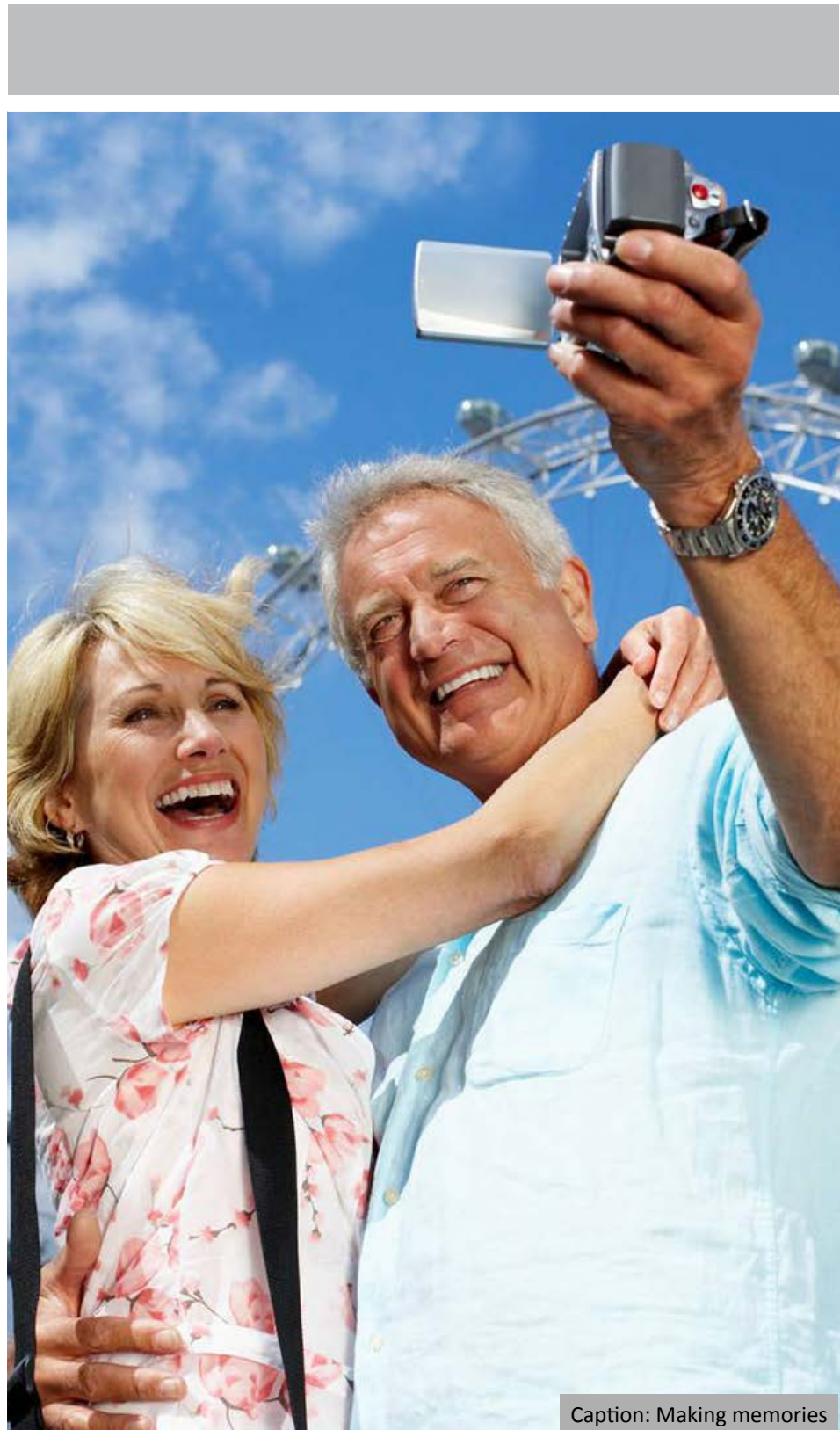




Caption: Healthy Living



Caption: Active Living



Caption: Making memories



## LACCD Health Benefits Bulletin for Retirees Fall 2016

January 1, 2017 – December 31, 2017



## WHAT'S INSIDE

CaIPERS HMO MEDICARE PLANS IN 2017	4
LEARN, DECIDE, ACT	5
ABOUT HEALTH CARE REFORM	5
IMPORTANT INFORMATION FOR 2017	6
NOTIFY LACCD OF ALL PLAN AND ADDRESS CHANGES	7
EARLY RETIREES (UNDER AGE 65) YOUR CaIPERS MEDICAL PLAN CHOICES	7
DEPENDENT ELIGIBILITY VERIFICATION	8
KNOW YOUR DENTAL PLAN CHOICES	9
A CLOSE LOOK AT YOUR VISION PLAN	9
YOUR HRA BENEFIT CONTINUES	9
THE RIGHT FIT FOR RETIREES	10
EMPLOYEE ASSISTANCE PROGRAM	11
STAYING HOLIDAY HEALTHY - MANAGING HOLIDAY STRESS	12
STAYING HOLIDAY HEALTHY - EATING RIGHT DURING THE HOLIDAY'S	12
PET BENEFITS	13
GLOSSARY OF HEALTH PLAN TERMS	13
ENROLLMENT/CHANGE FORM - DENTAL & VISION	15
IMPORTANT CONTACT INFORMATION FOR YOUR BENEFITS	16

## 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	11:00 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](http://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.

## CalPERS HMO MEDICARE PLANS IN 2017

Effective January 1, 2017 the following Medicare HMO plans will be available through CalPERS:

HMO Plan Name:	2017 Single	2017 2-party	2017 Family
Kaiser CA	\$300.48	\$600.96	\$901.44
Kaiser Out of State	\$300.48	\$600.96	\$901.44
United HealthCare	\$324.21	\$648.42	\$972.63

PPO Plan Name:	2017 Single	2017 2-party	2017 Family
PERS Choice	\$353.63	\$707.26	\$1,060.89
PERS Select	\$353.63	\$707.26	\$1,060.89
PERSCare	\$389.76	\$779.52	\$1,169.28

Please plan to attend one of the LACCD Health and Wellness Benefits Fairs to learn more and discuss available coverage with representatives from the available plans in attendance. If you cannot attend, you may contact CalPERS directly at 1-888-225-7377.

If you are a CalSTRS retiree, this information affects you as well, as all medical benefits are provided through CalPERS PEMHCA medical program.





Caption: Reviewing all the options

## 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.
- For more detailed information on your District benefits, visit: [WWW.LACCD.EDU](http://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, then click on “Health Benefits”
- The web site is available 24 hours a day. Be sure to click on your eligible group (retirees) 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 7).

#### Decide

- The CalPERS (medical only) open enrollment packet was sent in late August to all retirees. If you make changes to your medical plans, please email us at [do-sap-benefits-health@](mailto:do-sap-benefits-health@)

email.laccd.edu or mail to us at 770 Wilshire Blvd. 6th Floor, