

Executive Personnel and Compensation Committee and Special Board Meeting Agenda

Thursday, September 19, 2024
9:00 A.M.

San Diego County Regional Airport Authority
Administration Building
First Floor – Board Room
2417 McCain Road
San Diego, California 92101

Board Members

Gil Cabrera (Chair)
James Sly (Vice-Chair)
Whitney Benzian
Lidia S. Martinez
Monica Montgomery Steppe
Rafael Perez
Esther C Sanchez
Steve Vaus
Marni von Wilpert

Ex-Officio Board Members

Col. R. Erik Herrmann
Michele Perrault
Everett Townsend

President/CEO

Kimberly J. Becker

This Agenda contains a brief general description of each item to be considered. The indication of a recommended action does not indicate what action (if any) may be taken. If comments are made to the Committee without prior notice or are not listed on the Agenda, no specific answers or responses should be expected at this meeting pursuant to State law. ***Please note that agenda items may be taken out of order.***

Staff Reports and documentation relating to each item of business on the Agenda are on file at the Office of the Authority Clerk and are available for public inspection.

***NOTE:** This Committee Meeting also is noticed as a Special Meeting of the Board to (1) foster communication among Board members in compliance with the Brown Act; and (2) preserve the advisory function of the Committee.

Board members who are not members of this Committee may attend and participate in Committee discussions. Since sometimes more than a quorum of the Board may be in attendance, to comply with the Brown Act, this Committee meeting also is noticed as a Special Meeting of the Board.

To preserve the proper function of the Committee, only members officially assigned to this Committee are entitled to vote on any item before the Committee. This Committee only has the power to review items and make recommendations to the Board. Accordingly, this Committee cannot, and will not, take any final action that is binding on the Board or the Authority, even if a quorum of the Board is present.

PLEASE COMPLETE A "REQUEST TO SPEAK" FORM PRIOR TO THE COMMENCEMENT OF THE MEETING AND SUBMIT IT TO THE AUTHORITY CLERK. **PLEASE REVIEW THE POLICY FOR PUBLIC PARTICIPATION IN BOARD AND BOARD COMMITTEE MEETINGS (PUBLIC COMMENT) LOCATED AT THE END OF THE AGENDA.**

Executive Personnel and Compensation Committee Meeting Agenda

Thursday, September 19, 2024

CALL TO ORDER:

PLEDGE OF ALLEGIANCE:

ROLL CALL:

Committee Members: Cabrera (Chair), Martinez, Sly

NON-AGENDA PUBLIC COMMENT:

Non-Agenda Public Comment is reserved for members of the public wishing to address the Committee on matters for which another opportunity to speak **is not provided on the Agenda**, and which is within the jurisdiction of the Board. Please submit a completed speaker slip to the Authority Clerk. ***Each individual speaker is limited to three (3) minutes. Applicants, groups and jurisdictions referring items to the Board for action are limited to five (5) minutes.***

Note: Persons wishing to speak on specific items should reserve their comments until the specific item is taken up by the Committee.

NEW BUSINESS:

1. **APPROVAL OF MINUTES:**

RECOMMENDATION: Approve the minutes of the June 3, 2024, special meeting and July 11, 2024, special meeting.

2. **RENEWAL OF THE HEALTH & WELFARE BENEFITS PROGRAM FOR 2025:**

RECOMMENDATION: Forward this item to the Board with a recommendation for approval.

Presented by: Monty Bell, Director, Human Resources

CLOSED SESSION:

REPORT ON CLOSED SESSION:

COMMITTEE MEMBER COMMENTS:

ADJOURNMENT:

Executive Personnel and Compensation Committee Meeting Agenda

Thursday, September 19, 2024

Policy for Public Participation in Board, Airport Land Use Commission (ALUC), and Committee Meetings (Public Comment)

- 1) Persons wishing to address the Board, ALUC, and Committees shall submit a "Request to Speak" form prior to the initiation of the portion of the agenda containing the item to be addressed (e.g., Public Comment and General Items). Failure to submit a form shall not preclude testimony, if permission to address the Board is granted by the Chair.
- 2) The Public Comment Section at the beginning of the agenda is reserved for persons wishing to address the Board, ALUC, and Committees on any matter for which another opportunity to speak is not provided on the Agenda, and on matters that are within the jurisdiction of the Board.
- 3) Persons wishing to speak on specific items listed on the agenda will be afforded an opportunity to speak during the presentation of individual items. Persons wishing to speak on specific items should reserve their comments until the specific item is taken up by the Board, ALUC and Committees.
- 4) If many persons have indicated a desire to address the Board, ALUC and Committees on the same issue, then the Chair may suggest that these persons consolidate their respective testimonies. Testimony by members of the public on any item shall be limited to **three (3) minutes per individual speaker and five (5) minutes for applicants, groups and referring jurisdictions.**
- 5) Pursuant to Authority Policy 1.33 (8), recognized groups must register with the Authority Clerk prior to the meeting.

After a public hearing or the public comment portion of the meeting has been closed, no person shall address the Board, ALUC, and Committees without first obtaining permission to do so.

Additional Meeting Information

NOTE: This information is available in alternative formats upon request. To request an Agenda in an alternative format, or to request a sign language or oral interpreter, or an Assistive Listening Device (ALD) for the meeting, please telephone the Authority Clerk's Office at (619) 400-2550 at least three (3) working days prior to the meeting to ensure availability.

For your convenience, the agenda is also available to you on our website at www.san.org.

For those planning to attend the Commission meeting, parking is available in the Airport Administration Building Parking Lot (entrance on the east side of McCain Road). Visitors can park in the lot from 8:00 a.m. to 5:00 p.m.

