## Community Colleges

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# Executive Summary

Keenan's Employee Benefits Survey is conducted to provide California community colleges with benchmark data and analysis to assist in planning employee benefits strategies for 2026 and beyond. This year's survey includes the participation of 30 organizations statewide. This comprehensive survey, specializing in the California public sector, has been designed to give you actionable information for decision making. Employee benefit surveys can provide valuable insights and benefits for California community colleges. Here are some key advantages:

- **Attracting and Retaining Talent:** By conducting benefit surveys, community colleges can gain a better understanding of the benefits being offered in today's market. This information can be used to tailor benefit packages. When districts offer competitive and desirable benefits, they are more likely to attract qualified candidates and reduce turnover rates.
- **Cost-Effectiveness:** Benefit surveys enable districts to evaluate the cost-effectiveness of their current benefit programs. By understanding which benefits are most cost-effective, districts can allocate resources more efficiently. This helps ensure that the benefits offered align with the current marketplace while optimizing budget allocation.
- **Employee Engagement and Productivity:** When employees feel they are offered a comprehensive benefit package and their needs are being met, they tend to be more engaged and productive in their work. Engaged employees are more likely to go the extra mile, contributing to increased productivity and overall district performance.
- **Benchmarking and Best Practices:** Employee benefit surveys can include benchmarking questions, enabling districts to compare their benefit offerings with other community colleges in California or nationwide. This allows districts to identify best practices, gain insights from peers, and make informed decisions about benefit enhancements or changes.

Overall, conducting employee benefit surveys for California community colleges can result in improved employee satisfaction, increased retention, better allocation of resources, compliance with employment laws, enhanced engagement and productivity, and a healthier work environment. These benefits contribute to the overall success and effectiveness of community colleges.

The 2024-25 Employee Benefits Survey includes an overview of the employee benefits programs, costs, and policies the participating organizations have in place and a summary of the viewpoints on anticipated issues they will be facing in 2026 and beyond. The survey presents information on Current Medical Programs (Section 1), including plan design, program challenges, health care reform policies, and health and wellness approaches. Current program information is also provided for Dental (Section 2), Ancillary Benefits (Section 3), Voluntary Benefits (Section 4), and Retiree Benefits (Section 5).



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# Executive Summary (continued)

We add our perspective on "best practices," identifying tools and strategies to equip districts for the challenges ahead. Ultimately, Keenan aims to assist community colleges to maximize their available financial resources and to offer the best value possible in their employee benefits programs.

We encourage you to utilize this survey to compare your program to those offered by similar districts in California and to take this opportunity to discuss your situation with the Keenan consultant who is presenting this survey to you.

## Key Challenges for Employee Benefits Planning

Community colleges will face many strategic employee benefits decisions in the next several years. The most important considerations will include:

- Balancing cost and plan design in the post-Health Care Reform era
- The economic environment and financial impact of the increasing cost of health care
- Health care delivery models and marketplace options
- Meeting the standards of GASB OPEB guidelines

## About Keenan

Keenan is in our 52nd year of consulting to California public agencies. Statewide, we provide services to more than 1,100 public sector entities, including 50 trusts and Joint Powers Authority (JPA) programs.

As a result of Keenan's niche focus on the unique requirements of public sector entities, we bring a comprehensive understanding of the select markets we serve. Our focus and expertise in the health care industry affords us solid relationships with health care providers, which translates into security for our clients.

## Keenan's Public Agency Division

Keenan's Public Agency Division focuses on the specific needs of California public schools, community colleges, cities, counties, and special districts. As the market segment Keenan was specifically founded to address, we have been focused for more than 52 years on developing innovative solutions for California public agencies. Our expertise in employee benefits and related web-based technologies consistently exceeds our clients' expectations.



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# Organizations Represented

The findings of this Employee Benefits Survey are the result of 30 interviews with human resource / benefit managers from California colleges. Participants are not necessarily Keenan clients. Interviews were conducted face-to-face and telephonically.

Organizations represented in the survey include:

| Organization | County | Benefit Eligible |
|---|---|---|
| **Northern California** | | |
| Chabot-Las Positas Community College District | Alameda | 1,481 |
| Ohlone Community College District | Alameda | 322 |
| Peralta Community College District | Alameda | 1,227 |
| Contra Costa Community College District | Contra Costa | 1,040 |
| State Center Community College District | Fresno | 1,925 |
| Redwoods Community College District | Humboldt | 254 |
| Marin Community College District | Marin | 350 |
| Hartnell Community College District | Monterey | 410 |
| Monterey Peninsula Community College District | Monterey | 250 |
| Napa Valley College | Napa | 300 |
| San Francisco Community College District | San Francisco | 1,135 |
| San Joaquin Delta College | San Joaquin | 641 |
| San Mateo Co. Community College District | San Mateo | 1,585 |
| Foothill-De Anza Community College District | Santa Clara | 1,244 |
| Gavilan Joint Community College District | Santa Clara | 230 |
| San Jose Evergreen Community College District | Santa Clara | 800 |
| Shasta-Tehama-Trinity Joint Community College District | Shasta | 390 |

# Organizations Represented (continued)

| Organization | County | Benefit Eligible |
|---|---|---|
| **Southern California** | | |
| Citrus Community College District | Los Angeles | 525 |
| Compton Community College District | Los Angeles | 333 |
| El Camino Community College District | Los Angeles | 820 |
| Long Beach Community College District | Los Angeles | 2,673 |
| Rio Hondo College | Los Angeles | 495 |
| North Orange County Community College District | Orange | 1,422 |
| Rancho Santiago Community College District | Orange | 1,078 |
| South Orange County Community College District | Orange | 1,093 |
| Mt. San Jacinto Community College District | Riverside | 611 |
| Palo Verde Community College District | Riverside | 122 |
| Riverside Community College District | Riverside | 1,201 |
| Barstow Community College District | San Bernardino | 135 |
| Southwestern Community College District | San Diego | 678 |



