



FAQs

1. Does a school have to be a member of Cal-ISBOA in order to have access to the trust?

Yes, in order to have an opportunity to review the CISBT option, you have to be a Cal-ISBOA member school. For information on how to become a Cal-ISBOA member school, please contact Martha Ambros at martha.ambros@isboa.org or (818) 731-0342.

2. Besides the CISBT option, what other membership benefits are available through Cal-ISBOA?

In addition to the trust, Cal-ISBOA offers professional programs, holds statewide conferences, sponsors live meetings and webinars. Speakers at these events present on a wide range of topics, from technology to the economy, all in an effort to better our members professionally while maintaining a collegial, social spirit. Two of the most widely used benefits are the annual survey and the statewide listserve.

3. Can I use our current benefits broker to obtain a quote from the CISBT?

No, your current broker does not have access to this program. Our association worked exclusively with Bolton & Company to create this program. Thus, if you would like to obtain a quote, you will have to provide Bolton with all the necessary information as outlined on question 8.

4. If I am interested in implementing the trust to our school, do I have to change brokers?

Yes, if you would like to implement the trust program, you will have to switch brokers. Bolton can assist you with this transition.

5. When can a school join the program?

While the trust became effective January 1, 2016, a school can join at any time. It is important to note your renewal date would align with the program on the first of the following January.

6. What if my current policies are due to renew in the fourth quarter?

You will have to renew those policies and then switch to the CISBT program as of January 1st of the following year. You can always switch to the CISBT program at your regularly scheduled renewal date, however, due to the trust's January 1st renewal date, you will need to renew again at that time. You can discuss this in detail with Bolton to determine the best way to communicate this to your faculty, staff and any existing COBRA participants.

7. Are there trust fees associated with this program? If so, what are they and what is the frequency in which our school will be required to make payments in?

Yes, there are trust fees associated with the CISBT. In order for the trust to make these benefits available, expenses have been incurred and collectively we pay for these services. The trust does not charge fees to make a profit and none of the trustees are paid for their work. Like you, they are all employed at an Independent School that is member of Cal-ISBOA and they volunteer their time.

There are two types of technology fees: The first is a \$1,500 enrollment fee per school which covers all the technology implementation costs.

The second is a monthly fee of \$6.50 per employee, per month. This fee may decrease in the future as the number of enrolled employees grows.

8. What information do you need in order to provide our school with a quote on this trust program?

The following information is required in order for the insurance carriers to provide a quote for your school:

- Complete census information, including date of hire, number of hours worked, date of birth, home zip code and dependent tiers of coverage.
- Current and renewal information (if available): summary of current plans, rates, contributions, any claims and/or large claims information.
- Names of the medical insurance carriers your school has had in place for the past 5 years.
- A broker authorization letter, if you are not currently a Bolton employee benefits client.

The School Census and Carrier Authorization Letter template can be found on the Cal-ISBOA website and can be accessed at [www.isboa.org/California-Independent-Schools-Benefit-Trust-\(CISBT\)](http://www.isboa.org/California-Independent-Schools-Benefit-Trust-(CISBT)).

9. Who at Bolton do I contact for more information and/or to start the CISBT quoting process?

Please contact your representative listed below for more information. It is recommended that you begin the request for quote process at least 90 days before your desired effective date.

Michelle Cammayo, RHU, GBA

Senior Client Executive

(714) 924-1103 | mcammayo@boltonco.com

10. If our school decides to join the trust program, do we have to purchase all of the lines of coverage offered in the trust?

No, you have the following purchasing options available:

- Just medical
- The medical and all the ancillary products offered
- The medical, dental and/or vision only
- The medical, life and disability only
- In addition, the Workterra COBRA administration services and FSA administration services are optional

Please keep in mind that although participation in all of the lines of coverage offered is not required, one of the advantages of electing all of the coverages and services available in the CISBT is billing consolidation. In addition, you will be able to have Workterra customize your online program offering to include your current school program options outside the trust. There is an additional \$0.50 charge PEPM (per employee per month) to cover the amount of system work that this customization requires.

11. If our school didn't join at inception, what are our options to join this program?

You can join the CISBT program effective any 1st of the month, during the plan year. However, the program will renew for all school participants on January 1st of each year, no matter when your school joined. Thus, if you would like to take advantage of the trust rates for 12 months, your school would need to enter as of January 1st.

