



Caption: Healthy Living



Caption: Active Living



Caption: Mother & Child



LACCD Active Employees Health Benefits Bulletin Fall 2016

January 1, 2017 – December 31, 2017

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Caption: Healthy eating starts at home

Attend a Health and Wellness Benefits Fair or CalPERS Webinar

LACCD will host a Health and Wellness Benefit fairs to present information on the benefit plans for employees at the times and locations listed below.

Benefits Fairs	
Wednesday, September 14, 2016	12:00 p.m. – 2:00 p.m. East L.A. College — Foyer
Wednesday, September 21, 2016	12:00 p.m. – 2:00 p.m. Pierce College — Student Community Center
Wednesday, September 28, 2016	12:00 p.m. – 2:00 p.m. Harbor College — Seahawk Center

Other EAP/Wellness and Benefits information events will take place as follows:	
Tuesday, September 13th	11:00 a.m. – 2:00 p.m. City College — Student Union 3rd floor
Thursday, September 15th	11:00 a.m. – 2:00 p.m. Mission College — Campus Center Main
Thursday, September 22nd	11:00 p.m. – 2:00 p.m. L.A. Trade — Aspen Hall/TWE 101 and South Tent
Tuesday, September 27th	T11:00 a.m. – 2:00 p.m. WLAC — Outside MSA/MSB Courtyard
Thursday, September 29th	11:00 a.m. – 2:00 p.m. Southwest College – Gymnasium
Tuesday, October 4th	11:00 a.m. – 2:00 p.m. Valley College — Monarch Hall
Thursday, October 6th	11:00 a.m. – 2:00 p.m. ESC — Board Room, Hearing Room, & Foyer

2017 CalPERS Webinar

The 2017 Webinar on Health Plan Design, Rate, and Benefit Changes for plan year 2017 will be available to view online anytime in early September. Members may go to www.calpers.ca.gov and select the “Watch Videos and Web Events” shortcut. Next, select “Videos”, then “Health Benefits” to find Presenting the 2017 CalPERS Health Plans.



Caption: Options to smile about

LEARN, DECIDE, ACT

LACCD OPEN ENROLLMENT: SEPT. 12 — OCT. 7, 2016

The time to reconsider your benefit choices and enroll for next year is fast approaching. Be sure to follow these steps to ensure you make informed enrollment decisions.

Learn

- Start by carefully reviewing this newsletter, and specifically the information on Blue Shield Health Net and your options therein.
- For more detailed information on your District benefits, visit: <http://www.laccd.edu/Departments/HumanResources/healthbenefits/Pages/default.aspx> WWW.LACCD.EDU, then click on “Faculty and Staff” tab at the top of the page.
Once the Faculty and Staff page comes up on the left hand column of the page, click, “Human Resources”. Scroll down and click on “Health Benefits”
The web site is available 24 hours a day. Be sure to click on your eligible group (Actives) in order to learn about the plans that apply to you.
- If you have coverage questions, we encourage you to call your plans Member Services (see contact information on page 15).

Decide

The CalPERS (medical only) open enrollment packet was mailed by CalPERS in late August. If you make changes to your medical plans, please email us at do-sap-benefits-health@email.laccd.edu or mail to us at 770 Wilshire Blvd. 6th Floor, Los Angeles, CA 90017.

- The CalPERS (medical only) open enrollment packet was sent in late August to all current employees and non-medicare eligible retirees.
- Review on the LACCD website your choices for dental plans and what is covered on vision. For questions call the Health Benefits Unit at (888) 428-2980 or email the HBU at do-sap-benefits-health@email.laccd.edu, or mail us at 770 Wilshire Blvd. 6th Floor, Los Angeles, CA 90017.

Act

- Log onto the Open Enrollment Portal, instructions on page 14, If you would like to change or update your benefit elections, participate in a Flexible Spending Account, update your dependent information, life insurance beneficiaries, or change your home address or mailing address.

ABOUT HEALTH CARE REFORM

The District is in compliance with the Health Care Reform Affordable Care Act (HCR/ACA) and continues to provide you with affordable and comprehensive coverage to meet your health care needs. The Health Care Reform Affordable Care Act has several provisions which the District has already implemented, including:

- Essential health benefits, such as preventive care and immunizations
- No annual limits on essential health benefits
- MOOP- Maximum Out of Pocket expense applies to all medical plans – see information below
- Dependent children may be covered for health, vision and dental benefits to age 26
- Individual mandates that require most Americans to have health insurance or pay a penalty
- New Health Insurance Marketplace (Covered California)