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# Current Medical Programs

01

Section 1

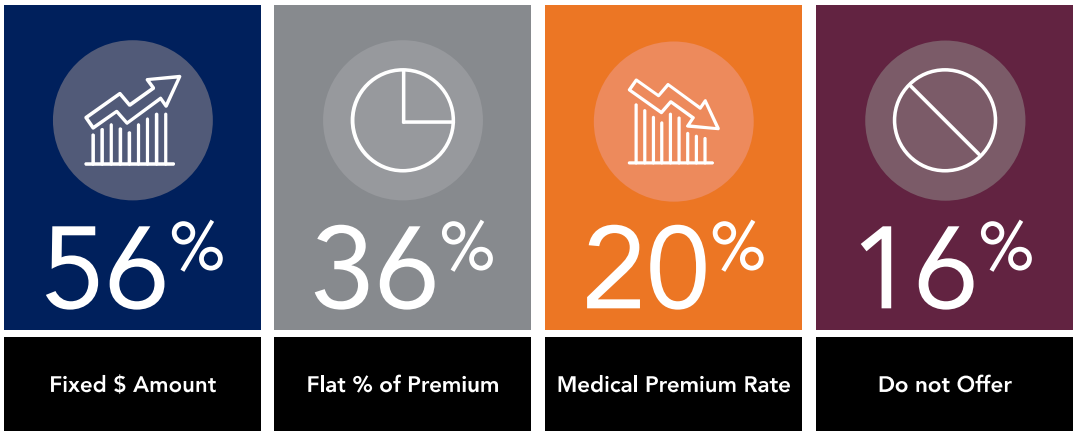
# Current Medical Programs

## A. CAP

### 1. Organizations Offering a CAP

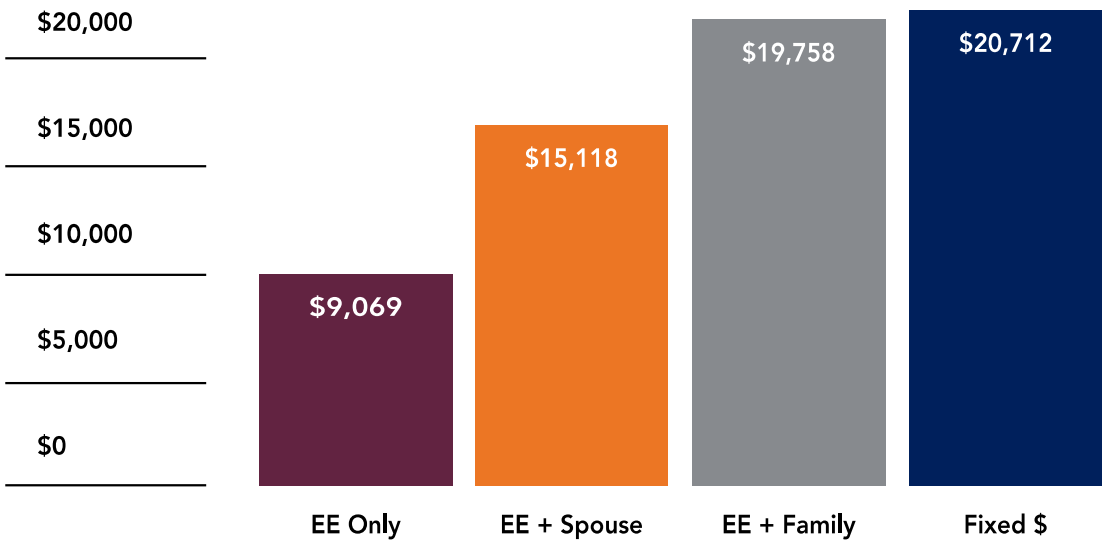
86% of organizations surveyed offer some type of CAP for their employees. A Hard CAP is a negotiated or bargained fixed amount which may be tiered or a lump sum. A Soft CAP can be based on a percentage (%) of coverage, a specific carrier's rate, or based on the plan selected.

FIGURE 1.1




### 2. Averaged Annual Fixed CAP Amount

FIGURE 1.2



# Current Medical Programs (continued)

## A. CAP

### 3. Organizations Offering an Annual Fixed CAP

FIGURE 1.3

| Northern California Organization | County | Negotiated Benefit CAP Tiered CAP | | | |
|---|---|---|---|---|---|
| | | EE | EE + 1 | EE + Family | Fixed |
| **Ohlone Community College District** | | | | | |
| • Management | Alameda | | | | $16,800 |
| • Classified / Faculty | | | | | $18,000 |
| **State Center Community College District** | | | | | |
| • All Employees | Fresno | | | | $15,162 |
| **Redwoods Community College District** | | | | | |
| • All Employees | Humboldt | | | | $20,040 |
| **Marin Community College District** | | | | | |
| • All Other* | Marin | $19,200 | $27,600 | $33,600 | |
| **Napa Valley College** | | | | | |
| • All Employees* | Napa | | | | $13,356 |
| **San Joaquin Delta College** | | | | | |
| • Classified* / Confidential* | San Joaquin | | | | $27,040 |
| • Faculty* / Management* | | | | | $27,040 |
| **San Mateo Co. Community College District** | | | | | |
| • All Employees* | San Mateo | $13,356 | $24,096 | $31,248 | |
| **Gavilan Joint Community College** | | | | | |
| • All Employees | Santa Clara | $11,500 | $22,000 | $28,500 | |
| **Shasta-Tehama-Trinity Joint Community College District** | | | | | |
| • Faculty* | Shasta | $6,384 | $12,756 | $17,868 | |
| • Classified* / Confidential* / Management* | | $6,756 | $13,500 | $18,900 | |

* Medical Only

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# Current Medical Programs (continued)

**FIGURE 1.3 (continued)**

| Southern California Organization | County | Negotiated Benefit CAP Tiered CAP | | | Fixed |
|---|---|---|---|---|---|
| | | EE | EE + 1 | EE + Family | |
| **Compton Community College District** | | | | | |
| • All Employees | Los Angeles | | | | $15,000 |
| **El Camino Community College District** | | | | | |
| • All Employees* | Los Angeles | $11,160 | $18,000 | $21,600 | |
| **Mt. San Jacinto Community College** | | | | | |
| • All Employees | Riverside | $12,000 | $13,200 | $16,950 | |
| **Palo Verde Community College** | | | | | |
| • Administration / Classified | Riverside | | | | $24,468 |
| • Classified Mgmt / Confidential | | | | | $24,468 |
| • Faculty / Faculty Mgmt | | | | | $23,000 |
| **Barstow Community College District** | | | | | |
| • Certificated | San Bernardino | | | | $20,500 |
| • Classified | | | | | $17,600 |
| • Management | | | | | $20,000 |

