKGROUND:

The insurance placement process will be completed by June 20, 2023 for all layers except the primary layer. A report with specific insurance carrier and policy information will be transmitted to the Board.

The choice of an insurance carrier is based on a number of factors, i.e. financial strength, the 'A. M. Best Guide' industry rating, policy limits, potential covered losses and cost. SullivanCurtisMonroe has been instructed to obtain competitive bids in the placement of our insurance policies. Insurance companies have traditionally been very selective in bidding on the insurance Access currently carries, and as part of their process, conduct a detailed assessment of potential exposures to risk.

The amount requested for approval is an estimate based on information obtained from our insurance broker at the time of preparation of this Board item. Since quotes are generally not available until the date of the actual policy renewal, it is expected that the actual cost of the premiums will be lower than the stated estimate.

Generally staff anticipates increases to the current rates at around 10%. However, given the current insurance market, staff expects that at least one of the excess layers will be split into two or more layers in order to maintain the same overall coverage. Any layers that have to be split will likely exceed the expected 10% increase with rates likely to increase as high as 30%.

MARCH 20, 2023

TO: BOARD OF DIRECTORS

FROM: F SCOTT JEWELL, DIRECTOR OF ADMINISTRATION

RE: CONSIDERATION TO APPROVE RENEWALS OF EMPLOYEE HEALTH AND BENEFIT CONTRACTS

ISSUE:

The current Access Services employee benefit insurance policies for medical, dental, vision, life and long-term disability will expire on June 30, 2023. The Board must approve a benefit plan so that employee benefits are in place for the next fiscal year starting July 1, 2023.

RECOMMENDATION

Approve the employee benefit insurance policies for the period of July 1, 2023 through June 30, 2024 at a cost not to exceed \$1,049,548.

IMPACT TO BUDGET

The costs for these policies (\$952,220 for the medical policy and \$97,328 for all other Access sponsored policies), is a 7% and 3% respectively increase over the current year rates and will be included in the proposed FY2023/24 budget. The funding for these policies comes from local funds.

The amount requested for approval is an estimate based on information obtained from our insurance broker at the time this Board item was prepared. Since quotes are generally not available until the date of the actual policy renewal, it is possible that the actual cost of the premiums will be lower than the stated estimate.

ALTERNATIVES CONSIDERED

Access' insurance broker, SullivanCurtisMonroe (SCM), is in the process of conducting a comprehensive market survey. The current Kaiser plan will likely be the most cost advantageous to Access but additional plans may be offered if similar benefits can be provided.

EFFECT OF APPROVAL OF STAFF RECOMMENDATION:

If this staff recommendation is approved by the Board, the staff will be authorized, but not required, to negotiate and enter into a renewal of the existing Kaiser Health Care or similar health plan and modify Access' existing vision, dental, and other benefit plans in accordance with terms, conditions and costs that are no less favorable to Access than those proposed herein. Access would not be legally bound to the renewal or modifications unless it is incorporated into a formal written agreement executed by all parties thereto and approved as to form by this entity's legal counsel.

BACKGROUND

Access Services (Access) offers a comprehensive package of employee benefits. Coverage of insurance begins the first day of the month after 30 days of employment. All full-time staff employees and their eligible dependents may participate in Access' comprehensive health coverage. These benefits include the following:

Comprehensive Health Insurance - Kaiser-Permanente and Anthem (HMO & PPO)

Participants may choose coverage for themselves and any eligible dependents, or to opt-out of the plan if they are covered by another employer sponsored plan.

Access pays 90% of the entire premium cost for HMO or 80% of the entire premium for PPO coverage for both employee and eligible dependents up to limits established by the Board of Directors.

Dental Insurance

The Prepaid Dental Benefit (DHMO) option provides basic care at no charge to the employee and other services at a low co-payment.

Indemnity Dental Benefits (DPO) option provides basic care at no charge to the employee and other services at a payment of 90% on most usual and customary charges up to \$1,500 per year.

Vision Insurance

Comprehensive vision insurance (PPO) covers frames, lenses, contact lenses and exams.

Chiropractic Insurance

PPO Chiropractic coverage provides up to 20 visits per calendar year.

Life and Long-Term Disability Insurance

Employer-paid Life Insurance provides an amount equal to the employee's annual salary. Premiums are 100% paid by Access for employees; dependents are not eligible for this benefit. Employees may choose additional voluntary life insurance and pay the premiums through payroll deductions.

Employer-paid Long Term Disability Insurance provides up to 66% of salary for employees unable to work after a 90-day waiting period. Premiums are 100% paid by Access for employees; dependents are not eligible for this benefit.

Long Term Care

Employer paid Long Term Care Insurance provides basic coverage of \$2,000 per month for qualified confinement to a skilled nursing facility. See plan for details. Employees may choose additional coverage choices and pay the premiums through payroll deductions.

Supplemental Insurance

Employees may choose any of several voluntary supplemental insurance policies, and pay for the premiums via payroll deduction. Employees may opt for supplemental insurance at any time.

Flexible Spending Accounts

Access participates in Flexible Spending Accounts (FSA) as regulated by the Internal Revenue Service. Employees are able to participate in an FSA when they become benefit eligible (1st of the month following 30 days of hire) and during the open enrollment period (effective as of July 1 each year).