IMPORTANT INFORMATION FOR 2017

- Optum Rx is our new Pharmacy Benefits Manager, effective January 1, 2017. CalPERS has awarded a contract to Optum Rx, United Healthcare, for a five year period, beginning January 1, 2017 through December 31, 2021. Optum Rx will cover pharmacy benefits for members enrolled in CalPERS's self-funded PERS Select, PERS Choice, and PERSCare Preferred Provider Organization health plans, as well as for those enrolled in Anthem Blue Cross, HealthNet, Sharp, and UntitedHealthcare HMO plan. Optum Rx will replace CVS Caremark.
- CalPERS no longer offers Blue Shield Health Net medical plan, effective January 1, 2017. Members who do not initiate enrollment in a new plan will automatically be rolled into Blue Shield Access +. If you do not wish to enroll or be rolled-into Blue Shield Access + by CalPERS, you must change your medical plan during Open Enrollment, to take effect on January 1, 2017.
- There is a new website where Anthem Blue Cross PPO consumers can sign up for CalPERS | Compare which will allow you to explore reference pricing on line. Please register at: www.calperscompare.com and click on the "Get Started Now" button on the upper right corner.

MOOP: the Maximum Out of Pocket (MOOP) applies to medical plans and integrated dental and vision plans. LACCD does not provide integrated dental and vision plans (we purchase separate dental through Delta and Safeguard) and separate vision plan (VSP Discount plan), therefore the MOOP will only apply to the CalPERS PEMHCA Medical plans and related pharmacy.

Note: The Kaiser medical plan through CalPERS PEMHCA, provides a limited vision benefit, and the Kaiser vision benefit is integrated within the Kaiser Medical Plan, and therefore the MOOP will apply to Kaiser medical and vision benefits, along with the Kaiser pharmacy benefits, under the Kaiser Medical Plan Maximum out of Pocket (Under the CalPERS plans there are MOOPS for medical and pharmacy).

For 2017 — to include all deductibles, co-payments, and co-insurance

The Department of Health and Human Services has set the 2017 Maximum Out of Pocket (MOOP) as follows:

- for individual is \$7,150; and for a Family is \$14,300
- **IMPORTANT NOTE:** Health Benefits has a new shorter email address: HealthBenefits@email.laccd.edu. You may continue to use the old address: do-sap-benefits-health@email.laccd.edu through December 31, 2016.

Calendar year:	Individual	Family
2017	\$7,150	\$14,300
2016	\$6,850	\$13,700
2015	\$6,600	\$13,200

HHS does not break out MOOP by medical and pharmacy.

However, in the past, CalPERS has created a medical and pharmacy MOOP, as follows:

Calendar year:	Type:	Medical	Pharmacy	Combined Total
2017	Family	Pending – CalPERS	Pending – CalPERS	Pending - CalPERS
	Individual	Pending – CalPERS	Pending – CalPERS	Pending - CalPERS
2016	Family	\$9,700	\$4,000	\$13,700
	Individual	\$4,850	\$2,000	\$6,850
2015	Family	\$9,200	\$4,000	\$13,200
	Individual	\$4,600	\$2,000	\$6,600

MOOP are annual maximums, and apply during the plan year (January 1 through December 31).

Also, it's important to note each medical plan within the CalPERS offerings may have a different (lower) MOOP, to which you would benefit. In no case can any carrier provide a MOOP higher than allowed by HHS.

FYI: The Departments of Health and Human Services (HHS), Labor (DOL) and Treasury (through the Internal Revenue Service (IRS) are tasked with adjustments to the ACA and MOOP. The LACCD awaits any new developments, guidance, and regulatory announcements regarding any potential changes to the Maximum Out of Pocket in 2016 or beyond.

CalPERS MEDICAL PLAN CHOICES

The Los Angeles Community College District provides a generous and comprehensive benefits package to help you care for yourself and for your family. Medical care coverage is offered under the CalPERS health plans. Active employees and retirees under age 65 may choose from the medical choices listed below.

Your HMO Choices

The following HMO choices are available:

- Anthem HMO Select
- Anthem HMO Traditional
- Blue Shield Access+ HMO
- Blue Shield Net Value (CalPERS is dropping Blue Shield Net Value effective 1/1/2017, no new enrollments will be allowed by CalPERS. If you are currently enrolled, CalPERS will roll your coverage into Blue Shield Access+. You may select another medical carrier during open enrollment, and your new coverage will take effect on January 1, 2017)
- Health Net Salud y Mas
- Health Net SmartCare
- Kaiser HMO
- UnitedHealthcare

Your PPO Choices

- PERS Choice
- PERS Select
- PERSCare (Note: The cost of this coverage for full-time actives is not fully paid by the District.)

