

SMCSIG Evaluates Dental & Vision JPA Alternatives

As follow-up to the March 6th Executive Committee meeting, Alliant presented two (2) JPA options for the SMCSIG Dental & Vision programs. Both ACSIG & SISC provide Dental and Vision with comparable costs to the current dental and vision programs.

Alameda County Schools Insurance Group (ACSIG)

Alliant shared the following information about ACSIG's Dental and Vision program. ACSIG has over 116,000 public school members in the Dental program and over 43,000 public school members in the Vision program. All ACSIG partners with PBI, a third-party administrator, for eligibility & billing – the cost is included in rate setting. SMCSIG Dental & Vision only Member Districts can decide to use PBI only. The PBI platform is similar to the KCares/BenefitBridge interface that Districts are currently using.

Additionally, as outlined below, all member districts can choose buy-up options with BCC as the administrator. ACSIG offers the following options to address the Delta Dental network issues:

- Increase reimbursement to out-of-network dentists – Delta Dental agreed to an exception for SMCSIG to pay out-of-network dentists based on U&C compared to Delta Dental's maximum allowable charge
- Change to Ameritas (alternative Dental Plan carrier) – an option provided through ACSIG (not available through SISC)

In preparation for the May Executive Committee & JPA Board meetings, 2026 plan options will be discussed at the upcoming meeting on April 25th.

Dental and Vision Plans – 2026 Decisions

Alliant discussed the timing for Dental and Vision rate setting for the 2026 plan year. In order to provide all Districts with information needed to confirm 2026 rates and plan options, SMCSIG is inviting all Districts to participate in a meeting on April 25 from 9:00 – 10:00 at the JPA office. In this meeting, Alliant will review the following:

- Dental & Vision utilization through March 2025
- Self-funded Plan Underwriting considerations for 2026 Rate setting
- 2026 Rate recommendations
- Reserve recommendations and decisions for 2026
- 2026 Dental Plan Options

- 2026 Vision Plan Options

All of the above was presented at the March 6th Executive Committee meeting with claims through December 2024. This was done to illustrate the difference in estimated costs for Dental and Vision self-funded plans when comparing SISC or ACSIG JPAs. The April 25th meeting is an opportunity to gain insight into past renewal decisions as well as Dental Plan enhancements that will address the member issues with dentists leaving Delta Dental's network. On May 8th the Executive Committee will review 2026 recommended rates and plan options for final decisions at the May 22nd JPA Board meeting.

Selecting New Benefits Administration Vendor

A Sub-committee consisting of Member Districts in both HCC & Dental/Vision only, met on March 24th to further vet the two Benefits Administration finalists that were selected at the March 6th Executive Committee meeting.

Meeting Participants:

- Jane Yang – San Mateo County Office of Education
- Rachel Maneja – Brisbane SD
- Jill Bauer – Belmont-Redwood Shores SD
- Michelle Warren – Jefferson Union HSD
- Pat Gaffney – San Mateo-Foster City SD
- Valerie Miller – San Mateo Union HSD
- Sharon Vishwa & Tom Ledda – SMCSIG JPA

The Sub-committee participants reviewed and evaluated two different platforms – BCC and American Fidelity. Evaluation focused on system capabilities and opportunities for both HCC & Dental/Vision only Districts to add the following buy-up option:

- COBRA Administration
- Retiree Administration
- Flexible Spending Account Administration
- Link to MyCalPERS

Additionally, both systems provide Districts with the opportunity to link to payroll in the future (not recommended for 1/2026).

The Sub-committee's consensus was that BCC offered more flexibility and growth opportunities, and the subcommittee members appreciated the additional features BCC provides. Members of the Sub-committee shared frustrations with American Fidelity's

requirement to meet with employees in order to enroll in Section 125 Flexible Spending Accounts and voluntary products. For this reason, the Sub-committee requested that Alliant work with BCC to provide a proposal for Flexible Spending Account administration.

The motion to recommend BCC as the Benefits Administration vendor for the HCC member districts and ACSIG as the Dental & Vision JPA partner was passed. The Board acknowledged the hard work put into the selection process and expressed gratitude for the Sub-committee members' input.

The Board also asked about how to fund BCC's \$109,000 cost for HCC member districts. SMCSIG mentioned that they will present funding options at future meetings. The team discussed the need for further conversations regarding fiscal implications and potential options. The meeting concluded with a reminder to attend the Dental & Vision meeting on April 25th, where there will be a more in-depth discussion on SMCSIG programs.