* Medical Only

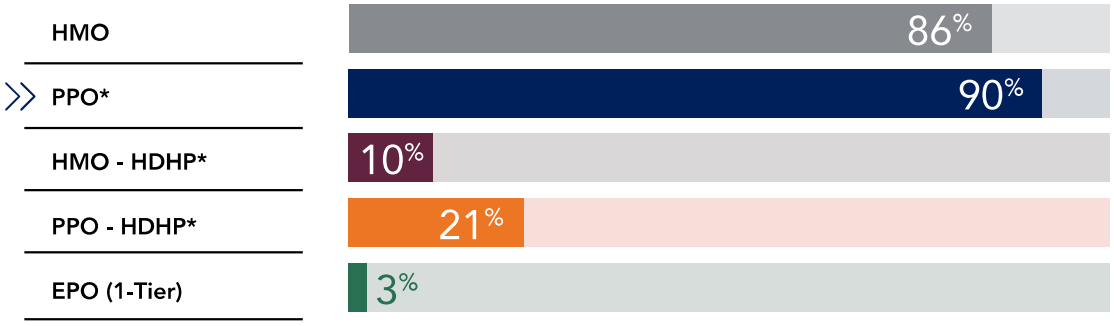
# Current Medical Programs (continued)

## B. Product Mix

### 1. Plan Types Offered

The organizations surveyed primarily offer conventional designs (i.e., HMO and PPO) for their medical program. Below are the most common plan types offered.

FIGURE 1.4




*May include HSA or HRA

### 2. Plan Types Selected

Organizations try to offer as much choice as possible in their plan offerings. The figures below are based on enrollment by plan type.

FIGURE 1.5

| | Statewide | Nor Cal | So Cal |
|---|---|---|---|
| EPO | 2% | 4% | 0% |
| HMO* | 59% | 57% | 61% |
| HMO - HDHP* | 4% | 8% | 0% |
| PPO* | 33% | 28% | 38% |
| PPO - HDHP* | 2% | 3% | 1% |

*May include HSA or HRA



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# Current Medical Programs (continued)

## C. Financing – Medical Cost Increase

Medical cost increases varied by plan type.

FIGURE 1.6

| | HMO | HMO-HDHP* | PPO | PPO-HDHP* |
|---|---|---|---|---|
| Below 0% | 3% | 20% | 0% | 11% |
| 0% - 5% | 28% | 40% | 25% | 11% |
| 5.1% - 10% | 47% | 20% | 50% | 45% |
| 10.1% - 15% | 17% | 0% | 25% | 33% |
| 15.1% - 20% | 5% | 20% | 0% | 0% |
| 20.1% - 25% | 0% | 0% | 0% | 0% |
| Over 25% | 0% | 0% | 0% | 0% |

*May include HSA or HRA



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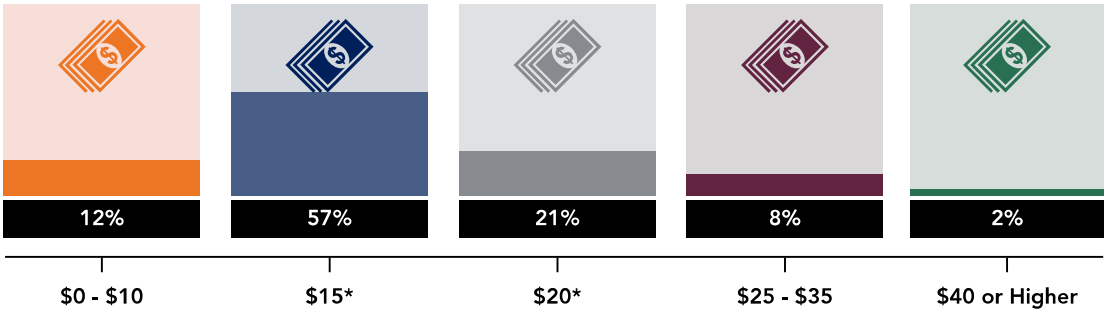
# Current Medical Programs (continued)

## D. Medical Plan Design

### 1. Physician Services for HMO

A $15 physician copay is standard for CalPERS plans and a $20 copay is most prevalent for non-CalPERS.

FIGURE 1.7

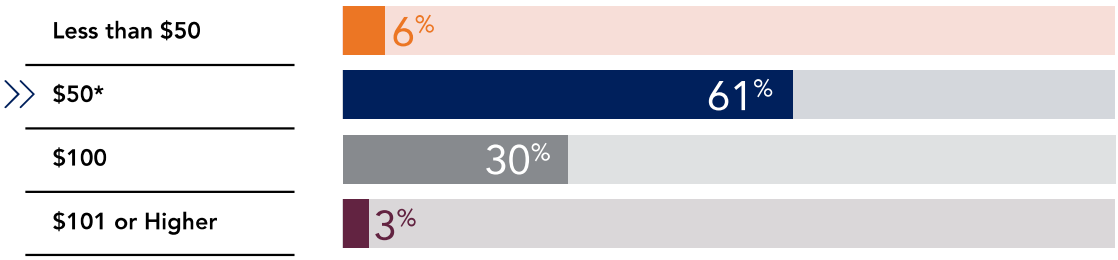



*Majority CalPERS

### 2. Emergency Room Copay for HMO

The most common copay for emergency room services for CalPERS plans is $50. For non-CalPERS plans it is a $100 copay.

