



CSURMA AORMA BENEFITS COMMITTEE MEETING AGENDA

“This is an Open Public Meeting”

In accordance with the requirements of the Bagley-Keene Open Meeting Act, notice of this meeting must be posted in a publicly accessible place, including the internet, at least ten days in advance of the meeting. This meeting agenda shall also be posted at the address of the teleconference location with access for the public via phone/speaker phone.

Per Government Code section 54954.2, persons requesting disability-related modifications or accommodations, including auxiliary aids or services in order to participate in the meeting, are requested to contact Alliant at (415) 403-1400 twenty-four hours in advance of the meeting. Entrance to the meeting location may require routine provision of identification to building security. However, CSURMA AORMA does not require any member of the public to register his or her name, or to provide other information, as a condition to attendance at any public meeting and will not inquire of building security concerning information so provided. See Government Code section 54953.3.

Meeting Date: June 30, 2025

Location: Teleconference Location [Join Zoom Meeting](#)

Time: 1:00 PM – 2:00 PM

Meeting ID: 940 1933 1497
Passcode: 986659

Legend: A – Action may be taken
I – Information Only

A. CALL TO ORDER

1. Approval of the Agenda

The Committee will be asked to approve today's meeting agenda order

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B. PUBLIC COMMENTS

C. GENERAL ADMINISTRATION

1. Approval of Meeting Minutes – June 18, 2025

As part of the Consent Calendar, the Committee will be asked to approve the minutes of the last meeting.

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2. AB1048 Update Delta Dental

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3. CSURMA AORMA Benefits Renewal

The Committee will be asked to vote to approve the Benefits Renewal for the CSURMA AORMA Program.

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D. ADJOURNMENT

The next CSURMA AORMA Benefits Committee Meeting is TBD

*If you have questions regarding the agenda package, please contact
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Heather McCarthy at heather.mccarthy@alliant.com (925) 378-6465*

A Public Entity Joint Powers Authority

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Agenda Item A1
CSURMA AORMA BENEFITS
Committee
Meeting Date: June 30, 2025

APPROVAL OF THE AGENDA

ISSUE: The Committee will be asked to approve the agenda for today's meeting.

RECOMMENDATION: Staff recommends that the Committee approve the agenda as Presented.

FISCAL IMPACT: None

BACKGROUND: None

PUBLICATION: None

ATTACHMENT(S): None

Agenda Item A2
CSURMA AORMA BENEFITS
Committee
Meeting Date: June 30, 2025

APPROVAL OF THE MINUTES

ISSUE: The Committee will be asked to approve the minutes from the benefits committee meeting held on June 18, 2025.

RECOMMENDATION: Staff recommends that the Committee approve the minutes as presented.

FISCAL IMPACT: None

BACKGROUND: None

PUBLICATION: None

ATTACHMENT(S):
CSURMA Benefits Committee Meeting Minutes 06.18.25 DRAFT

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MINUTES OF THE CSURMA AORMA BENEFITS COMMITTEE MEETING June 18, 2025 IN PERSON & VIRTUAL ZOOM LOCATION 10:00 AM	
MEMBERS PRESENT Raven Tyson (Chair) – Associated Students, San Diego Rosa Hernandez- Beach Shops, Inc., CSU Long Beach Stephanie Moreno – California State University Long Beach Research Foundation Jennifer Campbell - University Enterprises, Inc., California State University Sacramento Kathryn Weeks – The University Corporation, CSU Northridge Leah Mercer – Associated Students CSU Chico Maddison Burton – The University Corporation at Monterey Bay	
MEMBERS ABSENT None	
STAFF, GUESTS, AND CONSULTANTS Chloe Smith - Alliant Insurance Services, Inc. Heather McCarthy - Alliant Insurance Services, Inc. Tom Quirk - Alliant Insurance Services, Inc. Jonathan Lawrence – Alliant Insurance Services, Inc. Stephanie Tashman – Associated Students Inc., CSULB Sandra Ramirez - Beach Shops, Inc., CSU Long Beach Kristin Chelotti - Associated Students CSU Chico	
A.	CALL TO ORDER The meeting was called to order by Maddison Burton at 10:03 AM Motion: Raven Tyson
1.	Approval of the agenda Motion: Raven Tyson Moved: Leah Mercer Second: Stephanie Moreno
B.	
1.	PUBLIC COMMENTS None
C.	
1.	Approval of Meeting Minutes- June 27, 2024 The committee approved the June 27, 2024, minutes. Motion: Raven Tyson Moved: Stephanie Moreno Second: Jennifer Campbell
2.	CSURMA Benefits Program Renewal

