



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, 2026

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

Time: 02:30 PM – 04:00 PM

Meeting ID: 975 4801 2106
Passcode: 517330

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

A. CALL TO ORDER

1. Approval of the Agenda

A Page 2

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

B. PUBLIC COMMENTS

C. GENERAL ADMINISTRATION

1. Approval of Meeting Minutes – April 1, 2026

A Page 3

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

2. Review CSURMA AORMA Benefits Renewal

I Page 9

D. ADJOURNMENT

The next CSURMA AORMA Benefits Committee Meeting is July 13, 2026 at 10:00 AM, Join the meeting [HERE](#)

*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, 2026

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, 2026

APPROVAL OF THE MINUTES

ISSUE: The Committee will be asked to approve the minutes from the benefits committee meeting held on April 1, 2026.

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 04.01.26 DRAFT

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MINUTES OF THE CSURMA AORMA BENEFITS COMMITTEE MEETING April 1, 2026 VIRTUAL ZOOM LOCATION 10:00 AM	
MEMBERS PRESENT Raven Tyson (Chair) – Associated Students, San Diego Rosa Hernandez- Beach Shops, Inc., CSU Long Beach Leah Mercer – Associated Students CSU Chico Jennifer Campbell - University Enterprises, Inc., California State University Sacramento Kathryn Weeks – The University Corporation, CSU Northridge Maddison Burton – The University Corporation at Monterey Bay	
MEMBERS ABSENT Stephanie Moreno – California State University Long Beach Research Foundation	
STAFF, GUESTS, AND CONSULTANTS Chloe Smith - Alliant Insurance Services, Inc. Heather McCarthy - Alliant Insurance Services, Inc. Tom Quirk - Alliant Insurance Services, Inc. Daniel Muego - Alliant Insurance Services, Inc. Ross Gowan - Alliant Insurance Services, Inc. Stephanie Tashman – Associated Students Inc., CSULB Anai Avalos – Associated Students San Jose State University Beverly Corriere – Associated Students San Jose State University Denise Avila - Guest	
A.	CALL TO ORDER The meeting was called to order by Raven Tyson at 10:03AM Motion: Raven Tyson
1.	Approval of the agenda Motion: Raven Tyson Moved: Rosa Hernandez Second: Maddison Burton
B.	
1.	PUBLIC COMMENTS Raven announced that the CSURMA AORMA benefits committee will be appointing a new chair and vice chair and she will be stepping down as benefit committee chair. Rosa Hernandez has accepted the chair position and will be appointed and committee members are urged to recommend colleagues who are interested in the vice chair position so that they can be submitted and someone will be chosen and appointed. Raven will continue to serve until Rosa is appointed. The appointees will serve on both the benefits committee and the AORMA committee as well.

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	Chloe introduced Daniel Muego who will be covering for Heather McCarthy while she is out on maternity leave and Ross Gowan from the Alliant team who is the new analyst on CSURMA.
C.	
1.	Approval of Meeting Minutes- June 30,2025 The committee approved the June 30, 2025, minutes. Motion: Raven Tyson Moved: Rosa Hernandez Second: Jennifer Campbell
2.	Comments: - Chloe asked for comments and Rosa gave an update about the petitions that were received and how those negotiations are going for her auxiliary. Letting us know that they are still ongoing but so far no change to benefits or carriers. Stewardship Report: - Overall premium for the program is \$25 million, which is what we are all here together working to make the most of. - Increase from 2025 to 2026 on all plans was 13% which is being driven but increasing healthcare costs over the past few year. The PRISM program is really working hard to figure out ways to mitigate that, but still the program is not immune to those increases. 13,000 enrolled in medical which is a slow and steady increase. The average medical cost per employee per year is \$17,000 - Key Milestone: implemented LTC for 5 auxiliaries, 3 new auxiliaries joined the Anthem EAP program, Anthem total health select was implemented which is a navigation system for people on Anthem and should provide better customer service experience as well as help them navigate other programs within PRISM. - AOA benefits breakfast has been increasing over the years due to marketing efforts of the Alliant team. - Benefit survey was completed and shared with participants - Alliant team kept the CSURMA members up to date on legislative changes and resources - Alliant has provided non benefit related materials as requested by members. - Alliant has worked to increase participation at the benefits committee meeting by sharing the invite and agenda in hopes of having other auxiliaries join and learn more about how decisions are made and what is affecting their renewals. - Successes: Being good consultants and providing renewals and tools to make the program more successful - Alliant attended in person health fair for a member of the CSURMA program - Provided compliance updates