Important Consideration for PPO Plans: The PPO choices differ from each other mainly in their deductible, coinsurance percentage, out-of-pocket maximum, and in some cases provider networks. (See the glossary on page 8 for a brief definition of these terms.) To find a plan physician or hospital, visit www.calpers.gov and go to “Health Benefit Summary” link on lower right side of main page.

- If you’re an active employee or a retiree under age 65, the District will pay the full cost of HMO or PERS Choice PPO coverage for you and your eligible dependents.
- The premium for the PERSCare plan is higher and LACCD does not pay all the premium and the premium is higher than last year. For example, a single person will pay approximately an additional \$109.82 per month for the 90/10 plan.

YOUR DENTAL PLAN CHOICES

LACCD offers two dental plans: Delta Dental PPO and SafeGuard HMO.

- Delta Dental PPO dental plan gives you the option of choosing any licensed provider. If you select a dentist who is a member of Delta Dental’s PPO network, you have access to the PPO provider’s discounted rates and reduce your out-of-pocket costs. Maximum allowances are based upon the number of years served. (Adjuncts have a maximum of \$1,000 regardless of number of semesters/years of work):
 - Less than 5 years \$1,000
 - 5 plus, but less than 10 years \$1,500
 - 10 plus, but less than 15 years \$2,000
 - 15 plus, but less than 20 years \$2,500
 - 20 or more years \$3,000
- SafeGuard HMO dentists provide services at little or no cost when you go to a dentist who is a SafeGuard HMO network member. The plan requires all enrolled dependents to select a primary care dentist to coordinate your care. Unlike the Delta Dental PPO, you cannot select out-of-network dentists.

A CLOSE LOOK AT YOUR VISION PLAN

Including Hearing program

LACCD offers vision coverage through VSP Vision Care (VSP), the nation's largest provider of eye care coverage. You can choose between VSP preferred providers and out-of-network providers, but keep in mind when you use VSP preferred providers, you can choose from thousands of doctors across the country and receive higher level of benefits. Also, when you go to a VSP provider, you have the added convenience of a lower payment at the time of service and no claim forms to fill out.

You can find a VSP provider by going to www.vsp.com or by calling (800) 877-7195. Your provider will be able to access your membership information and bill you accordingly. You may also find additional information and special offers for VSP programs, including additional savings (up to an additional \$20.00 on frames for purchasing from the **Marchon** family of frames, please connect at: www.vsp.com/specialoffers

VSP also now offers all LACCD retirees and their covered dependents free access (a \$108 value) to the hearing option, **TruHearing MemberPlus Program**, so you can enjoy big discounts on some of the most popular digital hearing aids on the market. Your medical plans may also offer coverage—please check your coverage there too to maximize your savings

DEPENDENT ELIGIBILITY VERIFICATION

The LACCD Health Benefits Unit recently underwent a review by the District's Internal Audit Department. The Internal Audit Department has recommended continuing with the requirement to obtain Dependent Eligibility Verification paperwork. We know health care coverage is important to you and your family. To help control costs, CalPERS requires certain Dependent Eligibility Verification paperwork as outlined below. The District will continue to comply with CalPERS Dependent Eligibility Verification process and paperwork requirements. CalPERS has directed all employers in the medical program to continue to require verification documentation from its covered employees and retirees.

In the event you need to modify or alter any coverage, you will be requested to supply appropriate documentation to CalPERS and to the District, which consists of the following:

Supporting Documentation – Dependent Verification

The following list will help you identify the required documents for each eligible dependent.

Current spouse

A copy of your marriage certificate and social security card AND one of the following:

- A copy of the front page of your 2015 federal or state tax return confirming this dependent is your spouse OR
- A document dated within the last 60 days showing current relationship status, such as a recurring household bill or statement of account.

The document must list your name, your spouse's name, the date and your mailing address.

Current registered domestic partner

A copy of your Declaration of Domestic Partnership and social security card AND one of the following:

- A copy of the front page of your 2015 state tax return OR
- A document dated within the last 60 days showing current relationship status, such as a recurring household bill or statement of account.

The document must list your name, your partner's name, the date and your mailing address.

Natural, adopted, step or domestic partner's children through age 26

- A copy of the child's birth certificate (or hospital birth record) or adoption certificate naming you or your spouse as the child's parent and social security card OR
- A copy of the court order naming you or your spouse as the child's legal guardian and social security card.

Note: For a stepchild, you must also provide documentation of your current relationship to your spouse or domestic partner as requested above.

DEPENDENT ELIGIBILITY VERIFICATION - continued

Children through age 26, if the employer has certified that the employee has assumed a parent-child relationship* and is the primary care parent

- A copy of the front page of your 2015 federal or state tax return confirming this dependent and social security card OR
- A copy of the court order naming you or your spouse as the child's legal guardian and social security card OR
- Day care receipts or school records which indicate the child resides at your current mailing address and social security card.