12. If we participate in the CISBT program and a year or two into it we decide to leave it, what do we have to do? Also, if we decide to come back to the CISBT program are there any restrictions?

If your school decides to leave the CISBT program after completing a 12-month contract, you may do so. You will need to provide Cal-ISBOA with a 60-day written notice and will not be able to come back into the program for two years. Upon your return, you may be required to complete an underwriting questionnaire in order to request underwriting approval, and you will be required to pay the enrollment/set-up fee again.

13. In regards to the medical program, our school currently has Kaiser in place, can we keep this existing Kaiser policy and offer the Anthem products from the trust as well?

- Although every effort was made to have Kaiser be part of the CISBT program, the only way to do so is to continue to offer your Kaiser policy outside of the trust and include the Anthem products from the trust as part of your program. Under this offering, please note the following:
- Anthem requires that at least 50% of your benefits-eligible faculty and staff participate in their plans.
- You will need to switch brokers for both the Kaiser plan as well as the trust plans if your school is not currently a Bolton employee benefits client. This will allow you the opportunity to review potential changes to the existing Kaiser policy. To do so, you will have to provide a broker of record letter, on school letterhead, appointing Bolton as your broker.
- Depending on when your current Kaiser policy renews, you may have two separate open enrollment periods.
 - » Depending on your group size, Kaiser may agree to change your renewal date; as a result, there may be a rate change for this existing policy.
 - » Bolton can help you explore these options and help your school with any compliance requirements associated with this change (i.e. short plan year 5500 filing, etc.).

14. What if my school currently doesn't have a Kaiser policy in place, will I be able to offer Kaiser and Anthem to our faculty and staff?

No, if you currently do not have Kaiser in place, your school's option would be the Anthem CISBT plan offerings.

15. There are a lot of medical plans offered under the CISBT. Does my school have to offer all of them to our faculty and staff, or can we pick and choose which plans to implement?

Each school has the option of implementing up to three of the Anthem medical plan options available in the trust.

16. Is there flexibility in customizing some of these medical plan designs offered (such as changing the copayments, deductibles, or coinsurance levels)?

The trust has been structured to offer multiple plan options and give each school flexibility in choosing which plans to implement. The plans are predetermined, distinctive options to the trust and cannot be modified.

17. Are the medical plans offered ACA compliant?

Yes, the Anthem plans offered in the trust are non-grandfathered, ACA compliant, large group products.

18. We are a school that is considered a small group/employer (2-100 employees), and the plans we currently offer include pediatric dental and vision, do the CISBT Anthem plans include these benefits as well?

The CISBT has been established under a Multiple Employer Welfare Arrangement (MEWA), and it is designed to give small employers access to health coverage on terms similar to those available to large employers. This allows us to combine all the schools (small and large) to be able to leverage our combined size and offer large group plans. The strategy behind this is to create our own pool of like demographics based on our own industry that will run better than the insurance carriers' existing pools that combine industry groups based on size.

Therefore, because the CISBT is structured as a large group program, pediatric dental and vision are not embedded in the medical plans offered. However, dental and vision are benefits offered within the trust and your school is free to choose to offer these benefits to your faculty and staff. You can offer them a la carte, or on a packaged basis.

19. We are a school with less than 100 employees:

a) Under the CISBT, will my school have access to large group medical products and therefore we will not have to move to small group?

Yes. Under the CISBT arrangement, the plans offered are large group products and thus your school will NOT have to move to small group.

b) What does the medical rating structure look like under this arrangement?

There are four rating tiers:

Employee Only

Employee + Spouse

Employee + Child(ren)

Employee + Family

In addition, each school's demographics and risk will be reviewed by underwriting in order to determine which rating band your school will be assigned. The trust has 7 rating bands (rating band number 1 represents the lowest risk and number 7 is the maximum risk).

c) Will we have access to the full network of providers?