You may also reach the SDCRAA Building by using public transit via the San Diego MTS System, Route 923. For route and fare information, please call the San Diego MTS at (619) 233-3004 or 511.

DRAFT
SAN DIEGO COUNTY REGIONAL AIRPORT AUTHORITY
SPECIAL EXECUTIVE PERSONNEL AND COMPENSATION COMMITTEE MEETING
MINUTES
MONDAY, JUNE 3, 2024
BOARD ROOM

CALL TO ORDER: Chair Cabrera called the Special Executive Personnel and Compensation Committee and Special Board meeting to order at 9:40 a.m., on Monday, June 3, 2024, in the Board Room of the San Diego International Airport, Administration Building, 2417 McCain Road, San Diego, CA 92101.

PLEDGE OF ALLEGIANCE:

ROLL CALL:

Present:	Committee Members:	Cabrera (Chair), Martinez, Sly
	Board Members:	Benzian, Montgomery Steppe, Perez, Vaus
Absent:	Committee Members:	None
Also Present:	Kimberly Becker, President/CEO; Amy Gonzalez, General Counsel; Shawna Morales, Assistant Authority Clerk II; Patricia Willis, Assistant Authority Clerk I	

NON-AGENDA PUBLIC COMMENT: None

NEW BUSINESS:

- 1. APPROVAL OF MINUTES:**
RECOMMENDATION: Approve the minutes of the June 15, 2023, special meeting and August 24, 2023, special meeting.

ACTION: Moved by Board Member Sly and seconded by Board Member Martinez to approve staff's recommendation. Motion carried unanimously.

CLOSED SESSION: The Committee recessed into Closed Session at 9:41 a.m. to hear Items 2-4.

- 2. PUBLIC EMPLOYEE PERFORMANCE EVALUATION:**
Cal. Gov. Code §54957
Title: President/Chief Executive Officer

3. PUBLIC EMPLOYEE PERFORMANCE EVALUATION:

Cal. Gov. Code §54957

Title: General Counsel

4. PUBLIC EMPLOYEE PERFORMANCE EVALUATION:

Cal. Gov. Code §54957

Title: Chief Auditor

REPORT ON CLOSED SESSION: The Committee adjourned out of Closed Session at 12:27 p.m. There was no reportable action.

COMMITTEE MEMBER COMMENTS: None.

ADJOURNMENT: The meeting adjourned at 12:27 p.m.

APPROVED BY A MOTION OF THE SAN DIEGO COUNTY REGIONAL AIRPORT AUTHORITY EXECUTIVE PERSONNEL AND COMPENSATION COMMITTEE THIS 19th DAY OF SEPTEMBER 2024.

MONTY BELL, DIRECTOR
HUMAN RESOURCES

ATTEST:

SHAWNA MORALES
ASSISTANT AUTHORITY CLERK II

DRAFT
SAN DIEGO COUNTY REGIONAL AIRPORT AUTHORITY
SPECIAL EXECUTIVE PERSONNEL AND COMPENSATION COMMITTEE MEETING
MINUTES
THURSDAY, JULY 11, 2024
BOARD ROOM

CALL TO ORDER: Chair Cabrera called the Special Executive Personnel and Compensation Committee and Special Board meeting to order at 8:33 a.m., on Thursday, July 11, 2024, in the Board Room of the San Diego International Airport, Administration Building, 2417 McCain Road, San Diego, CA 92101.

ROLL CALL:

Present: Committee Members: Cabrera (Chair), Martinez, Sly

Board Members: von Wilpert

Absent: Committee Members: None

Also Present: Kimberly Becker, President/CEO; Amy Gonzalez, General Counsel; Shawna Morales, Assistant Authority Clerk II; Patricia Willis, Assistant Authority Clerk I

NON-AGENDA PUBLIC COMMENT: None

CLOSED SESSION: The Committee recessed into Closed Session at 8:34 a.m. to hear Items 1-3.

1. PUBLIC EMPLOYEE PERFORMANCE EVALUATION:

Cal. Gov. Code §54957
Title: President/Chief Executive Officer

2. PUBLIC EMPLOYEE PERFORMANCE EVALUATION:

Cal. Gov. Code §54957
Title: General Counsel

3. PUBLIC EMPLOYEE PERFORMANCE EVALUATION:

Cal. Gov. Code §54957
Title: Chief Auditor

REPORT ON CLOSED SESSION: The Committee adjourned out of Closed Session at 8:45 a.m. There was no reportable action.

COMMITTEE MEMBER COMMENTS: None.

ADJOURNMENT: The meeting adjourned at 8:45 a.m.

APPROVED BY A MOTION OF THE SAN DIEGO COUNTY REGIONAL AIRPORT AUTHORITY
EXECUTIVE PERSONNEL AND COMPENSATION COMMITTEE THIS 19th DAY OF SEPTEMBER
2024.

MONTY BELL, DIRECTOR
HUMAN RESOURCES

ATTEST:

SHAWNA MORALES
ASSISTANT AUTHORITY CLERK II



SAN DIEGO
INTERNATIONAL AIRPORT

LET'S **GO.**

Health & Welfare Renewal Benefits Program for 2025

Agenda

- Highlights
- Current Program
- Financials & Market Study Results
- Recommendations

Highlights

Medical

- Cigna medical renewal +5%; IRS indexed HDHP/HSA plan modifications; Employer HSA fund to match IRS mods
- Cigna renewal includes \$70K for Special Ops/Wellness funds
- MediExcel medical renewal +0%
- UHC Medicare Advantage renewal +27%

All other plans

- Anthem dental renewal negotiated 6.96% decrease (DHMO 0%, DPPO -7.38%) with DPPO plan enhancement
- VSP vision no increase; EAP 4% increase (rate decreased by 24% in 2024; 2025 rate is 20% below 2020 rates)
- Lincoln Life and Short-Term Disability no increase (rates guaranteed to 2027)
- Lifestyle Spending Account (LSA) Changing vendors and increase funding level by \$100 per EE
- EAP Change from Anthem to Concern

Other New Offerings

- Add Bereavement support through Empathy, a combination of technology and real-time human assistance*
- Add concierge Medicare education and assistance with dedicated advisors for employees & family members



Current Program



Current Program Overview | Plans & Programs

Shared Cost	100% Employer Paid	100% Employee Paid (Optional)
<p>Medical</p> <ul style="list-style-type: none"> – Active & Pre-Medicare Retirees – Medicare Retirees 	<p>Basic Life/AD&D</p> <ul style="list-style-type: none"> – Active & Pre-Medicare Retirees <p>Short-Term Disability</p> <ul style="list-style-type: none"> – Active 	<p>Life/ AD&D</p> <ul style="list-style-type: none"> – Active <p>Long-Term Disability</p> <ul style="list-style-type: none"> – Active
<p>Dental</p> <ul style="list-style-type: none"> – Active & Pre/Post Medicare Retirees <p>Vision</p> <ul style="list-style-type: none"> – Active & Pre/Post-Medicare Retirees 	<p>Employee Assistance Program</p> <ul style="list-style-type: none"> – Active & Pre/Post Medicare Retirees <p>Core Advocacy</p> <ul style="list-style-type: none"> – Active & Pre-Medicare Retirees <p>Wellness</p> <ul style="list-style-type: none"> – Active <p>Lifestyle Savings Account (LSA)</p> <ul style="list-style-type: none"> – Active 	<p>Long-Term Care</p> <ul style="list-style-type: none"> – Active <p>Voluntary Worksite Benefits</p> <ul style="list-style-type: none"> – Active <p>Direct Bill</p> <ul style="list-style-type: none"> – Active & Pre/Post-Medicare Retirees) <ul style="list-style-type: none"> • Legal Shield – Pre-paid Legal coverage • Liberty Mutual – Home & Auto • Nationwide – Pet Insurance
<p>Tax Savings Program</p> <ul style="list-style-type: none"> – Active <ul style="list-style-type: none"> • Commuter Transportation 	<p>Funded Health Reimbursement Account</p> <ul style="list-style-type: none"> – 2nd Generation Retirees 	<p>Tax Savings Program</p> <ul style="list-style-type: none"> – Active <ul style="list-style-type: none"> • Healthcare Flexible Spending Account • Dependent Care Flexible Spending Account

Current Program Overview | Census Summary

Demographics*

	San Diego County Regional Airport Authority	Region West	Group Size 50-499	Industry Government/Public Sector
Average Age	52	42.3	42.5	43.6
% Male	53%	56.9%	52.9%	56.9%
% Female	47%	43.1%	47.1%	43.1%

*Includes Actives & Pre-Medicare Retirees

of Employees* **488 – active & budgeted**

- 488 - 356 enrolled/ 80 budgeted (52 waived)

of Retirees** **131 – Pre & Post Medicare Retirees:**

- 36 - Pre-Medicare Retirees 31 enrolled / 5 waived
- 95 - Post-Medicare Retirees 78 enrolled / 17 waived

*Enrollment based on Finance headcount report received 02.09.2024

**Enrollment based on census received 04.12.2024

Current Program Overview | Enrollment

Medical Enrollment Summary*

Enrollment by Plan



Enrollment by Tier

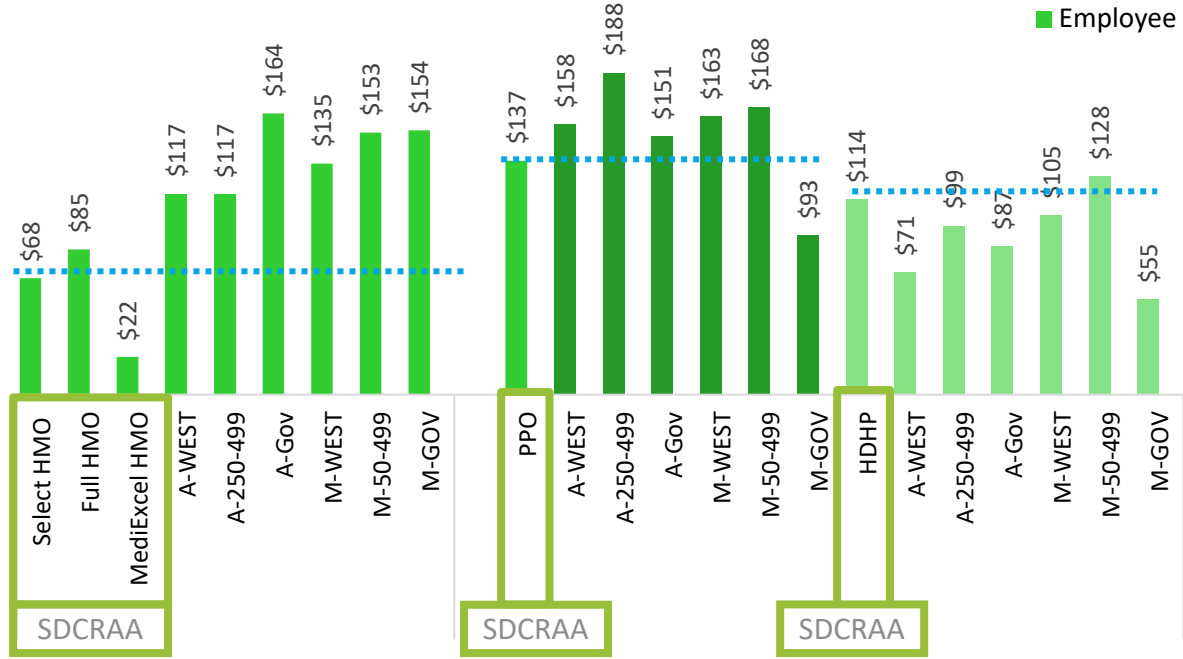


*Includes Actives & Pre-Medicare Retirees

Note: The plans and tiers employees enroll in have a significant impact on overall plan cost