FIGURE 1.8




*Majority CalPERS



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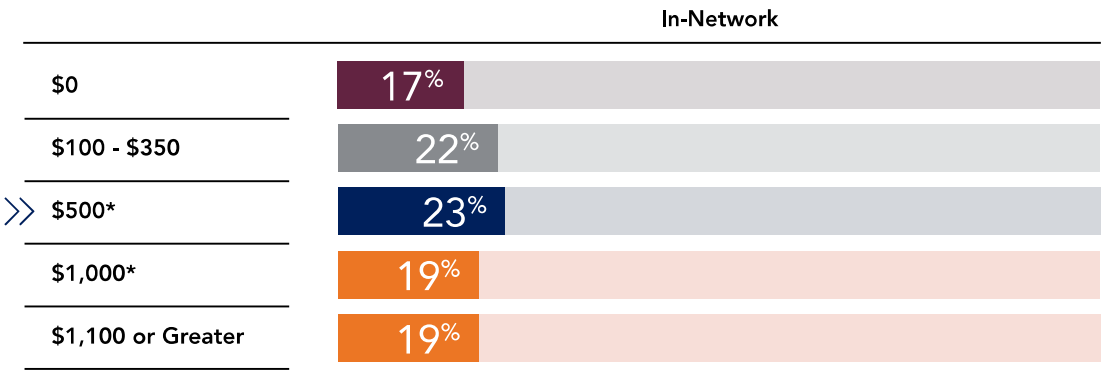
# Current Medical Programs (continued)

### 3. General Deductible for PPO

A general deductible of $500 for in-network services is most common for CalPERS plans and $0 for in-network is most common for non-CalPERS plans.

FIGURE 1.9

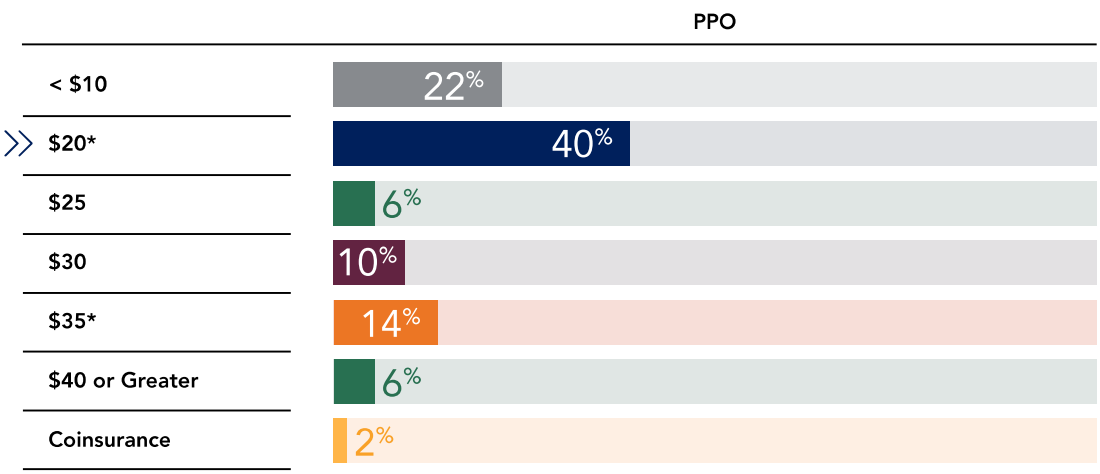



*Majority CalPERS

### 4. Physician Services (in-network) for PPO

A $20 copay for an in-network physician visit is standard for both CalPERS and non-CalPERS plans.

FIGURE 1.10




*Majority CalPERS



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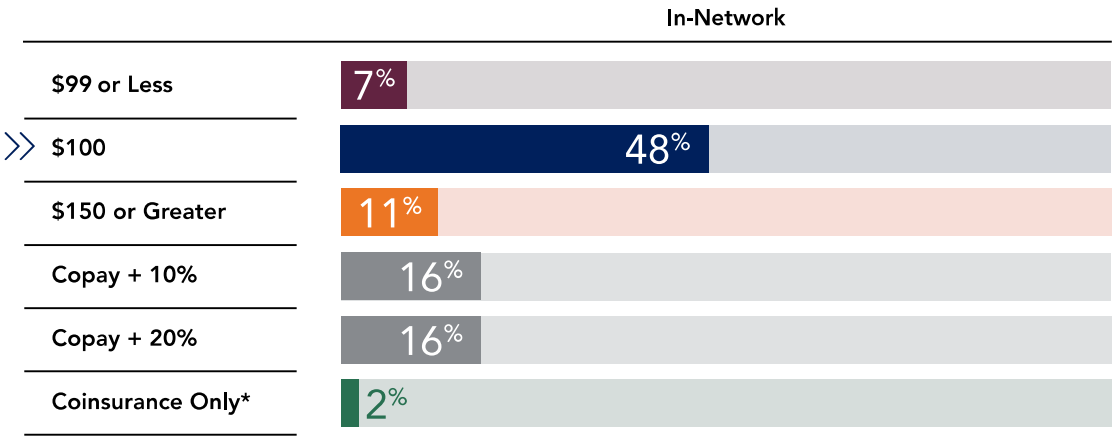
# Current Medical Programs (continued)

## 5. Emergency Room Copay for PPO

The most common copay for emergency room services for CalPERS plans is a $50 + coinsurance versus a $100 copay for non-CalPERS.

FIGURE 1.11




*Majority CalPERS



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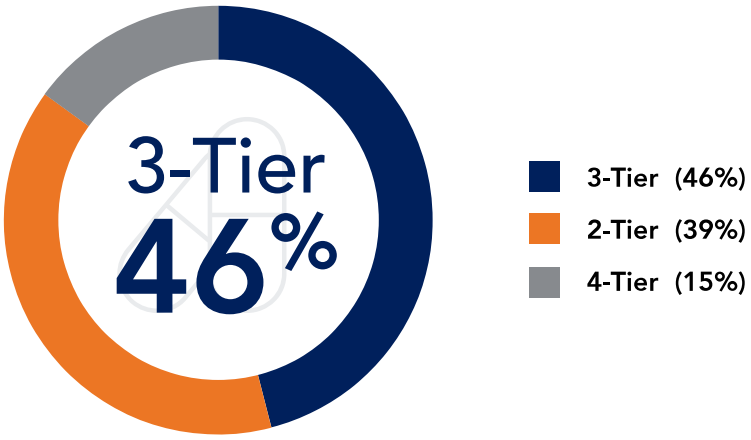
# Current Medical Programs (continued)

## E. Prescription (Rx) Copays

The 3-Tier approach to prescription drug plan design is the most popular approach.

