



WEST VALLEY WATER DISTRICT
855 W. Base Line Road Rialto, CA

HUMAN RESOURCES COMMITTEE MEETING
AGENDA

MONDAY, MAY 13, 2019 - 6:00 PM

NOTICE IS HEREBY GIVEN that West Valley Water District has called a meeting of the Human Resources Committee to meet in the Administrative Conference Room, 855 W. Base Line Road, Rialto, CA 92376.

I. CONVENE MEETING

II. PUBLIC PARTICIPATION

The public may address the Board on matters within its jurisdiction. Speakers are requested to keep their comments to no more than three (3) minutes. However, the Board of Directors is prohibited by State Law to take action on items not included on the printed agenda.

III. DISCUSSION ITEMS

- a. Update for Human Resources Committee
- b. Long Term Care Employee Benefit.

IV. ADJOURN

DECLARATION OF POSTING:

I declare under penalty of perjury, that I am employed by the West Valley Water District and posted the foregoing Human Resources Committee meeting agenda at the District offices on March 10, 2019.



Crystal L. Escalera, Board Secretary



**BOARD OF DIRECTORS
HUMAN RESOURCES COMMITTEE
STAFF REPORT**

DATE: May 13, 2019
TO: Human Resources Committee
FROM: Clarence Mansell Jr., General Manager
SUBJECT: LONG TERM CARE EMPLOYEE BENEFIT

BACKGROUND:

Long Term Care (LTC) insurance is coverage that will pay for assisted living, nursing home care or home health care in the event you are unable to care for yourself because of a chronic condition or disability. Long Term Care is an available employee health benefit provided on the open market. This benefit is typically attached to a Whole Life Insurance policy as an additional rider.

WVWD Human Resources Department contacted Mavis Chan of Brakke-Schafnitz Insurance Brokers to provide preliminary information regarding the benefit as well as a detailed quote to provide to the committee as an informational assessment of the LTC benefit.

DISCUSSION:

Attachment (1) is hereby provided to the committee for its review. Attachment (1) illustrates the comparison between a company sponsored group benefit plan, and an individual purchased plan.

FISCAL IMPACT:

None at this time. Options may cost between \$26.99 to \$39.00 per employee per month.

STAFF RECOMMENDATION:

Human Resources committee for discussion.

Respectfully Submitted,

Clarence C. Mansell Jr.

Clarence Mansell Jr, General Manager

PMB

ATTACHMENT(S):

1. West Valley Water District LTC Group vs Indiv 5 2019



LONG TERM CARE

Group Policy vs. Individual Policy

Presented by Mavis Chan, GBDS
May 2, 2019

Group vs. Individual Coverage

	Group	Individual
Guaranteed acceptance	Yes	No
Portability	Yes, individually owned	Yes, individually owned
Premium payments	Paid by employer	Paid by employee
Benefit Limits	Lower limits	Higher limits
Issue Age	18 – 80 Life Insurance 18 – 70 LTC rider	20 – 80*
Life Benefit minimum for LTC rider stipulation	Life face amount must be more than \$10,000	n/a*
Waiting Period before benefits begin	90 calendar days	60 service days*

*Limits of individual carrier quoted

Contractual differences exist between group and individual policies. Consult plan documents.

Sample Comparison –

Female, age 50, Non smoker

	Group (UNUM)	Individual (Proprietary carrier)
Coverage Issue	Guaranteed	Subject to medical underwriting and Insurance carrier approval
Premiums paid by	Employer	Member
Type of purchase	Money purchase	Benefit purchase
Death Benefit Face Amount	\$15,461	\$100,000
Cash Surrender Value @ age 65	\$3,255	\$25,069
Monthly Long Term Care benefit	\$928 (lesser of 6% of DB or \$3,000)	\$2,000 (2% option selected)
Ability to purchase Continuation of Benefit (above the DBFA)	Not available	\$119 per month
Benefit Type	Indemnity	Reimbursement
Waiver of Premium	Included	Included
Annual Premium	\$477	\$2,221

Questions?

Please feel free to contact me

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