Current Program Overview | Employee Cost Share

Plan Cost – Average Monthly Employee Cost Share by Plan Type



Compares the monthly cost our employees pay towards the total medical premium to benchmarks

For the HDHP plan, SDCRAA funds employee HSAs annually:

- Single: \$1,650
- w/Dependents: \$3,300

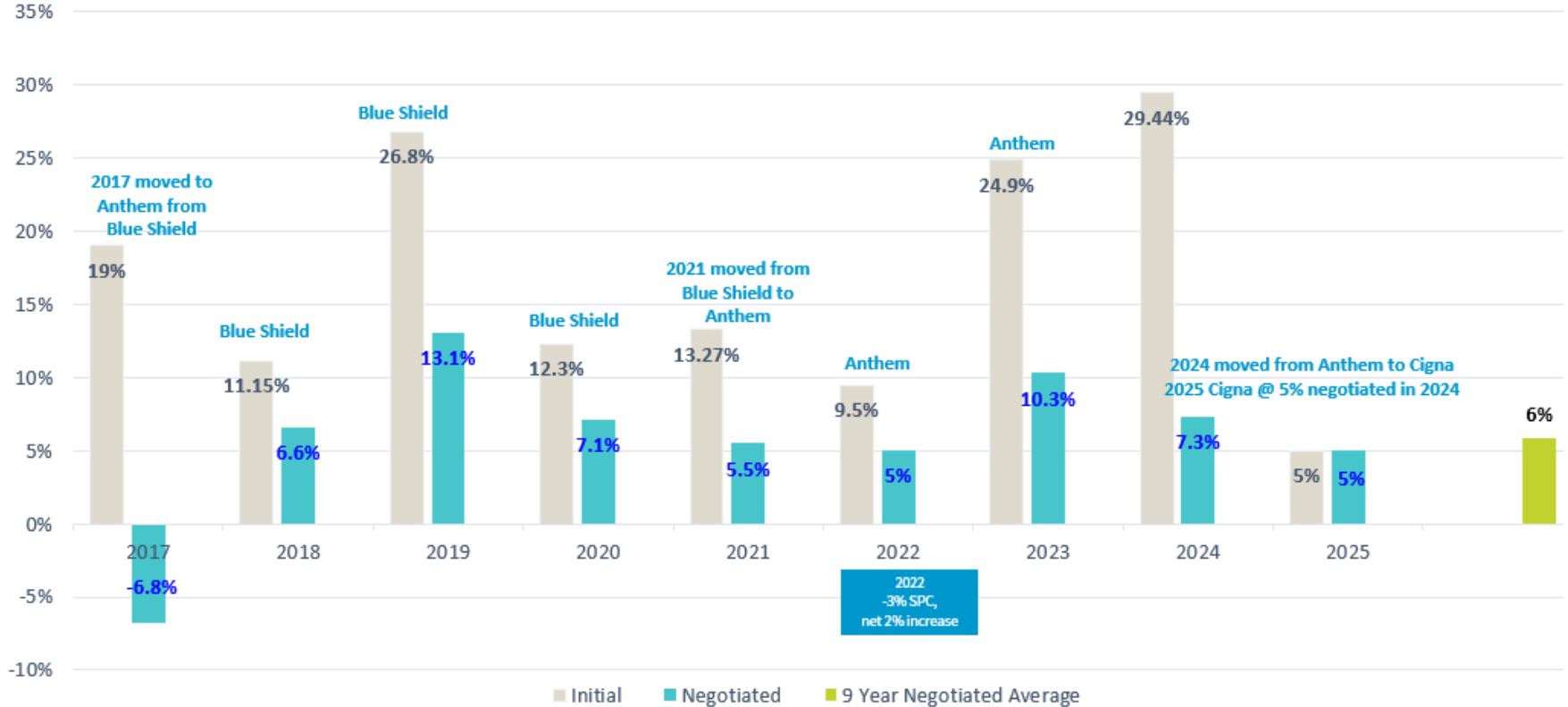


Alliant Book of Business = A-WEST: West, A-250-499: 250-499, A-Gov: Government/Public Sector
 Mercer 2022 National Survey = M-WEST: West, M-50-499: 50-499, M-GOV: Government



Medical Overview

Medical Renewal History*



Medical Renewal | Large Claims (2025 Renewal)

Large Claims Report – All Plans (HMO|PPO|HDHP) (January 2024 paid thru May 2024)

- \$875,000

2024 - 8 claimants account for 31%
of Total Annual Premium
(for the same period: January 2024 – May 2024)

2023 - 24 claimants account for
\$2.35M in claims or 34% of Total
Annual Premium



Medical Market Study Results

PY25 MEDICAL – Active & Pre-Medicare Retirees	
Cigna (Current Carrier)	+5% Wellness and Special Ops Allowance: \$70,000 included
MediExcel (Current Carrier)	+0% (Cross-Border HMO)
PY25 MEDICAL – Post-Medicare Retirees	
UHC (Current Carrier)	+27%(Medicare Advantage PPO)

- PY24 Market Study Results
- PY25 Cigna 5% renewal guarantee was negotiated as part of a two-year agreement
- All PY24 market responses compare to PY23 rates