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- In the marketplace we have continued to see double digit renewals as a result of several factors. Including rising healthcare costs, increased pharmacy costs, high costs claims including increased cancer claims, and although inflation is decreasing, the healthcare marketplace still is seeing the impact of inflation over the years.
- Advancement in technologies and therapies that are life saving but costly continue to impact renewal rates.
- PRISM is the second largest JPA in the state of California, with 45,000 subscribers and 93,000 members. Unlike carrier programs, there is no profit so the vast majority of premium dollars that go into PRISM are dedicated to paying claims.
- The goal of the program is to keep health care costs lower and decrease volatility. Although the program is not completely insulated from marketplace increases, the pools are designed to mitigate what is happening in the broader marketplace.
- This PRISM renewal is calculated from claims through February 2025. The medical trend component is 7%, pharmacy 14%.
- The PRISM renewal is blended, and the blended rate is 14.24%. The CSURMA renewal has historically been slightly different than the PRISM pool and that is no different this year. The CSURMA renewal is 14.8%. Although this is a bit more volatility than we would like to see it still outpaces the California PPO pool renewal and the PERS PPO renewal.
- Aside from the top renewal of 14.8% all other renewals are either in a rate guarantee, rate pass, or have a renewal decrease.
- With all lines of coverage combined, the 2026 renewal is a 13.2% increase.
- The five-year history for CSURMA is 6.9%
- CSURMA had a couple of years where renewals were adjusted for CPRA but in the last two years CSURMA did not receive a CPRA adjustment because they have been running similar to the PRISM pool.
- The ancillary 5-year history has remained either zero or negative.
- PRISM provides utilization details which is not the norm for other pools. This data can help members to understand what is driving the renewal increase and understand what percent of premium paid is being used to pay their claims.
- GLP-1's have been driving pharmacy costs up. 4/5 of the top medications are GLP-1's. The number of GLP-1 users is almost doubling yearly.
- Specialty medication went up 33%

Renewal Drivers & New Programs

- PRISM is implementing two new programs to help mitigate costs.
- Digbi Health will be the new diabetes management program starting 1/1/2026.
 - Available to all non-Kaiser members.
 - The goal is to use food as medicine and tailor the program to each individual's needs.

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	- They utilize gut microbiome testing, coaching, nutritionists, and other digital tools to help member be successful. - Digbi Health has had great clinical success in helping individuals manage diabetes and help those on a weight loss journey. - Eligibility requirements include a BMI of 25-29 with related comorbidity or BMI greater than 30 with zero comorbidities. - Those currently on weight loss GLP-1 will be grandfathered for 90 days. Allowing time for the transition onto the Digbi program. - Digbi Health will be the sole prescriber for all GLP-1 and non-GLP-1 weight loss medications. - Communications will be provided for the transition to Digbi Health. • Navitus will be the new pharmacy benefit manager beginning 1/1/2026 and will replace Express Scripts. They are what is known as a transparent PBM - They are paid a consulting fee and do not receive incentives for including certain medications on their formulary. - The goal is to manage pharmacy costs while being driven by outcomes that make the most sense for the member. - Navitus has a proven track record with pharmacy trend and that was one of the reasons they were selected. - Members will be notified if there will be disruption with their medication. Low disruption is expected. - Navitus shows a pharmacy trend of about 2% and this is beneficial to the PRISM program as we saw earlier because currently PRISM is running about 14% - Anytime you do a PBM change there will be noise and members will reach out. Alliant will provide resources and talking points to assist HR teams with this transition and there is a mandatory meeting on July 31st for members. Value Adds • As a note Kaiser does offer programs similar to the value adds that are provided to Anthem members, but they are in house with Kaiser and not separate programs. • Hinge Health has 9 participating members which is a physical therapy app that you can do from the comfort of your own home • Carrum is a surgery benefit that assist with planning and travel expenses for the member and a companion. Surgeries are done at a center of excellence which have been shown to have good surgical outcomes. • Digbi Health as discussed previously is a diabetes and weight management program. • Rx n' Go is a value add that provides mail order generic medications free of charge
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	Communications • Alliant will continue to provide employee communications with relevant benefit related content. • Monthly strive newsletters will also be offered • If you or your team have recommendations for future communications our team would be happy to create them for you. BCC & HRIS Integration • Alliant was contacted by an auxiliary hoping for integration with their payroll system. The way that CSURMA is set up, that is not a possibility. • BCC has offered to do training with auxiliaries who are interested to discuss pulling reports to assist in making the process of entering information into both your payroll system and BCC. • Alliant will work with BCC to address the concerns with reports. The committee noted that OE reports are not provided until the end of October which can make entering into their payroll system a little more challenging. Also, that pulling reports is not simple and it is hard to know what needs to be selected to pull the appropriate report. Next Steps • The vote for renewal will be June 30th. • Renewal letters will be sent to auxiliaries right after the next committee meeting. Signed renewal letters need to be returned to the Alliant team by July 24th. • Ancillary only auxiliaries have a little more time to finalize any plan changes as their system is a little different than those on Medical. • The committee inquired about other benefit administration systems and Chloe said there are other options through PRISM but with how difficult a ben admin change would be, we think it is in the best interest of CSURMA to discuss with BCC how we can work out the reporting issues that CSURMA is having before looking into other ben admins.
D.	ADJOURNMENT A motion to adjourn the meeting was submitted at 11:20 AM. Motion: Raven