FIGURE 1.12




The most common copays for the 3-Tier prescription plans in place are represented below.

FIGURE 1.13

| Copay | 3-Tier Generic | 3-Tier Brand | 3-Tier Non-Formulary |
|---|---|---|---|
| $0.00 - $9.99 | 42% | 2% | 3% |
| $10.00 - $19.99 | 54% | 8% | 6% |
| $20.00 - $29.99 | 3% | 88% | 7% |
| $30.00 - $39.99 | 1% | 2% | 12% |
| $40.00 - $49.99 | 0% | 0% | 5% |
| $50.00 - $59.99 | 0% | 0% | 48% |
| $60.00 or More | 0% | 0% | 6% |
| Coinsurance | 0% | 0% | 13% |



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# Current Medical Programs (continued)

## F. Current Environment

### 1. Eligibility – Medical Benefits Waiver

FIGURE 1.14

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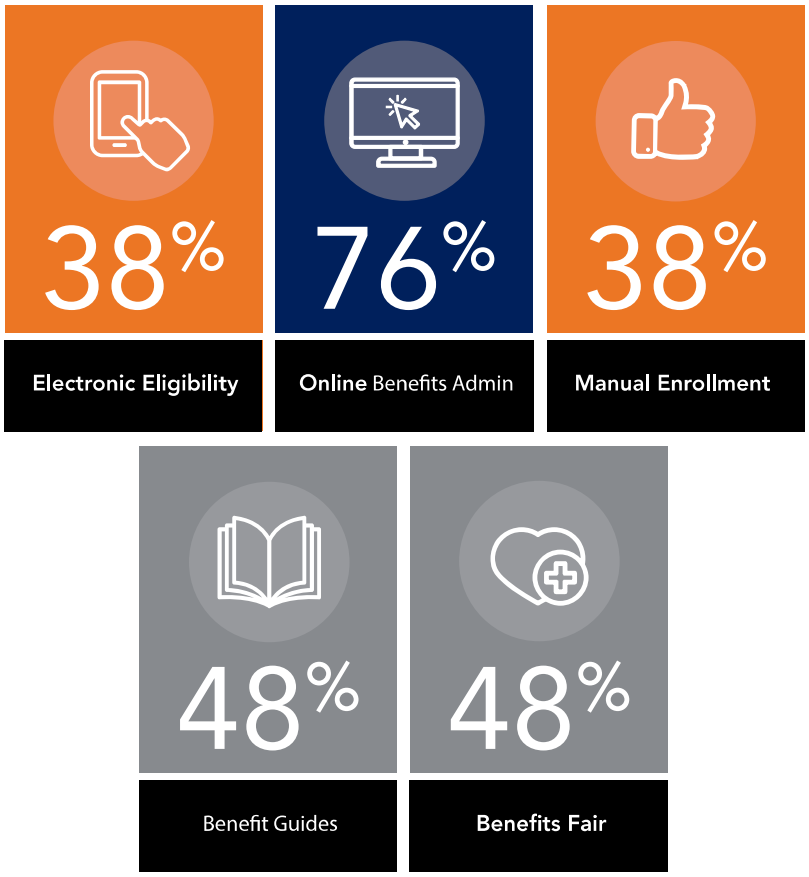
# Current Medical Programs (continued)

## 2. Programs in Place – Benefit Management Systems

As represented below, many of the organizations surveyed are using one or more ways to manage benefits, enrollment, and eligibility.

FIGURE 1.15

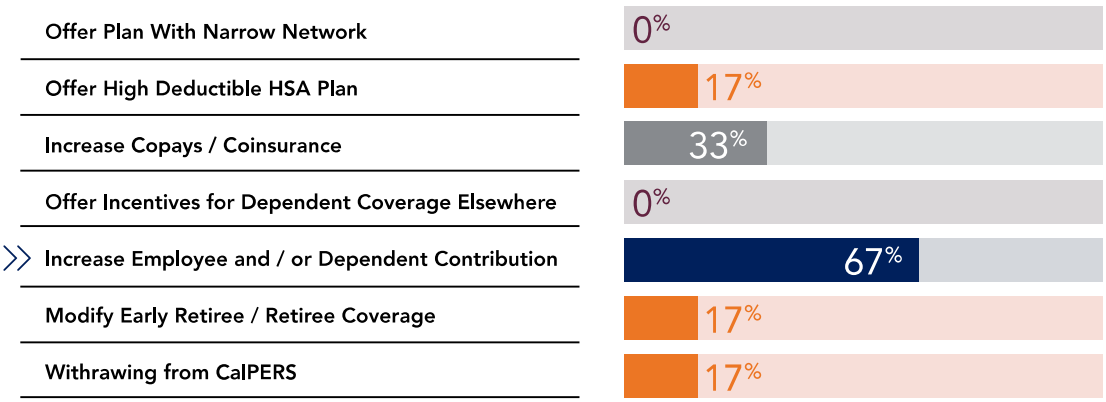


# Current Medical Programs (continued)

### 3. Significant Changes

Organizations continue to be challenged on ways to mitigate the impact of the rising cost of health care. Below are the ways the organizations surveyed have addressed cost increases.