* A parent-child relationship is defined in the Public Employees' Medical and Hospital Care Act (PEMHCA) at § 599.500, subsection (o) as "intentional assumption of parental status, or assumption of parental duties by the employee or annuitant, as certified by the employee or annuitant at the time of enrollment of the child, and annually thereafter up to the age of 26, unless the child is disabled as described in section 599.500, subdivision (p)." (Note: PCRs do not include foster children.)

* Please Note: There is a separate and concurrent on-going annual process of re-certification of the parent-child relationship for any individual acting in lieu of the natural or adopted parent, through the end of tax year 2016. Beginning with tax filing in 2017, CalPERS will require all Parent-Child Relationships to be a listed dependent on your tax form. Failure to include a Parent-Child Relationship on your tax filing in 2017, will require the District to drop your dependent coverage. CalPERS has indicated there will be no exceptions allowed following May 1, 2017, for Parent-Child Relationship not being listed as dependent on the members tax form.

Should you have any questions about Parent-Child Relationship, documentation requirement, please contact the District's Health Benefits Unit via email at: do-sap-benefits-health@email.laccd.edu or mail to us at 770 Wilshire Blvd. 6th Floor, Los Angeles, CA 90017. You may call the Health Benefits Unit at 1-888-428-2980.

GLOSSARY OF HEALTH PLAN TERMS

80/20 and 90/10 plans — This is the ratio that the insurance will pay for your PPO coinsurance costs. As an example, if your minor surgery costs an allowable fee of \$1,000, on a PERSChoice and PERSSelect plan the insurance company will pay \$800 and you will pay \$200 (80/20); on the PERSCare plan, the insurance company will pay \$900 and you will pay \$100 (90/10).

Deductible — This is the amount you must pay each calendar year before the plan will pay benefits.

Coinsurance — This is the percentage of your covered medical expenses you pay after meeting your deductible.

Copayment — This is a flat dollar amount you pay for medical services, such as the payment you make for a doctor's office visit.

Out-of-Pocket Maximum (MOOP) — If your share of the medical expenses reaches this amount, you will not have to pay any more coinsurance for the rest of the year. Keep in mind that some expenses, such as your deductible and copayments, do not count toward the out-of-pocket maximum.

Explanation of Benefits (EOB)— The EOB lists the service charges on a health care claim, how much your plan pays for and how much you must pay.

- When you go to see a PPO network doctor or have a prescription filled at one of the plan's participating pharmacies, you will pay a flat copayment and nothing else. If you visit a non-network doctor your costs will be higher (you pay deductible plus coinsurance instead of the flat copayment).
- Your coinsurance and out-of-pocket costs are lower when you go to PPO network providers.

HIPAA (Health Insurance Portability and Accountability Act) — This is the Federal Privacy law that gives you rights over your health information and sets rules and limits on who looks at and receives your health information.



Caption: Family jogging together

WELLNESS, BETTER THAN EVER!

Your Health Matters!

EMPLOYEE ASSISTANCE PROGRAM

The District's Employee Assistance Program (EAP) is available to Active employees, Adjuncts and Retirees, your dependents, and household members, at no cost to you! The EAP program is operated by MHN.

You may reach MHN directly by calling 1-800-327-0449 or via the web at: www.mhn.advantage.com

using access code: laccd

Some of the services offered through MHN include:

EAP Informaition	
Counseling Services	6 sessions per person, per incident
Legal Services	30 minute face-to-face or telephonic consult
Financial Services	Free Unlimited Telephonic Consultations
Childcare and Eldercare Services	Free Referrals and Confirmed Match
ID Theft	Free Telephonic Consult with Consumer Credit Counselor
Daily Living	Concierge Service

Your worksite coordinator can answer questions regarding your EAP benefits.

Your worksite coordinator can answer questions regarding your EAP benefits	
East Los Angeles College	Roxanna Velasquez Maria Estrada
Los Angeles City College	Rey Garcia
Los Angeles Harbor College	Claudette McClenney
Los Angeles Mission College	Diana Bonilla Ronn Gluck
Los Angeles Trade Tech	Ashraf Hosseini
Los Angeles Valley College	Tom Aduwo
Pierce College	Mofe Doyle
Southwest College Los Angeles	Lorraine Bell
West Los Angeles College	Sherron Rouzan Cristi Lizares
District Office	Katrelia Walker

Districtwide EAP Coordinator is Katrelia Walker, phone (213) 891-2040 or via email: WalkerKC@email.laccd.edu

You may also contact the District's Health Benefits Unit (888)428-2980 or David Serrano, Risk Manager at 213-891-2461 for assistance.