Agenda Item I1
CSURMA AORMA BENEFITS
Committee
Meeting Date: June 30, 2025

**Dental Plan Mandatory Changes - California Assembly Bill 1048
(AB1048)**

- CA Assembly Bill 1048 (AB 1048) prohibits dental plans from maintaining waiting period provisions or preexisting condition provisions.
 - Applicable to fully insured plans
- With 2026 renewal, AB 1048 will be adopted for CSURMA PPO Dental Plans (Delta)
- This means the following updates to all plans which have any of these clauses/provisions:
 - **Remove the congenitally missing tooth clause**
- New Benefit Summaries will be issued

Agenda Item A3
CSURMA AORMA BENEFITS
Committee
Meeting Date: June 30, 2025

APPROVAL OF CSURMA AORMA Renewal

ISSUE: The Committee will be asked to vote to approve the Benefits Renewal for the CSURMA AORMA program

RECOMMENDATION: Staff recommends that the Committee approve the Benefits Renewal for the CSURMA AORMA program. Individual auxiliaries will have to opportunity to make plan changes within the menu of the CSURMA AORMA program.

FISCAL IMPACT: \$2,936,410

BACKGROUND: The CSURMA AORMA benefits program has been effective with PRISM since January 1, 2019. The 5-year renewal history for the Medical program is +6.9%. The 5-year renewal history for Dental PPO is -0.8%, Dental HMO 0%, and Vision 0%. EAP, Life/Disability/AD&D, and FSA will renew as is with no change.

- Effective January 1, 2026 Navitus will be replacing Express Scripts as the pharmacy benefit manager.
- Digbi health will replace Livongo for diabetes and weight management January 1, 2026.
- Anthem Total Health select will be implemented January 1, 2026.
- Anthem HDHP I deductible and OOPM are increasing to match IRS Guidelines. 2026 Deductible \$1,700/\$3,400 and OOPM \$3,400/\$6,800
- Delta Dental PPO plan update for compliance with AB1048, the congenitally missing tooth clause will be removed. Dental HMO is already in compliance.

PUBLICATION: None

ATTACHMENT(S): 2026 Renewal Information

Summary of 2026 Renewals



<i>Line of coverage</i>	<i>Vendor</i>	<i>Renewal Date</i>	<i>Funding</i>	<i>Results</i>
Medical & RX	PRISM Anthem & Kaiser	01/01/2026	Fully Insured HMO plans Pooled Fixed Rates PPO Plans	+14.8% Overall
Dental	PRISM Delta Dental	01/01/2026	Fully Insured HMO plans Pooled Fixed Rates PPO Plans	PPO (-0.4%) HMO 0% (Rate guarantee until 2027)
Vision	PRISM VSP	01/01/2026	Pooled Fixed Rates	Rate Pass 0% (rate guarantee for 36 months)
Life/AD&D/LTD/STD	The Hartford	01/01/2026	Fully Insured	Rate Guarantee 0%
FSA/Limited FSA/DCFSA	BCC	01/01/2026	Self-Funded	No Change 0%
EAP	PIRSM Anthem EAP	01/01/2026	Fully Insured	No Change 0% (rate guarantee until 2027)

