



CSMT

california small manufacturers trust

Wednesday, May 5, 2021

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Welcome

James Simonelli, Executive Director
California Metals Coalition
james@metalscoaliton.com



Tim Gallagher - Chairman CSMT BOD



Vic Anselmo - Vice Chair CSMT BOD




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▶ **Background: California Small Manufacturers Trust (CSMT)**

- Created in 2011
- 501(c)(9)
- Regulated by ERISA, DOL, ACA and HHS
- Fully insured—but is not self-insurance
- Legal counsel in place
- Overseen by a Board of Directors
- Sponsored by Small Manufacturers Association (SMA)



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▶ **2020: SMA Merged with the California Metals Coalition (CMC)**

- Starting 2021, CMC is the sponsor of CSMT
- Members of CMC have access to CSMT
- CMC was established in 1972
- 501(c)(6)
- Legal counsel in place
- Overseen by Board of Directors
- www.metalscoalition.com



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CSMT Overview



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Insurance | Risk Management | Consulting



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What is the CSMT?

- ▶ The CSMT is a multi-employer trust whereby members come together with other employers to combine resources to offer various types of employee benefits to their employees.
- ▶ This power of a single entity can offer employers cost savings, greater control and better performance among many other benefits.



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Are there shared risks?

- ▶ Historically, Trusts Used to be Self Funded
- ▶ Now Trusts are a Risk Free Fully Insured Option



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Traditional Options without a Trust

- No differentiation in products on the health insurance side.
- “Rates are what they are.”
- Renewal increases are out of control.
- Our clients are restricted in the control they have over their health plan design.
- Our clients individually are too small to leverage health insurance companies.



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Solutions with a Trust

- ▶ Exclusive portfolio of rates and plans
- ▶ Stable renewal increases
- ▶ Control over plan design
- ▶ Viewed as part of an entity with thousands of employees. Therefore, increased leverage.



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CSMT Products

- ▶ 10 HMO Medical Plans (Health Net)




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CSMT Products

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- ▶ 4 PPO Options (Including 2 HSA)




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CSMT Products

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- ▶ 4 Dental Plans (2 DPPO and 2DHMO)



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- ▶ **2 Vision Plans**



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- ▶ 2 Vision Plans
- ▶ **Voluntary Benefit Plans (Life, Accident, Hospital, LTD, STD and Critical Illness)**



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- ▶ **Ability to offer Kaiser alongside**



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- ▶ **Focal Renewal Date of 6/1**



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Additional Resources

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CSMT
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ENROLLMENT
Employee Navigator Benefits Administration System

Gallagher

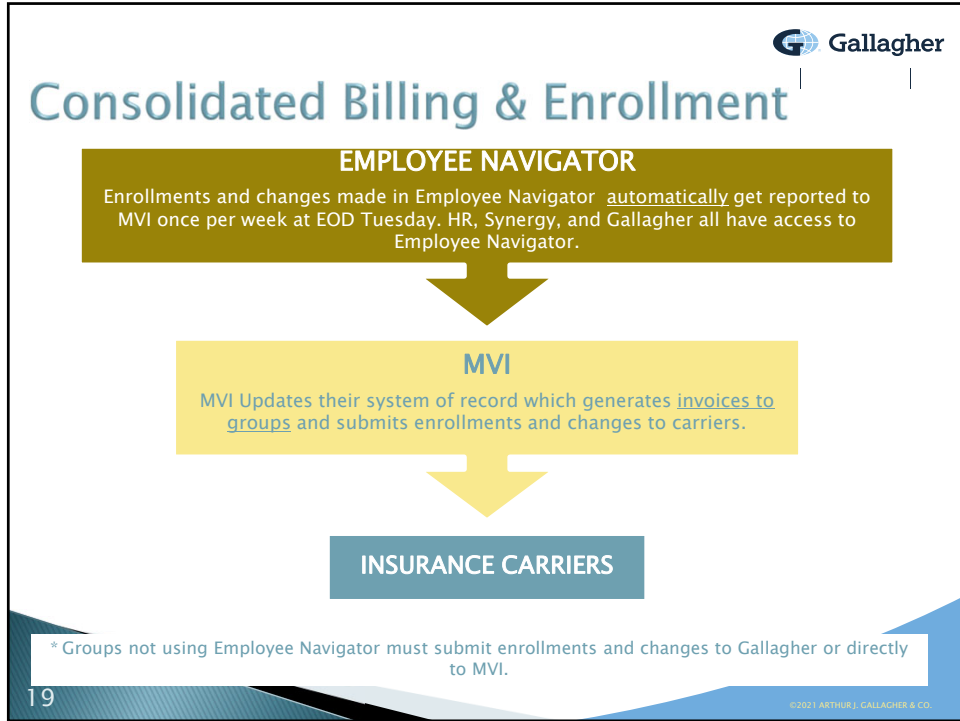
EASY ONLINE ENROLLMENT PLATFORM—No more paper enrollment!
24/7 ACCESS to plan details, cost comparisons, and educational resources
DEDICATED BENEFIT COUNSELOR for hands on experience
NO ADDED COST