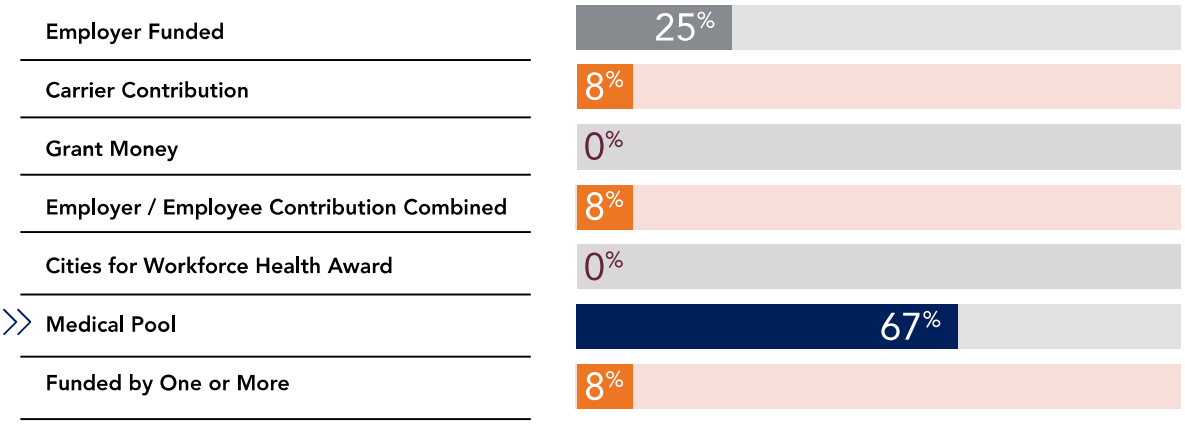
FIGURE 1.16




## G. Health and Wellness – Program Funding

The key to having a healthy and productive workforce and achieving optimal outcomes is building and maintaining a culture of wellness. The organizations surveyed use multiple sources to fund their wellness program. Here are some examples of funding types utilized.

FIGURE 1.17



# Current Dental Programs

02

Section 2

# Current Dental Programs

## A. Dental Benefits

### 1. Options Selected

All organizations surveyed offer a dental program. Dental PPOs are the most popular plan designs currently in place.

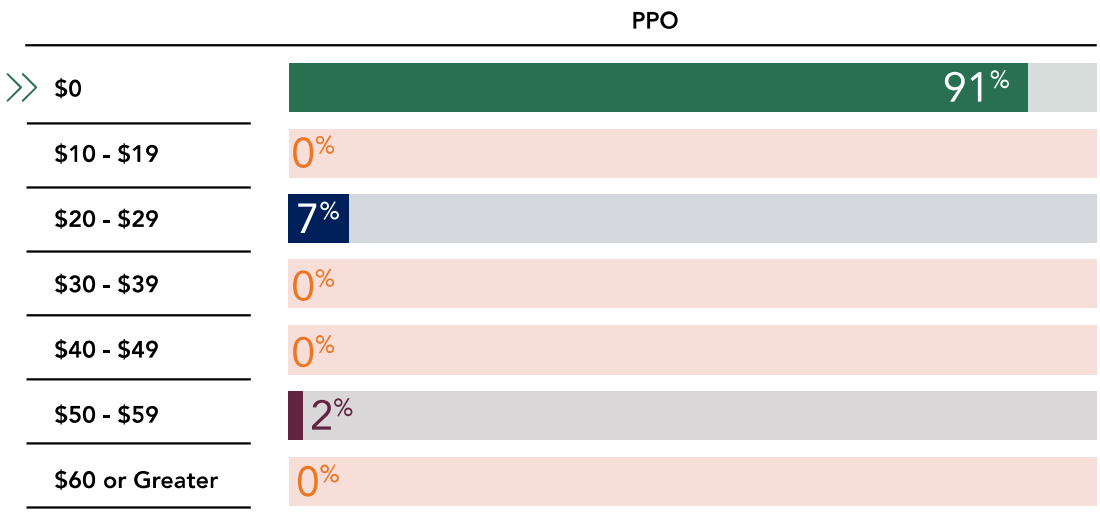
FIGURE 2.1

| | Statewide | Nor Cal | So Cal |
|---|---|---|---|
| DHMO | 3% | 1% | 6% |
| PPO | 97% | 99% | 94% |

### 2. Annual Deductible for PPO

The most common deductible for dental plans is $0.

FIGURE 2.2

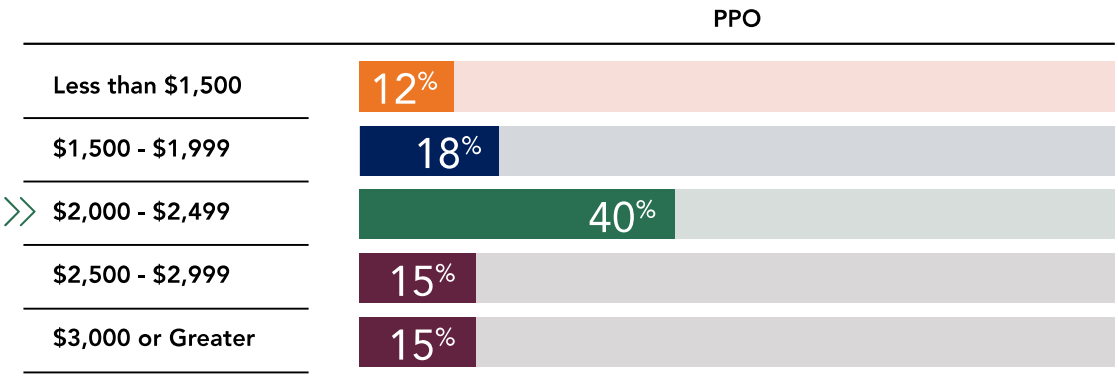


# Current Dental Programs (continued)

### 3. Annual Maximum for PPO

A $2,000 annual maximum is most common for dental PPO plans.

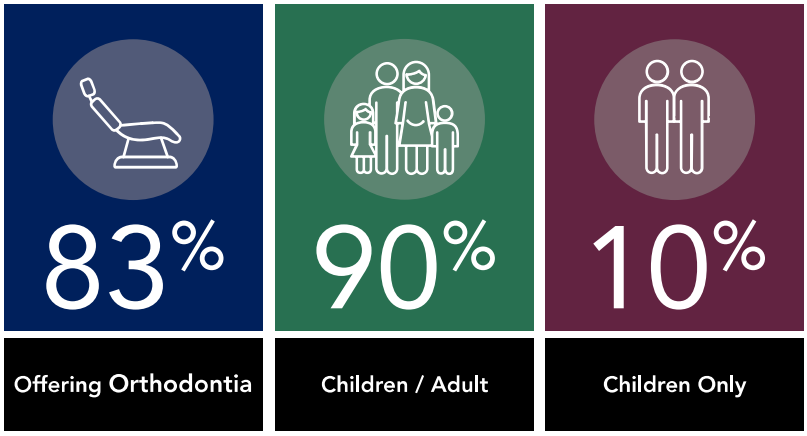
FIGURE 2.3




### 4. Orthodontia

Of the organizations surveyed, 83% offer orthodontia coverage.

FIGURE 2.4



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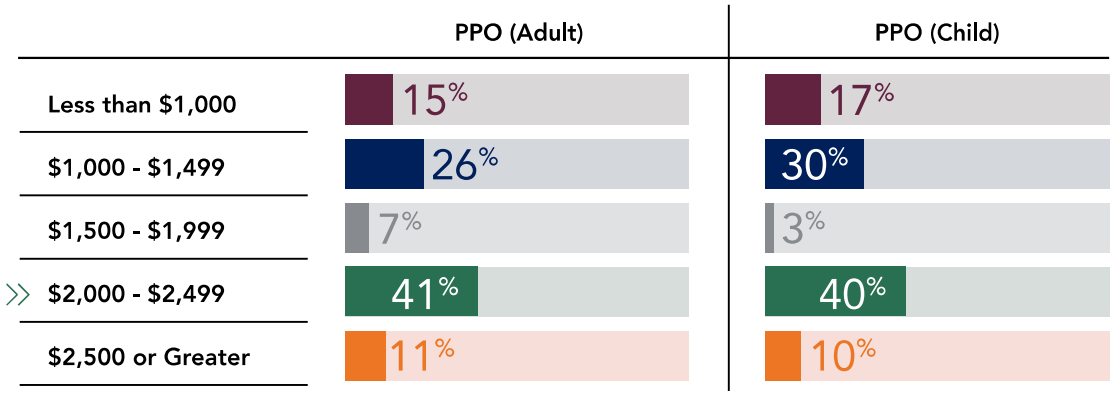
# Current Dental Programs (continued)

## 5. Orthodontia Maximum (Lifetime Benefit)

The most common lifetime maximum for the orthodontia plans offered is $2,000.

FIGURE 2.5



# Ancillary Benefits

03

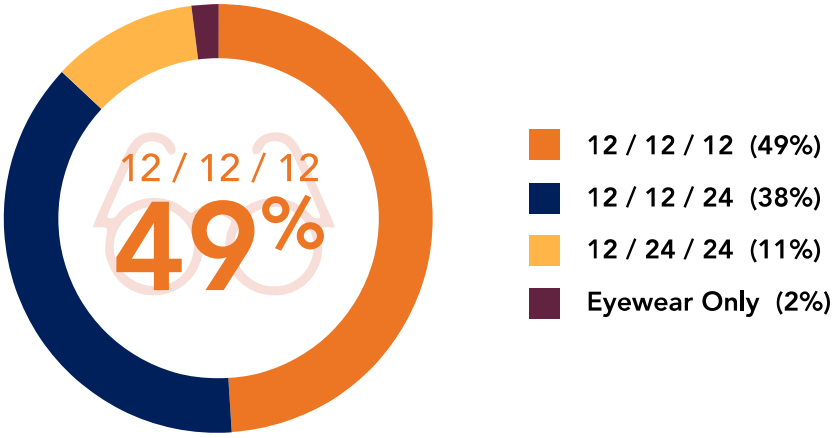
# Ancillary Benefits

## A. Vision Benefits

All organizations surveyed offer vision coverage. The most commonly offered vision plan provides employees with an eye exam and lenses every 12 months, with frames every 12 months.

The most common frame allowance for vision plans collected is $150.

FIGURE 3.1



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# Ancillary Benefits (continued)

## B. Vision – Annual Deductible & Copays

Vision plans may require members to meet an annual deductible or copay in addition to the set fees for covered services.

FIGURE 3.2

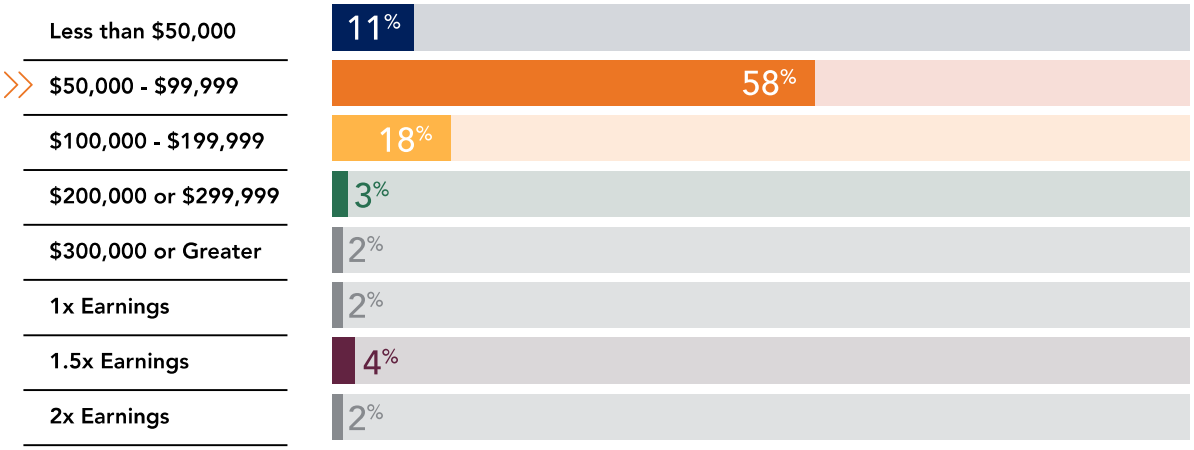
| | Deductible | Exam Copay | Materials Copay |
|---|---|---|---|
| $0 | 83% | 14% | 60% |
| $5 | 0% | 6% | 6% |
| $10 | 8% | 57% | 17% |
| $15 | 0% | 6% | 3% |
| $20 | 6% | 11% | 6% |
| $25 | 3% | 6% | 8% |

# Ancillary Benefits (continued)

## C. Life Plans

A premium amount of $50,000 is the most common.

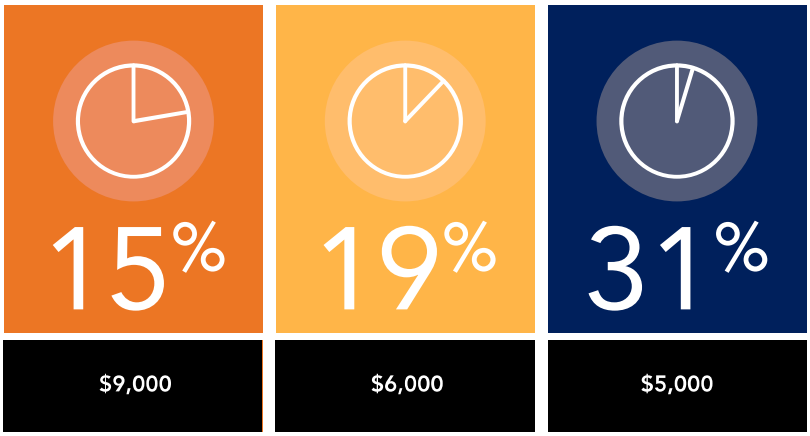
FIGURE 3.3




## D. Long Term Disability (LTD)

52% of the organizations surveyed offer Long Term Disability coverage. Most plans offer a 90 day Elimination Period and the most common maximum Monthly Benefit Amount is $5,000.

FIGURE 3.4



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# Voluntary Benefits

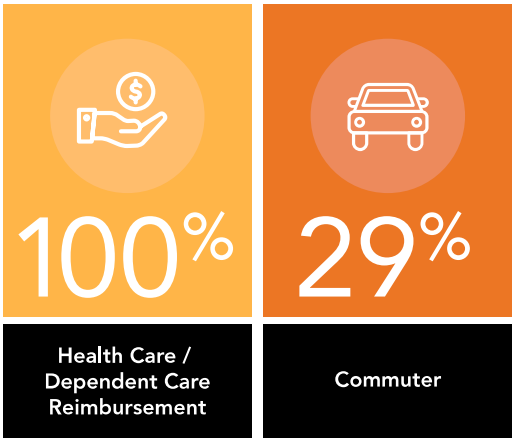
# 04

# Voluntary Benefits

## Section 125

97% of the organizations surveyed offer a Section 125 plan to their employees.

FIGURE 4.1




## Employer – Sponsored Voluntary Benefits

83% of the organizations surveyed offer Voluntary Benefits. The chart below shows what type of benefits are offered.

FIGURE 4.2

| | | | |
|---|---|---|---|
| AD&D | 62% | Life | 72% |
| Cancer | 55% | LTC | 31% |
| Critical Illness | 55% | LTD | 52% |
| Hospital Indemnity | 45% | Pet Insurance | 17% |
| Identity Theft | 17% | STD | 48% |
| Legal | 21% | UL | 17% |



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# Retiree Benefits

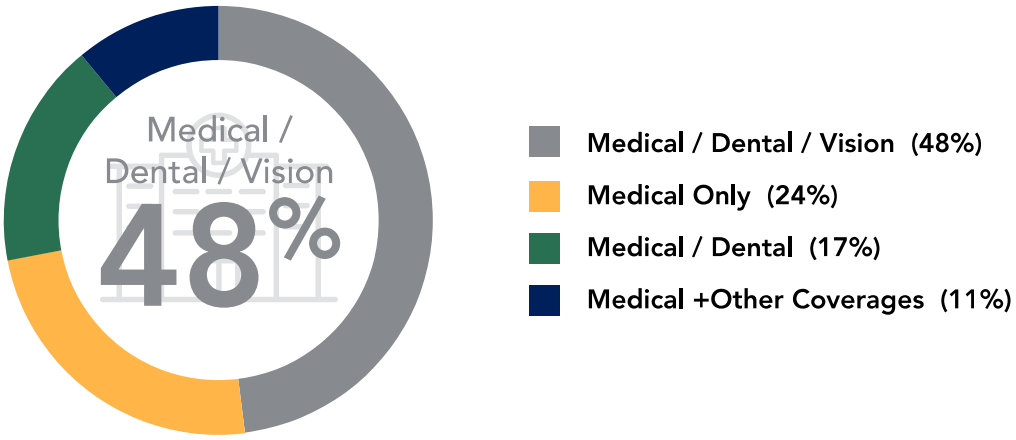
05

## A. Retiree Medical

### 1. Coverage Offered

Retiree medical is an important benefit for many organizations, active employees and their retirees. 100% of organizations surveyed offer some level of coverage for their retirees. The graph below shows what coverages are offered.

FIGURE 5.1

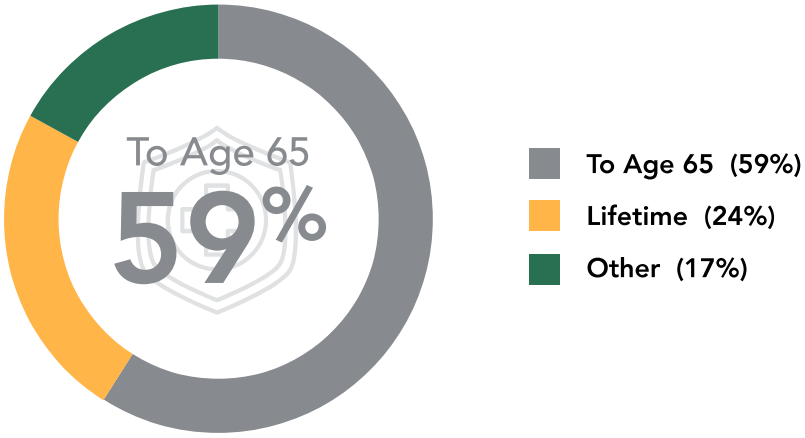


# Retiree Benefits (continued)

## 2. Employer Contribution

Of the organizations offering retiree benefits, 100% contribute toward the retiree's coverage for varying durations with To Age 65 coverage being the most common.

FIGURE 5.2



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