Financial Overview



Lines of Coverage	EE Lives	# Δ	Current 2025	Renewal 2026	% Δ	Rate Guarantee
PRISM Kaiser 15 Traditional	446	-26	\$5,363,976	\$6,158,988	14.8%	1/1/2026 - 12/31/2026
PRISM Kaiser 20 Traditional	202	42	\$3,105,564	\$3,566,052	14.8%	1/1/2026 - 12/31/2026
PRISM Anthem HMO Select \$15	16	-3	\$230,196	\$264,372	14.8%	1/1/2026 - 12/31/2026
PRISM Anthem HMO Full \$20	251	20	\$3,970,092	\$4,559,268	14.8%	1/1/2026 - 12/31/2026
PRISM Anthem EPO	48	7	\$969,708	\$1,113,384	14.8%	1/1/2026 - 12/31/2026
PRISM Anthem PPO 90	70	6	\$1,817,808	\$2,087,136	14.8%	1/1/2026 - 12/31/2026
PRISM Anthem PPO 80	174	7	\$3,668,676	\$4,212,552	14.8%	1/1/2026 - 12/31/2026
PRISM Anthem HDHP I	2	0	\$25,344	\$29,088	14.8%	1/1/2026 - 12/31/2026
PRISM Anthem HDHP II	0	0	\$0	\$0	n/a	1/1/2026 - 12/31/2026
HMO Medicare COB (Select Network)	0	0	\$0	\$0	n/a	1/1/2026 - 12/31/2026
HMO Medicare COB (Full Network)	0	0	\$0	\$0	n/a	1/1/2026 - 12/31/2026
PPO Medicare COB EGWP	97	10	\$687,264	\$789,012	14.8%	1/1/2026 - 12/31/2026
PRISM Delta Dental DHMO	248	16	\$75,634	\$75,634	0.0%	1/1/2025 - 12/31/2026
PRISM Delta Dental Premier PPO	1,777	135	\$1,645,174	\$1,640,360	-0.3%	1/1/2026 - 12/31/2026
PRISM VSP Vision	2,163	136	\$340,628	\$340,628	0.0%	1/1/2026 - 12/31/2028
The Hartford - Basic Life	1,671	104	\$105,146	\$105,146	0.0%	1/1/2025 - 12/31/2026
The Hartford - Basic AD&D	1,671	107	\$17,589	\$17,589	0.0%	1/1/2025 - 12/31/2026
The Hartford - Dependent Life	18	0	\$84	\$84	0.0%	1/1/2025 - 12/31/2026
The Hartford - Retiree Life	4	0	\$552	\$552	0.0%	1/1/2025 - 12/31/2026
The Hartford - Short Term Disability	0	-80	\$0	\$0	n/a	1/1/2025 - 12/31/2026
The Hartford - Long Term Disability	1,193	96	\$243,722	\$243,722	0.0%	1/1/2025 - 12/31/2026
PRISM Anthem EAP	727	167	\$15,991	\$15,991	0.0%	1/1/2023 - 12/31/2026
TalkSpace	100	0	\$4,500	\$4,500	0.0%	1/1/2026 - 12/31/2026
BCC Administration	1,400	65	\$8,400	\$8,400	0.0%	1/1/2026 - 12/31/2026
TOTAL ANNUAL PREMIUM			\$22,296,049	\$25,232,459	13.2%	

¹ Med/Den/Vis enrollment counts updated February 2025, Medical Enrollment includes Actives, Early Retirees and Medicare Retirees / Combo Rates for Anthem plans only; Ancillary Enrollment includes Actives and Retirees.

² The Hartford enrollment and volume amounts from premium report as of January 2025

³ Enrollment for TalkSpace is 81 for CSU Dominguez Hills Foundation as of January 2025. Groups with less than 100 enrolled are billed as if 100 employees.

⁴ 2026 KPSA renewal pending release in July

CSURMA AORMA 5-Year Medical Renewal History:
(+6.9%) increase in rates

Medical	2022	2023	2024	2025	2026	5-Year Average
CSURMA	-8.8%	9.7%	13.0%	5.7%	14.8%	6.9%
Kaiser	-8.8%	9.7%	13.0%	5.7%	14.8%	6.9%
Anthem	-8.8%	9.7%	13.0%	5.7%	14.8%	6.9%
PRISM Health	-1.7%	8.9%	12.3%	4.7%	14.2%	7.7%
California PPO (Trend)	7.0%	8.0%	8.0%	8.0%	Pending	7.8%
PERS Choice/Platinum PPO ^{1,2}	11.5%	14.5%	12.2%	9.8%	Pending	12.0%

¹2022 PERS Choice plan PPO terminated in 2022 and members moved to PERS Platinum (formerly called PERS Care), thus 2022 rate change represents movement from PERS Choice to the higher cost, richer benefit PERS Platinum plan, statewide rates.

Health Renewal Look back

	2023	2024	2025	2026
CPRA Applicable	No	No	Yes	Yes
% Adjustment from the Pooled Renewal	0.00%	0.00%	0.00%	0.00%

CSURMA AORMA Ancillary Renewal History



CSURMA AORMA 5-Year Vision Renewal History:

No change in rates - 0%

VSP (PRISM)	2022	2023	2024	2025	2026	5-Year Average
Vision	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

CSURMA AORMA 5-Year Dental Renewal History:

No change in rates - 0% DHMO, (-0.8%) reduction in rates PPO

Dental (PRISM)	2022	2023	2024	2025	2026	5-Year Average
DHMO	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
DPPO	-3.8%	-1.7%	-1.8%	3.9%	-0.4%	-0.8%

CSURMA AORMA 5-Year Life/Disability Renewal History:

No change in rates - 0%

Hartford (Direct)	2022	2023	2024	2025	2026	5-Year Average
Life and Disability	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

* 2024 Dividends were issued, CSURMA AORMA received: **\$105,752**