employee NAVIGATOR

Step 1 Login
Step 2 After you login click Let's Begin to complete your requirements.
Step 3 Complete any assigned onboarding tasks before enrolling in your benefits. Once you've completed your tasks click Start Enrollment to begin your enrollment.
Step 4 After clicking Start Enrollment, you'll need to complete some personal & dependent information before moving to your benefit selections.
Step 5 To enroll dependents in a benefit, click the checkboxes next to the dependent's name under Who am I enrolling?
Step 6 Before your dependents you can view your available plans and their cost per pay. To select a benefit, click Select Plan underneath the plan out.

2020 ARTHUR J. GALLAGHER & CO.

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BENEFIT COMMUNICATIONS

A MULTIPLE COMMUNICATION APPROACH—

Key to reaching your diverse population.

- Open Enrollment Sessions**
1-on-1 and small group sessions—designed to match your organization’s culture and needs.
- Webinars**
Live and/or on-demand webinars which mirror the OE meeting— Benefits Guide is reviewed and explained— *bi-lingual if needed.*
- Customized Benefits Guide**
Includes all benefit plan and contact information,
- Employee Support Center**
1-on-1 discussion with an advocate for any benefits question and assistance during the open enrollment process— *multi-lingual.*
- Enrollment Advisory Service**
1-on-1 conversations with an employee’s dependents and extended family.
- Compensation Statements**
Customized for each employee to illustrate the value of all benefits provided to them.
- Medicare Education**
On-site or live webinar educational discussion on Medicare, eligibility, enrollment.

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EMPLOYEE EDUCATION & ADVOCACY

ONE-ON-ONE ASSISTANCE for your employees and their family members.

ADVOCACY AND ASSISTANCE WITH...

Eligibility	Provider Search
Billing	State Exchanges
Open Enrollment	Enrollment Cards
Coverage Question	Coordination of Benefits
Plan Evaluations/Comparisons	Life Change Events

Committed to YOU.

YOUR EMPLOYEE SUPPORT CENTER

Supporting You With... *...maximizing your benefits.*

- Benefits Inquiry
- Claims Assistance
- Eligibility
- Materials/Forms Request
- Plan Education
- Provider Network Inquiries
- Referral/Pre-authorization

855.670.2222

Los Angeles, ESC@csmt.com

Monday - Friday

SUPPORT WHERE IT'S NEEDED

Referral/Pre-Auth	Benefits Inquiry	Claims Assistance	Eligibility	Enrollment	Material Request	Plan Education	Provider Relations
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Can I Participate?

- ▶ Exclusive to CMC Members
- ▶ Currently available in:
 - Southern California
 - (San Diego County through Kern County)
 - Expanding into Northern California.

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CSMT Participant

- ▶ Karen McMaster – Vice President, Ronlo Engineering
- ▶ Member of CSMT Since 2012



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Questions & Discussion



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