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	• Assisted in day to day issues • Showed a snapshot of alliant resources that are available to CSURMA members. Some at a cost but just want to make sure that members are aware of the services that are offered at Alliant. Utilization: • Delta Dental: network usage shows that there is only about 9% of out of network usage which is below what would cause us to look at other options or indicate problems. • Chloe asked for comments and CSUS mentioned that they heard some noise regarding dentists who once were PPO or Premier no longer being. Chloe explained that it is not uncommon in that area but to please keep our team up to date if they continue to hear more or if it becomes a larger problem amongst employees • The next charts show how many are reaching their calendar year maximum and as you can see it is only about 4%. The average employee is spending less than \$630 in dental benefits. Market Update: • This slide probably looks familiar but costs are being driven but trend, cancer, musculoskeletal, prescriptions, high cost claimants, lack of primary care providers and delay of care, and lastly AI. • Medical inflation was 11.9 way back in 2007 and its around 8.5 now. While it is great that it has gone down a bit. This is still compounding and those costs are really adding up and something needs to change in the health care system. CalPERS Update: • CalPERS has made several changes/enhancements in the recent years which were all predicated on the idea of lowering costs. • Similar to PRISM they made a pharmacy benefit manager change. They implemented CVS Caremark to replace Optum Rx. • Expected changes in 2027: SB729 infertility is required on the HMO plans which is going to have an impact on those premiums. That is a requirement of all fully insured plans in the state. They are exploring adding PPO coverage to match the HMO per legislation. • PERS is looking at making changes to the Medicare carrier and also the pharmacy carveout which would allow higher reimbursement from CMS. • They are looking at service area expansion to increase network coverage for CalPERS members. CalPERS & CSURMA: • Provided a timeline of what prospective groups would need to do if they are interested in looking at the CSURMA AORMA program. CalPERS requires advanced notice to leave and that makes it imperative to looks at rates in June/July if auxiliaries have any desire to make a switch. Program Overview:
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	• The PRISM medical program has 45,000 participants, dental has 104,000, and vision has 106,000 • Risk is being spread across all of these members so even though CSURMA operate kind of as its own mini program, you are risk sharing with all these participants when you participate in these programs which is what helps mitigate renewal increases and keep premiums low. • PRISM started with 3 members, 4,000 covered lives and 30 million in premium and now we're up to 45,000 members and 930 million in premium • Growth is tracking at about 3-4% per year but of course as you get bigger, growth becomes more difficult, however, this shows a good track record. • PRISM renewals have outpaced market renewals and continues to take innovative approaches to mitigate some of the cost drivers. • Overall from 2018 to 2026 PRISM has had an average 6% renewal versus CA PPO trend of 7.9 and PERS platinum PPO at 7.5. • Recap of 2026 renewals: The medical renewal increase was 14.8% and almost all clients were hit with double digit increases for 2026. All other lines were at zero or even negative. Our hope is that given some of the strategic changes that PRISM made last year (PBM change and Digbi) we hope and expect that renewal increase will be more favorable for 2027. CSURMA Renewal History: • New for 2026: Anthem total health select, Navitus PBM, Digbi, Dental AB1048 • Program average 5 year renewal +5.96% • Program saw growth in all plans except the dental HMO • CSURMA medical 6.9% 5 year average, dental HMO 0%, Dental PPO -.8%, Vision 0%, Life 0% Program Enhancements: • Hinge: had less than 50 participants, we hope to increase this with targeted communications to drive engagement • Carrum: CSURMA had one member consultation • Rx n Go had 8 unique users and an estimated user savings of \$206.25. Daniel will be working with auxiliaries to plan a marketing campaign in the coming weeks to drive engagement • Wellness dollars have not been released yet but will be communicated asap Strategies & Training: • Heather will send out a survey upon her return to find out what communications and training would be helpful for HR teams. We want to make sure that members have a great experience and know all the resources that are available to them Pathwise Update: • We had some feedback on Pathwise and just the model kind of changing in how engaged they are with the Alliant team and we wanted to bring it to the
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	attention of the committee. While it will still be available to CSURMA it is not something that Alliant will actively be marketing to new clients. • The committee is going to listen to employees and see if there is any feedback and let Alliant know Next Steps: • Please let us know if you have any thoughts on program outreach, promotions, voluntary benefits, trainings, communications, etc. • Chloe and Leah will be attending the PRISM symposium on April 30th in Northern CA • Chloe went over the renewal timeline and we will have our next committee meeting in late June to go over the CSURMA renewals • Reminder about the vice chair position and wanting to make sure that committee members make recommendations and also let us know if they are ready to pass their position on to someone else and we can work with the AORMA committee to get new members appointed.
D.	ADJOURNMENT A motion to adjourn the meeting was submitted at 10:57 AM. Motion: Raven