

ACCCA Benefits Review Ad Hoc Committee

Board Briefing

January 15, 2019

The Benefits Review team was formed to take stock of our existing array of ACCCA member benefits and consider other potential benefits that have been suggested by members for the future. Our survey data was providing conflicting information indicating that while most members value the benefits—particularly the legal services and professional liability coverage, 90% of respondents indicated that they didn't know of, or were under-utilizing their benefits.

The Ad Hoc committee was headed up by Board Member **Phillip King**, and included ACCCA volunteers **Sandy Mayo** [Yuba CCD] and **Sofia Ramirez-Gelpi** [Allan Hancock College.] The committee last met in late September to consider the research that staff provided regarding existing benefits and discuss with staff their own perceptions of member benefits.

In the course of doing research, ACCCA's web site was updated with new information provided by SASS and CLC, and we reached out to Keenan and Associates who now provide the \$1 million professional liability policy through SASS to inquire about expanding benefits for members in specific areas indicated in member feedback. Here is what currently exists for members of ACCCA:

Legal Service Benefits

Provider: CLC Legal Services

Cost to ACCCA: \$650/month

Portion of Monthly Member Dues: \$0.59/per month per member

- Unlimited free phone consultation
- A free one-hour, in-person legal consultation with an attorney matched to you
- Will preparation assistance
- Discounted document preparation
- An optional National Identity Theft Prevention and Response Program
- 25% discount on billable hours
- Online resources, tips and Q&A
- Access to documents (both personal and business) – *just a sampling below:*
 - Complaint letters
 - Deeds
 - Living Trusts
 - Personal Service Agreements
 - Wills
 - Intellectual Property
 - Business Agreements

Insurance Benefits:

Provider: ACSA/SASS Benefits - AD&D, LTD, Group Life

Cost to ACCCA: Approximately \$1,222.92 monthly/\$3,668.75 quarterly [based on current member count]

Portion of Monthly Member Dues: \$1.04/per month per member

The following insurance plans are available to every new ACCCA member, **without health evidence (open enrollment) during the first 90 days of original membership date:**

- **Group Life** - Members get guaranteed approval up to 2x the member's salary not to exceed \$200,000 if application is received within 90 days **from original membership date**. Evidence of Insurability needed for additional coverage. See restrictions for details at <https://www.standard.com/mybenefits/sass/>.
- **Group Disability Insurance (Income Protection)** – Up to \$3,000 monthly benefit level guaranteed without health evidence if application is received within 90 days of your **original membership date**. *(Note: Available only if employed full time by a school district or community college district and accruing sick leave)* Additional Coverage available. See restrictions for details at <https://www.standard.com/mybenefits/sass/>.

In addition, Members receive free of cost:

- **\$10,000 Accidental Death (AD&D) Insurance** - *(not including Associate/Student or Retired members)* – Please refer to https://www.standard.com/eforms/13283_641419.pdf
- **Excess Liability Insurance through Keenan and Associates (insurance broker)** - *(must be employed by a public school district, community college district, state college or state university)* – www.keenan.com or call Leigh Steudler at 949 940 1760.

Optional Discount Benefits included in the SASS/ACSA program:

- Auto, Home, Renters, Condo, Motorcycle, RV, Boat, Rental Property – **California Casualty's A+ Auto and Insurance**
- **iLOCK360** - Comprehensive identity and credit monitoring service that helps you maintain control over your identity. <https://www.ilock360.com/acsa/>

Current Cost of Providing Benefits:

The total cost to ACCCA of providing these benefits to all eligible members is approximately **\$1,873 per month or \$1.63 of each members' dues each month**. This represents just over 4% of ACCCA's annual operating budget.

Potential Enhancements to Existing Benefits:

Each year ACCCA surveys its members on a variety of topics. Our benefit review included several years of past survey results however, because of how survey questions were structured year to year, the responses weren't consistent and didn't contain many specific or tangible member benefits that ACCCA could pursue. A few did emerge however including:

- Financial planning assistance
- Retirement planning assistance
- Pet insurance
- Professional Certification Program

More information is needed to assist the team in narrowing down areas of potential benefit growth. The committee recommends developing a series of strategic survey questions for the next annual Member Survey in May to hone in on specific areas that would determine what **current members** need, value and prioritize.

Those that are identified could be addressed in a variety of ways including developing new partnerships to provide services or free or discounted benefits, the development of tool kits or including additional online resources and links that members can access for free. Areas to consider include:

Family Resources and Financial Consulting [all business member opportunities]:

Savings Plans
Mortgage Assistance
Investment Assistance
Debt Reduction Assistance
Pet Insurance
Access to online informational resources and reports

Retirement Planning Assistance:

Resource: Link to an existing STRS or PERS Retirement Calculator
Access to a Retirement Planning Tool Kit [Business Partner opportunity]
Online Consultation with a Retirement Consultant [Business Partner opportunity]

Health and Wellness Tools:

Gym membership discounts
Resource: Link to a stress reduction App
Access to streaming wellness or stress reduction tutorials
Discounted membership to a meal kit service

Professional Development and Career Planning:

Resource: Link to an online career plan tracker

Access to peer to peer career advice resource

Resume Review Service

Access to a Professional Community College Administrator credential

Next Steps:

1. **Enhance and Market Member Benefits.** The Ad Hoc committee will continue its work with staff to contribute to the development of specific survey questions designed to obtain the necessary data in May. From that data, a timeline will be developed to researching and develop a set of specific new tools, resources and benefits that will be provided to the Board in June.

In the 2019-20 year, the committee will prioritize the acquisition, development and marketing of member benefits and report progress to the board at each meeting.

2. **Address Retired and Business Member Benefits.** The committee will also expand to include the Business Member and Retired Member representatives of the Board and such other members necessary to review and provide recommendations for re-envisioning the benefits of membership for retired and business members of ACCCA.