PY24 MEDICAL MARKETING LIST – Active & Pre-Medicare Retirees	
Anthem (Current Carrier)	Original: +29.44% / Negotiated +23.5%
Aetna	+35%
Blue Shield	+22.37%
Cigna	+7.3% (2024) +5% (2025) Wellness and Special Ops Allowance: \$70,000 included 1 st and 2 nd year
Health Net	+50%
Kaiser	+58.72%
MediExcel (Current Carrier)	+2% (Cross-Border HMO)
Pareto Benefits Captive	Not a good candidate for captive self-funding; lasers on large claims
PRISM - Anthem	+18.14%
Self-Funded	+18% ILLUSTRATIVE
Sharp	Declined
United Healthcare (UHC)	+35%
MEDICAL MARKETING LIST – Post-Medicare Retirees	
UHC (Current Carrier)	+4%

Medical Renewal | Premium By Product

Enrollment	Current (PY 2024)	
	Medical, Dental, Vision, EAP, Life & Disability	
	Carrier	Annual \$

Action	Renewal (PY2025)		
	Medical, Dental, Vision, EAP, Life & Disability		
	Annual \$	\$	%

MEDICAL

Active & Pre-Medicare Retirees

Product	Premium	Enrollment	Carrier	Annual \$
Narrow HMO		108	Cigna	\$ 1,541,827
Expanded HMO		163	Cigna	\$ 2,929,865
Traditional PPO		52	Cigna	\$ 1,207,491
HDHP	<i>HSA ER Funding</i>	47	HSA Bank	\$ 89,600
(includes HSA administration fee)	Premium		Cigna	\$ 818,603

Renew as is	\$ 1,618,920	\$ 77,094	5%
Renew as is	\$ 3,076,360	\$ 146,495	5%
Renew as is	\$ 1,267,865	\$ 60,374	5%
<i>Increase to match IRS</i>	\$ 92,400	\$ 2,800	3%
Renew as is	\$ 859,409	\$ 40,805	5%

Active & Pre-Medicare Retirees

Employer Cost*				\$ 5,188,721
Employee Cost		370	Cigna	\$ 1,398,664
Premium				\$ 6,497,786

	\$ 5,446,357	\$ 257,636	5%
	\$ 1,468,597	\$ 69,933	5%
	\$ 6,822,554	\$ 324,768	5%

Budgeted

Employer Cost				\$ 1,181,244
Employee Cost		80	Cigna	\$ 131,249
Premium				\$ 1,312,493

	\$ 1,240,307	\$ 59,063	5%
	\$ 137,812	\$ 6,563	5%
	\$ 1,378,118	\$ 65,626	5%

Active, Pre-Medicare Retirees & Budgeted

Employer Cost*				\$ 6,369,965
Employee Cost		450	Cigna	\$ 1,529,913
Premium				\$ 7,810,278

	\$ 6,686,664	\$ 316,699	4.97%
	\$ 1,606,409	\$ 76,495	5%
	\$ 8,200,673	\$ 390,394	5%

Active

Employer Cost				\$ 63,698
Employee Cost		17	MediExcel	\$ 19,793
Premium				\$ 83,491

Renew as is	\$ 63,698	\$ -	0%
	\$ 19,793	\$ -	0%
	\$ 83,491	\$ -	0%

Retirees

Employer Cost				\$ 473,115
Employee Cost		78	UHC	\$ 85,482
Premium				\$ 558,598

Renew as is	\$ 600,651	\$ 127,536	27%
	\$ 108,526	\$ 23,043	27%
	\$ 709,177	\$ 150,579	27%

Enrolled + Budgeted

Employer Cost*				\$ 6,906,778
Employee Cost		545	Cigna, MediExcel & UHC	\$ 1,635,189
Premium				\$ 8,452,367

	\$ 7,351,013	\$ 444,235	6.43%
	\$ 1,734,727	\$ 99,538	6.09%
	\$ 8,993,340	\$ 540,973	6.40%

MEDICAL TOTAL (A+B+C+D)



*Employer cost includes waiver credits, HSA Employer (ER) funding and Other Credits
 **Enrollment includes Active, Budgeted, and Pre-and Post-Medicare Retirees

Medical Contributions | CIGNA & MediExcel

MediExcel
No \$ Difference in employee per pay period



				Cigna Current (2024)		Cigna Renewal (2025)			
HMO				2024 Cigna Select HMO \$250/admit		2025 Cigna Select HMO \$250/admit			
Employer Contributions	Active	Budgeted	Retires	EE Monthly	EE PPP	EE Monthly	EE PPP	EE Mo \$D	EE PPP \$D
Subscriber Only	56	0	3	\$68.02	\$34.01	\$71.42	\$35.71	\$3.40	\$1.70
Subscriber + 1 Dependent	17	0	2	\$336.69	\$168.34	\$353.52	\$176.76	\$16.83	\$8.42
Subscriber + 2 or More Dependents	30	0	0	\$612.16	\$306.08	\$642.77	\$321.38	\$30.61	\$15.30
HMO				2024 Cigna Full HMO \$250/admit		2025 Cigna Full HMO \$250/admit			
Employer Contributions	Active	Budgeted	Retires	EE Monthly	EE PPP	EE Monthly	EE PPP	EE Mo \$D	EE PPP \$D
Subscriber Only	79	0	7	\$84.78	\$42.39	\$89.02	\$44.51	\$4.24	\$2.12
Subscriber + 1 Dependent	26	0	2	\$419.64	\$209.82	\$440.63	\$220.31	\$20.98	\$10.49
Subscriber + 2 or More Dependents	47	0	0	\$762.99	\$381.49	\$801.14	\$400.57	\$38.15	\$19.07
PPO				2024 Cigna PPO \$500 Ded		2025 Cigna PPO \$500 Ded			
Employer Contributions	Active	Budgeted	Retires	EE Monthly	EE PPP	EE Monthly	EE PPP	EE Mo \$D	EE PPP \$D
Subscriber Only	24	80	7	\$136.72	\$68.36	\$143.55	\$71.78	\$6.84	\$3.42
Subscriber + 1 Dependent	9	0	2	\$676.75	\$338.38	\$710.59	\$355.29	\$33.84	\$16.92
Subscriber + 2 or More Dependents	4	0	0	\$1,230.46	\$615.23	\$1,291.98	\$645.99	\$61.52	\$30.76
HDHP				2024 Cigna HDHP \$1,600 Ded (IRS indexed change)		2025 Cigna HDHP \$1,650 Ded (IRS indexed change)			
Employer Contributions	Active	Budgeted	Retires	EE Monthly	EE PPP	EE Monthly	EE PPP	EE Mo \$D	EE PPP \$D
Subscriber Only	38	0	0	\$114.01	\$57.01	\$119.71	\$59.86	\$5.70	\$2.85
Subscriber + 1 Dependent	6	0	0	\$566.51	\$283.25	\$594.83	\$297.42	\$28.32	\$14.16
Subscriber + 2 or More Dependents	3	0	0	\$1,030.02	\$515.01	\$1,081.52	\$540.76	\$51.50	\$25.75

Employee \$ Difference Per Pay Period

Medical Contributions | MediExcel & UHC

MediExcel – Active Employees Only

MediExcel Renewal (2025)

Employer Contributions	Active	EE Monthly	Monthly Premium	EE Mo \$D	EE PPP \$D
Subscriber Only	9	\$21.95	\$219.48	\$0.00	\$0.00
Subscriber + 1	3	\$138.28	\$526.76	\$0.00	\$0.00
Subscriber + 2 or More	5	\$207.41	\$680.39	\$0.00	\$0.00

Employee \$ Difference from current

UHC Medicare Advantage – Post-Medicare Retirees

Employer Contributions	Post-Medicare	Budgeted	Retirees	Enrollee Monthly	Enrollee Monthly	EE Mo \$D
Medicare Retiree Only	57	0	0	\$47.02	\$59.69	\$12.68
Medicare Retiree +1 Dependent	21	0	0	\$211.59	\$268.63	\$57.04
Medicare Dependent 65+ Only	0	0	0	\$211.59	\$268.63	\$57.04

Enrollee \$ Difference from current

Ancillary Overview



SAN DIEGO
INTERNATIONAL AIRPORT.

LET'S GO.

Ancillary Renewal Overview

Line of Coverage	Carrier	Renewal
Dental (DHMO and DPPO)	Anthem	Original DHMO: +4% / Negotiated: 0% / Rate Pass to 2026 Original DPPO: -9% / Negotiated: -7.38% with plan enhancement
Vision	VSP	+0% / Rate Pass to 2026
Long Term Care (Voluntary)	Unum	+0% / Closed Block of Business, No published rate changes for the policy
Employee Assistance Program	Anthem	+4%
Business Travel Accident (BTA)	Cigna	+0%

Line of Coverage	Carrier	Renewal
Basic Life and AD&D	PRISM – Lincoln	+0% / Rate Guarantee to 2027
Life and AD&D (Voluntary)	PRISM – Lincoln	+0% / Rate Guarantee to 2027
Short Term Disability	PRISM – Lincoln	+0% / Rate Guarantee to 2027
Long Term Disability (Voluntary)	PRISM – Lincoln	+0% / Rate Guarantee to 2027

Dental Renewal

Dental Contributions

				Current (2024)		Negotiated Renewal (2025)			
				2024 Anthem Dental PPO		2025 Anthem Dental PPO			
Employer Contributions	Active	Budgeted	Retirees	EE Monthly	EE PPP	EE Monthly	EE PPP	EE Mo \$D	EE PPP \$D
				Subscriber Only	220	26	49	\$0.00	\$0.00
Subscriber + 1 Dependent	60	0	43	\$18.77	\$9.38	\$17.39	\$8.69	-\$1.38	-\$0.69
Subscriber + 2 or More	82	0	5	\$34.01	\$17.00	\$31.50	\$15.75	-\$2.51	-\$1.25

				2024 Anthem Dental HMO		2025 Anthem Dental HMO			
Employer Contributions	Active	Budgeted	Retirees	EE Monthly	EE PPP	EE Monthly	EE PPP	EE Mo \$D	EE PPP \$D
				Subscriber Only	38	0	7	\$0.00	\$0.00
Subscriber + 1 Dependent	15	0	6	\$6.72	\$3.36	\$6.72	\$3.36	\$0.00	\$0.00
Subscriber + 2 or More	16	0	0	\$15.46	\$7.73	\$15.46	\$7.73	\$0.00	\$0.00

Employee \$ Difference from current
 DPPO plan enhancement:
 3 cleanings/year

Vision Contributions

No \$ Difference in employee per pay period

				Current (2024)		Renewal (2025)			
				2024 VSP Vision		2025 VSP Vision			
Employer Contributions	Active*	Budgeted	Retirees*	EE Monthly	EE PPP	EE Monthly	EE PPP	EE Mo \$D	EE PPP \$D
				Subscriber Only	228	30	32	\$0.00	\$0.00
Subscriber + 1	78	0	40	\$5.49	\$2.75	\$5.49	\$2.75	\$0.00	\$0.00
Subscriber + 2 or More	77	0	2	\$14.27	\$7.14	\$14.27	\$7.14	\$0.00	\$0.00

*Actives have employer sponsored vision coverage
 Pre-and Post-Medicare Retirees have voluntary coverage



Employee Credits

Credits

Active	Current	Renewal
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Waiver Credits

Dental

31	\$ 4.84	\$ 4.84
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Annual Total 31 \$ 1,800 \$ 1,800

Current Wellness Program Incentive

- \$200 WellWorks Gift Card for reaching 200 total points by completing activities (Active EE Only)

Additional Benefits



SAN DIEGO
INTERNATIONAL AIRPORT.
LET'S GO.

Lifestyle Spending Account | IGOE

- 43% of the allotted funding has been accessed in the first 5 months of the program
- Top 5 most utilized categories account for \$58,000 or 80% of the spend YTD
- The utilization proves that this program has a direct, positive impact on the every day well-being of the SDCRAA employees

Description	Total Spent
Fuel Dispensers, Automated	\$25,465.64
Grocery Stores, Supermarkets	\$15,737.33
Sporting Goods Stores	\$7,329.13
Membership Clubs	\$5,903.24
Veterinary Services	\$3,642.50
Bicycle Shops - Sales and Service	\$2,351.63
Utilities - Electric, Gas, Water, Sanitary	\$2,342.83

Child Care on Demand | TOOTRis

Registrations and Support YTD

- 43 Employees registered
- 12 families actively seeking enrollment:
 - 92% with 1 child
 - 8% with 2 children
- 69 Concierge Touchpoints (how families are communicating with the Concierge Team)
 - 38% Calls
 - 62% Emails
- Provider Touchpoints (how families are communicating with providers in TOOTRis)
 - 43% Requesting messages from providers
 - 14% Requesting to be on waitlists
 - 43% Requesting calls from providers

New Benefits



SAN DIEGO
INTERNATIONAL AIRPORT.

LET'S GO.

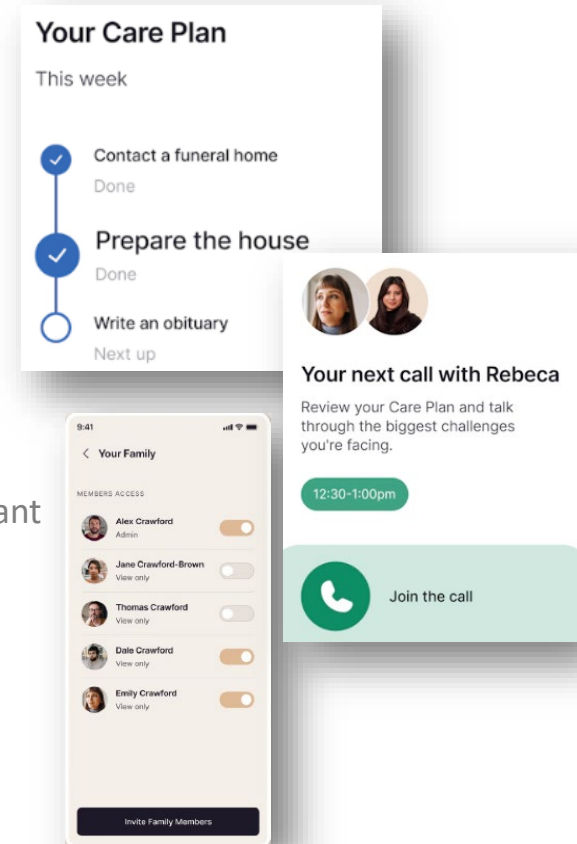
Bereavement Support | Empathy

Impactful bereavement support

- Emotional support and grief guidance
- Financial and estate settlement guidance
- Funeral and administrative assistance

Combines technology with the human touch

- Personalized care plan
- Dedicated Care Team available on demand
- Care Managers come from social work, behavioral health, and other relevant backgrounds
- Advanced tools streamline life after loss; canceling accounts, writing an obituary and claiming benefits
- Can be shared with family members to delegate and partner on tasks and collaborate while keeping each other informed and updated



Medicare Concierge | Alliant

Medicare education and enrollment assistance from licensed agents in all 50 states

- Agents are trained on Airport Authority plans to support comprehensive needs analysis and best fit coverage
- Unbiased support and follow-through
- Open to employees, dependents, friends & family



Trained agents
focused on the
Medicare
population



Able to pull
multiple plans
and carriers and
compare



Prescription
Drug analysis
Provider finder



If appropriate,
Electronic
Enrollment

Concern EAP



Better Outcomes for a Modern Workplace

Today's workforce represents a full spectrum of age groups, preferences, cultural diversity, and job types. By combining the best of high-tech and high-touch support, we improve access and outcomes for more organizations and their employees.

White Glove Member Experience

Mobile-first Digital Access

Toll-Free Access Line for Personal Service

Accessible Counseling

Goal-Focused Coaching

Guided Mindfulness Training & Other Partner Apps

Management Consultations

Immediate Crisis Support



Recommendations



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INTERNATIONAL AIRPORT.

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Staff Recommendations

- Renew all current carriers
- Lifestyle Spending Account (LSA) increase Authority contribution by \$100 per EE *
- Add Bereavement support through Empathy, a combination of technology and real-time human assistance*
- Add concierge Medicare* education and assistance with dedicated advisors** for employees & family members
- Change Anthem EAP to Concern EAP

*Empathy program cost is an eligible expense covered using Cigna Special Ops/Wellness funds

**Concierge Medicare service using Cigna Special Ops/Wellness funds

Fiscal Impact

Active and Budgeted only

Description	Current	recommended Renewal	% Change	Budgeted Costs CY 2025	\$ Difference Between Recommended and Budgeted	% Difference Between Recommended
Medical ³	\$ 5,963,073	\$ 6,257,921	5%	\$ 6,251,629	\$ 6,292	0%
HSA Funding	\$ 89,600	\$ 92,400	3%	\$ 84,000	\$ 8,400	10%
Dental ³	\$ 318,998	\$ 298,329	-6%	\$ 334,062	\$ (35,733)	-11%
Vision ¹	\$ 48,222	\$ 48,222	0%	\$ 58,560	\$ (10,338)	-18%
Basic Life/AD&D	\$ 59,812	\$ 59,812	0%	\$ 73,348	\$ (13,536)	-18%
Short Term Disability	\$ 142,023	\$ 142,023	0%	\$ 169,930	\$ (27,907)	-16%
LifeStyle Savings Account (LSA) ⁴	\$ 244,000	\$ 292,800	20%	\$ 244,000	\$ 48,800	20%
Other ²	\$ 10,606	\$ 21,424	102%	\$ 11,229	\$ 10,195	91%
TOTAL	\$ 6,876,334	\$ 7,212,931	5%	\$ 7,226,758	\$ (13,827)	0%

¹ Vision includes 100% EEO employer subsidy for those enrolled

² Includes: Dental Waiver Credit and Carrier Change from Anthem to Concern for Employee Assistance Program (EAP)

³ Budgeted headcounts in PPO EEO. HDHP includes HSA Admin fee. Medical includes Cigna & MediExcel Plans.

⁴ Headcount of 488@ \$500 per ee/per year for current vs recommended at \$600/per ee per year

Evolution of Authority Benefits 2021-2022

2021 & 2022 - Modernized Benefits Administration & Employee Experience

- Contracted with Alliant and Optavise in 2021
 - Aligned Benefits Renewal with Finance's budget headcount (↑predictability)
 - Transformed administrative processes
 - EDI/data transmission: built carrier, vendor and payroll file feeds automating data transfer and improving accuracy
 - Billing Consolidation & Reconciliation
 - New Hire Onboarding
 - Dependent Verification
 - Evidence of Insurability
 - Qualifying Life Event management
 - Cobra Administration
 - ACA Reporting & Tracking
 - Employee experience
 - Benefits Supersite
 - Single Sign-On (SSO)
 - Online enrollment, 24/7 access
 - Call Center/Benefits Hotline
 - Simplified employee address/phone #/emergency contacts process
 - Automated Union Dues processing for new hires/terminations
 - Data Management
 - Validated and verified existing data
 - Eliminated most paper processes
 - Upgraded Reporting capability
 - \$35,000 and \$10,000 Wellness and Communication funds from carrier
- Added Benefits 2022
 - MediExcel Cross-Border HMO
 - Added FSA Transit to replace Pronto
 - Repurposed employee only \$8/mo. medical credit to add future benefits
 - Consolidated medical contribution strategy by removing non-wellness tier
 - Rebranded Communications Package
 - Remodeled Active & Retiree Benefit Guides
 - Redesigned digital & print materials
 - Direct Path replaced Health Advocate (Core Advocacy) to improve employee and retiree experience
 - Managed COVID Compliance impacts:
 - Cobra ARPA subsidy and timeline extensions
 - HIPAA Special Enrollment Rights
 - FSA amendments allowed by CAA were evaluated and declined
 - \$35,000 and \$10,000 Wellness and Communication funds from carrier

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Evolution of Authority Benefits 2023-2024

2023

Continued Benefits Program Expansion & Streamlined Processes

Added Benefits 2023

- Lincoln VWB (Acc, CI, Hosp)
- Pathwise Financial Wellness - access to Financial Advisors / no cost
- Employer-Sponsored vision for Active employees (Pre and Post-Medicare retirees remained voluntary)
- Parking Cash Out Program (added 9/1/2023)
- Amended Section 125 plan after ACA Family Glitch fix; allows midyear plan changes giving dependents access to tax subsidies through Exchange

Moved to PRISM Life & Disability eff 10/2023, guaranteed rates to 2027

- 5 LOA vendors invited. Selected JJ Keller. Brought LOA Admin in-house
- Improved employee LOA support
- Reduced annual premium by \$50,000
- Standardized Vol Life contract
 - Provided option to continue dependent coverage by allowing employees one-time opportunity to enroll without EOI
 - Dependent coverage requires employee enrollment
 - Spouse coverage cannot exceed 50% of employee election

Employee Experience

- Created Benefits Newsletter (monthly publication)
- Enhanced Tuition Reimbursement Process
- Arranged Optavise Onsite/Virtual Benefit Educator support

Automated internal EDI file feeds R-FHRA, Empower, HSA, etc

\$35,000 and \$10,000 Wellness and Communication funds from carrier

2024

Evolving Benefits Program

Added Benefits 2024

- Lifestyle Spending Account (LSA)
- Limited FSA
- Paid Family Leave (Parental Leave through Parento and Family Care Leave with a salary continuation for other outlined leaves)
- Childcare Finder App and Concierge support through TOOTRiS
- Executive Physicals program modified; LSA funding option
- Increased HSA employer funding to match higher IRS minimum deductible legislative change

Repurposed Medical Waiver Credits to fund additional benefits

Unum GLTC policy anniversary date aligned to January 1

Automated Optavise Census (weekly file feed)

Developed method to collect employee feedback on benefit providers

Core benefit enrollment system automated (PTO, OTH, Auto Allowance)

Enhanced Communications Package

- Customized HSA Video education
- Customized LSA Video education
- EOI Benefit Educators improved employee and retiree enrollment support
- Elevated digital design
- Incorporated text messaging

Enhanced ESS Dashboard linking all benefits related websites (MyBenSite, Empower, SDCERS, etc) creating a single source for all provider websites

\$70,000 Special Ops funds from carrier

Wellworks replaced Health Advocate Wellness Platform

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Questions?