Caption: Passing along values

STAYING HOLIDAY HEALTHY - MANAGING HOLIDAY STRESS

“Imagine the perfect holiday party. Chances are your vision doesn’t look exactly like anyone else’s. Some people love trying out ideas for spray painted pumpkins and personalized wine glass charms. For others, it’s all about testing yet another strategy for roasting a flawless turkey. Most of us would agree, though, that our favorite holiday memories are about people. We value those moments of reconnecting with an old friend we haven’t seen in years or sharing a laugh with our siblings while helping out with the dishes.

Keep that in mind when you tackle the daunting task of hosting a holiday get-together. It’s more important to make your guests feel welcome than to set a gorgeous table. Here are some tips for hosting a holiday party without making yourself crazy.

Prioritize and plan

Pick the elements of the party that are most important to you, and make a plan for how to get those elements right. If you enjoy decorating, make that a fun weekend activity a few weeks before the big day. You won’t be as stressed, and you’ll have more time to enjoy the decorations yourself. If you love to cook, decide on a signature dish or two that you know will be fabulous. Then, do as much of the shopping and prep ahead of time as possible. Everyone likes old favorites at the holidays (and you really don’t need surprises one hour before your guests arrive), so this may not be the time to try a new, complicated recipe.

Get help

You’re not the only one with a signature dish! Enlist close friends and relatives to round out the holiday menu, teaming up for an assortment of family favorites. Ask the teens on your guest list if they can take charge of some fun activities for your younger guests. If you can afford it, you may want to consider hiring a cleaning team a few days before your event so you’re not too tired to enjoy your company, or ordering some food from a local restaurant.

Expect a bit of chaos

Spoiler alert: something is going to go wrong. Your aunt might show up without the salad she promised, and with five extra guests. People will gather in your crowded kitchen no matter how many scented candles and extra chairs you add to the living room. There’s an excellent chance that the relative who always complains about the food, lectures about politics, or comments loudly about other guests’ weight gain will once again complain, lecture or comment loudly.

So, what are you going to do about it? There’s not much you can do, except try to keep your sense of humor. Parties are for people, and people are messy and unpredictable and complicated. That’s ok. Take a deep breath and...

Enjoy yourself!

This is the most important piece of advice, for two reasons. First, you’ve worked hard to make this event happen, so you deserve to have fun. Second, nobody else can really have fun if you’re a wreck. Try to plan the meal so you can sit down, appreciate all of the wonderful food, and pay attention to your guests. Set up food buffet style so you don’t spend the whole meal serving, and decide whether you’re going to opt for team dishwashing or let the dishes sit until the next morning. Finally...

Say thank you

Take some time during the event (or pick up the phone afterwards) to let people know how much you appreciated their help and enjoyed their company. This is a great chance to let people know what they mean to you.

Hosting holiday gatherings is a lot of work, and a generous gift to the people you love. Give yourself a big pat on the back for inviting people into your home to share the holidays with you. Make sure to schedule in some downtime after the big day. Treat yourself to a massage, a relaxing evening or weekend away, or just an extra hour in bed in the morning. You deserve it!”

This article is for informational and self-help purposes only. It should not be treated as a substitute for financial, medical, psychiatric, psychological or behavioral health care advice, or as a substitute for consultation with a qualified professional. Used by permission from MHN.

STAYING HOLIDAY HEALTHY - EATING RIGHT DURING THE HOLIDAY'S

“Be Choosy about What You Chew” - Shopping smart from the start

It's a lot easier to eat right if you plan and shop carefully. This chart is a handy guide to healthy food choices. Recommended servings per day are rough estimates. Your needs depend on your age, gender and how active you are. And remember to watch out for foods with added sugar, fat and salt – even in foods that are otherwise healthy choices.

Healthy shopping tips

- Plan ahead. Plan a healthy menu for the week, and use that to create your shopping list.
- Don't shop on an empty stomach.
- Read labels carefully. Words like “healthy” and “low-fat” can be misleading.

For more information on living well, check out MHN's member website.

Food group	Healthy choices
Grains About 3-4 ounce equivalents	At least half of the grains you eat should be whole grains – like whole wheat, oats and brown rice. Eat up! About half of your plate should be fruits and vegetables. A healthy diet high in the right kinds of fruits and vegetables may help protect against heart disease, high blood pressure, type 2 diabetes, and some forms of cancer.
Vegetables About 2-3 cups	
Fruits About 1-2 cups	
Dairy About 3 cups	Switch to low-fat or fat-free milk, yogurt and cheese. You'll get the calcium, Vitamin D, potassium, and protein you need without unhealthy saturated fats.
Protein foods 5-6 ounce equivalents	Go lean! Start with lean cuts of beef or pork, skinless poultry (white meat is best), or extra lean ground beef (at least 90% lean). Don't forget healthy choices like seafood, beans and lentils.
Oils 5-7 teaspoon allowance	Unlike solid fats, oils (such as sunflower oil and olive oil) contain essential nutrients. Still, most of us don't need much extra oil in our diets.



Caption: Friends having a good healthy time

HOW THE HRA AND FSA WORK TOGETHER

When you have eligible expenses, you must use your HRA before any money can be withdrawn from your FSA. So, if you want to use both accounts, here's what you need to do:

- Estimate your annual expenses.
- If you expect to spend less than your HRA balance (\$1,500 + your prior years' balance), do not contribute to your Health Care FSA.
- If you expect to spend more than your HRA balance, then it's a good idea to contribute to your FSA.
- Use your debit card to pay for eligible expenses. Once your accumulated HRA balance is exhausted, accumulated funds will be withdrawn from your Health Care FSA.

If you plan carefully, the two accounts are easy to use together and you can drastically reduce your out-of-pocket health care costs!

YOUR HRA AND FSA BENEFITS

Health Reimbursement Account (HRA)

An HRA is a benefit plan that reimburses eligible active employees for qualified out-of-pocket expenses with tax-free dollars. Money in your HRA can be used to pay for qualified health expenses (deductibles, coinsurance, copayments, orthodontia, prescription eyeglasses and sunglasses, and contact lenses). You can also use your HRA to pay for long-term care insurance. Unused balances may be carried over from year to year up to IRS limits. From January 1, 2010 through Dec 31, 2016 the District added \$1,500 to your HRA each year. Any continuation of new HRA beyond December 31, 2016 is unknown, but is under discussion.

You will receive an HRA card that works much like a debit card except all expenses must be validated after swiping. You use the card to pay for eligible health care expenses at the doctor's office, pharmacy, or other retail establishments, including dental and vision. (The debit card draws from your health care FSA automatically once the HRA is used up.) The HRA is funded entirely with employer contributions. This means the District funds your HRA and you are not allowed to contribute your own money.

Flexible Spending Accounts (FSA)

A Flexible Spending Account is a benefit plan that allows eligible employees to withhold funds from their payroll before taxes are deducted. These funds are deducted on a tenths basis. The benefit of an FSA is that you can set funds aside on a pre-tax basis, which saves you money on eligible expenses.

There are two types of FSAs: a Health Care Account and a Dependent Care Account. Both accounts function separately.

- Health Care FSA, with a \$2,500 contribution maximum, allows you to pay for the same types of expenses that you use your HRA to pay (such as deductibles, coinsurance, copayments, orthodontia, prescription eyeglasses and sunglasses, and contact lenses).
- Dependent Care FSA, with a \$5,000 contribution maximum, is used to pay for child-care or care of an adult who has been declared disabled. Expenses must be necessary to allow the eligible employee to work (e.g. a single parent who pays for day care or a babysitter or spouse who must pay for adult day care).

An eligible employee can choose both the Health Care FSA and Dependent Care FSA if needed. You can learn more about Health Care and Dependent Care FSAs, as well as eligible expenses at www.laccd.edu.

LACCD has amended its health FSA plan to allow the rollover of \$500 in unused contributions into a new plan year. This means that participants in the Health FSA may carry over up to \$500 of unused amounts at the end of the calendar year into the next plan year. The \$500 rollover amount does not affect a participant's maximum election for the new year, meaning that you may elect to contribute the full amount allowed by LACCD into your health FSA account, in addition to the amount you roll over from the prior year, not to exceed \$500. Also, if you do not choose to re-enroll in the Health FSA for the next plan year but you have an unused balance in your Health FSA at the end of the calendar year, the amount left over not to exceed \$500 will automatically be carried over to the next plan year. You will be able to use these funds for eligible expenses in the new plan year without having to make payroll contributions into the Health FSA account.

In order to qualify for the rollover feature of the health FSA plan, a participant must be actively employed through the last day of the health FSA plan year (12/31).

Please remember that health FSA plans have a "use it or lose it" feature where balances in the health FSA account at the end of a plan year will be forfeited if they are not used. The forfeiture provision will still apply to amounts remaining in the health FSA account at the end of the plan year that exceed \$500. For additional information on the Health FSA plan and the rollover feature please refer to the Health Benefits web page: www.laccd.edu, click on "Faculty and Staff" on the top tab; then on the left, click on "Health Benefits". Once on the "Health Benefits" page, click on "Active Employee", then click on "FSA".