It depends. Schools in Southern CA can choose from the Select or Traditional HMO network, but not both. Schools in Northern CA will have the full, Traditional HMO network of providers. An Anthem flyer explaining how to find a provider is available and can be found on the Cal-ISBOA website. You can access this document at [www.isboa.org/California-Independent-Schools-Benefit-Trust-\(CISBT\)](http://www.isboa.org/California-Independent-Schools-Benefit-Trust-(CISBT)).

d) Are the plan designs offered customizable?

The trust offers multiple plan options to give each school flexibility in choosing which plans to implement. The plans are predetermined, distinctive options to the trust and cannot be further modified.

20. It looks like there are several dental plans offered under the CISBT. Does my school have to offer all of them to our faculty and staff or can we pick and choose which plans to implement?

You can offer a maximum of two HMO plans and two PPO (Hi/Low) plans. Each school has the option of implementing the plan(s) that meet the school's needs.

21. It looks like there are three vision plans offered under the CISBT. Does my school have to offer all of them to our faculty and staff, or can we pick and choose which plans to implement?

Each school has the option of implementing up to two vision plan (Hi/Low) options or select only one plan that best meets the needs of the school.

22. There are several group life and AD&D plans offered under the CISBT. Does my school have to offer all of them to our faculty and staff, or can we pick and choose which plans to implement?

Each school has the option of implementing one of the group life and AD&D plan options available in the trust.

23. Can you give me some general information about Workterra, as I'm not that familiar with this company?

Workterra is headquartered in Pleasanton, CA, and provides a fully integrated, cloud-based application solution. Workterra offers consistent and personalized benefit administration and enrollment experience for their clients. By eliminating the purchase requirement of hardware, software or a database, Workterra is able to provide clients a much more reliable, lower-cost solution. The cloud-based platform allows for the access of information anytime, anywhere.

The increased efficiency created through the quick and easy implementation of Workterra frees HR staff to focus on other important and strategic activities within the organization. Their proprietary, flexible approach supports automated integration to carriers and payroll systems creating a single-key, paperless environment for clients.

24. Our school currently has an online benefits administration vendor in place, do we have to implement Workterra?

You have the option of implementing Workterra or keeping your existing system in place and file feeding your school's information to Workterra. In order to connect your payroll system to Workterra, there is a onetime implementation fee of \$800.

25. Since our school currently offers Kaiser and we are going to continue to offer the Kaiser plan alongside the Anthem CISBT, how will this all work with Workterra? Are they able to help us with different open enrollment dates, if we decide to keep Kaiser as is, not move the policy renewal date to January 1st?

You will be able to have Workterra customize your online program offering to include the Kaiser plan option. There is a \$0.50 charge PEPM (per employee per month) to cover the amount of system work required for this customization.

26. Do I have to enroll our school for the COBRA administration with Workterra?

No, this is an optional service available through Workterra. Although participation is not required, one of the advantages of electing this service is billing consolidation.

27. Do I have to enroll our school for the FSA administration with Workterra?

No, this is an optional service available through Workterra. Although participation is not required, one of the advantages of electing this service is billing consolidation.

28. Can I still hold open enrollment meetings for my school, even though this online system is available?

Yes, Bolton can help coordinate and facilitate open enrollment meetings for your school.

29. Our school provides our faculty and staff with a customized benefits at a glance brochure that summarizes all of the benefit plan options available to them. Is this available under the CISBT? Is there a cost associated with this service?

Yes, Bolton can provide you with a customized benefits at a glance brochure at no additional cost.

30. If our faculty and staff have questions regarding the trust program during the open enrollment process, who can they call?

Included in the Workterra trust contract is an enhanced call center which will provide password resets, simple application navigation support, simple new hire explanations and description of basic qualifying events, as well as assisting your faculty and staff through the entire enrollment process and making the benefit elections for them according to their instructions. This process includes answering questions regarding plan options, costs, and contributions. All information provided by call center must be prepared and approved by the trust and the school.

31. If our faculty and staff have claim questions, or run into other issues with the insurance during the plan year, who can they call?

Your faculty and staff will have several options on how they can get their issues resolved, such as:

- Contacting the insurance carrier's customer service area at the respective number
- Contacting Bolton & Company's dedicated customer service line
 - » 1 (855) 206- 1255 or customerservice@boltonco.com

Please note that they will be required to provide the name of your school when corresponding with the customer service unit and they may be required to complete a HIPAA privacy form.