Caption: Family baseball time

YOUR OTHER INSURANCE BENEFITS

All active full-time employees are automatically covered by the basic life insurance and basic accidental death and dismemberment (AD&D) insurance plans. LACCD pays the full cost of these plans. Here is your basic employee coverage:

- Basic life insurance — If you die while covered by the plan, your beneficiary will receive a basic life insurance benefit of \$50,000.
- Basic AD&D insurance — If you die as a result of a covered accident, your beneficiary will receive an additional \$50,000. Benefits are also payable for certain severe injuries suffered in an accident.

Voluntary Life Insurance

In addition, you may purchase voluntary life insurance coverage for you and your family. Optional life insurance is available in \$10,000 increments, up to a maximum benefit of five times your annual earnings, or \$500,000, whichever is less. After your initial eligibility, if you enroll for the first time or choose to increase your coverage, you will be required to give satisfactory evidence of good health before the coverage over that amount will take effect. You pay the full cost of this coverage through after-tax payroll deductions.

Coverage for Your Family

If you purchase voluntary life insurance for yourself, you may also purchase coverage for your spouse/domestic partner and your dependent children.

- **Spouse/domestic partner** — Coverage is available in \$5,000 increments, up to a maximum benefit of 50% of your voluntary life insurance amount.
- **Children** — You may purchase \$1,000, \$5,000, or \$10,000 worth of coverage for your dependent children. (The benefit amount is \$100 for children less than six months old.)

OTHER VOLUNTARY BENEFITS THROUGH PAYROLL DEDUCTIONS

Transamerica—Whole Life with Long Term Care

The Transamerica whole life insurance benefit provides you with additional coverage during prime working years, but more importantly, it's coverage that can follow you into retirement. This multifaceted benefit plan accumulates cash value, includes a terminal illness benefit, and a long term care benefit. You can borrow from the cash value or use it to elect a reduced paid-up policy with no more premiums due. This is a one time opportunity to sign up with no physical exam or medical questions answered, for employees up to \$100,000 and spouses up to a maximum of \$15,000. Benefit counselors will advise you on-line during open enrollment. More information on how to sign up is coming soon.

PET ASSURE

Pet Assure is the nation's largest Veterinary Discount Plan. For \$8 a month, you will save on all in-house medical services—including office visits, shots, X-rays, surgical procedures and dental care. Pet Assure covers every type of pet with absolutely no exclusions or medical underwriting. There are no claim forms, deductibles or waiting for reimbursements. Members enjoy unlimited discount usage.

- Veterinary Care: 25% savings on all medical services at participating veterinarians
- Retail Savings: 5% to 35% savings on pet products and supplies
- Service Savings: 10% to 35% savings on pet services such as boarding, grooming and training.
- PALS: A unique and highly successful 24/7/365 lost pet recovery service

How to Enroll in Pet Assure

- Go to www.petassure.com
- Check online to see if your veterinarian is in their discount network
- Go to SAP ESS Portal and enroll

HOW TO ENROLL ON THE SAP ESS PORTAL

IMPORTANT: PLEASE READ THE INFORMATION BELOW, BEFORE YOU USE THE PORTAL FROM HOME OR WORK

When you are accessing the LACCD Portal from the internet (home), the LACCD SAP ESS Portal currently offers limited access to the selected applications for employees. If you want to have full access to the LACCD Portal to access additional district applications, please access the Portal within the Educational Service Center/College network.

Please send us an email at DO SAP Authorizations DO-SAP-Authorizations@email.laccd.edu if you have difficulty accessing the portal from the internet (home). If you encounter any critical issues it is recommended that you enroll online from any work/office location. Please follow the instructions located on the home page of the portal for additional information.

- Online enrollment from the Work/Office or Home (Work/Office refers to any College or the Educational Service Center location). To access the Open Enrollment Portal click here: <https://portal.laccd.edu>. Or if you do not use the link you can find the SAP ESS Portal from a computer connected to the District Intranet, launch your internet browser.
- Or go to www.laccd.edu (home page), and click the Faculty & Staff Resources link at the top of the page, then click on the Intranet (District Network Only) link on the lower left-hand side and click on the SAP ESS Portal (NEW) link on the top right side.

Prerequisites

- Accessing the portal from home (rather than a work/office location) has certain limitations due to the incompatibility with certain browsers and versions of browsers. The recommended browsers to try from home are:
 - Internet Explorer: IE7 and above - set to compatibility
 - Mozilla: Supports Extended Release, Limited support to Rapid Release
 - Safari: Supports Mac OS version higher than 10.5 and Safari versions higher than 4.0
 - Chrome: All versions

Log on to the SAP ESS Portal

1. From a computer connected to the Intranet\internet (home or work), launch your Internet browser.
 - Click on this link or paste it into your browser: <https://portal.laccd.edu>. or
2. Go to www.laccd.edu (home page), and click the Faculty & Staff Resources link at the top of the page, then click on the Intranet (District Network Only) link on the lower left-hand side and click on the SAP ESS Portal (NEW) link on the top right side.
3. Enter your User ID. The SAP ESS User ID is a named is a name-based account that uses the local part of your email address. For example, if your email is Smithj@email.laccd.edu, Smithj, which is the local part of your email address, is your SAP ESS User ID.
4. Enter your portal password:
 - If you already have an SAP ESS Portal account, your password will be the same as your SAP ESS password.
 - If you have an SAP ESS Portal account but have not logged in for over 60 days or recently joined LACCD, you can use a temporary password to access the system using this formula:
 - Your 2-digit birth month (e.g., June = 06) +
 - The first letter of your last name +
 - The last 4 digits of your Social Security number (SSN).

For example – Your name is Walt Disney, born in the month of December and the last for digits of your SSN number – is 1234. The temporary password would be 12D1234.

Note: Because the District SAP ESS system changes passwords by AUTOMATICALLY expiring them every 60 days, you may need to follow the instructions indicated above in #4b. If you need help with your user ID or password you can email your help request to DO SAP Authorizations DO-SAP-Authorizations@email.laccd.edu. You can also identify your SAP USER ID and reset your password using the SAP LACCD Password self-service features located directly at the bottom of the portal sign in page.

Start Your Annual Enrollment

Once you're in the SAP ESS Portal, get started by clicking the Start Your Annual Enrollment button. You will be guided through a series of six steps. At the end of the enrollment process, active full-time employees will have an opportunity to enroll in an FSA for 2017.

IMPORTANT CONTACT INFORMATION FOR YOUR BENEFITS

MEDICAL PLANS

CalPERS Health Benefit Program
(888) 225-7377

Monday—Friday, 8:00 a.m. – 5:00 p.m.

TTY (916) 795-3240

(for speech and hearing impaired)

www.calpers.ca.gov

VISION PLAN

VSP

P.O. Box 997100

Sacramento, CA 95899-7105

(800) 877-7195

www.vsp.com

OTHER BENEFITS & COBRA INFORMATION

LACCD Health Benefits Unit

770 Wilshire Blvd.

Los Angeles, CA 90017

(888) 428-2980

Monday—Friday,

9:00 a.m.—4:00 p.m.

<http://www.laccd.edu/Departments/HumanResources/healthbenefits/Pages/default.aspx>

DENTAL PLANS

Delta Dental

P.O. Box 997330, Sacramento, CA 95899

(800) 765-6003

www.deltadentalins.com

MetLife/SafeGuard

P.O. Box 3594, Laguna Hills, CA 92654

(800) 880-1800

www.safeguard.net (plan code: 0150-d)

EMPLOYEE ASSISTANCE PROGRAM (EAP)

Managed Health Network (MHN)

(800) 327-0449 or online at

mhn.advantageengagement.com

login code: laccd

JOINT LABOR/MANAGEMENT BENEFITS COMMITTEE

VOTING MEMBERS

William Elarton-Selig

Executive Vice President AFT 1521
Chair, JLMBC

Ernesto Medrano

LA/OC Building & Construction, Trades
Council

Galen Bullock

SEIU Local 721

Velma J. Butler

President
AFT College Staff Guild, Local 1521A

Larry Frank

President, Los Angeles Trade Tech

Mercedes Yanez

Teamsters Local 911

James Bradley

SEIU Local 99

Joanne Waddell

President, L.A. College Faculty Guild

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DISTRICT ADMINISTRATION

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Chancellor

Dr. Adriana D. Barrera

Deputy Chancellor

Dr. Robert B. Miller

Vice Chancellor of Finance and Resource
Development

Dr. Ryan m. Cornner

Vice Chancellor of Educational Programs
and Institutional Effectiveness

Dr. Albert J. Roman

Vice Chancellor for Human Resources

Dr. Kevin D. Jeter

Interim General Counsel

James D. O'Reilly

Chief Facilities Executive

RESOURCES TO THE JLMBC

Nancy Carson, Retiree

Phyllis Eckler, Adjunct

Barbara Harmon, Retiree

Amy Roberts, Adjunct

Katrelia Walker, District HR



This summary is not a legal document and does not replace or supersede the “Evidence of Coverage”, policy, or the Summary Plan Description. Please refer to the Evidence of Coverage/insurance policy/Summary Plan Description for a complete description of the coverage, eligibility criteria, controlling terms, exclusions, limitations, and conditions of coverage.

Los Angeles Community College District reserves the right to terminate, suspend, withdraw, reduce, or modify the benefits described in the Evidence of Coverage/policy/Summary Plan Description in whole or in part, at any time. No statement in this or any other document and no oral representation should be construed as a waiver of this right. This summary is the confidential property of Los Angeles Community College District.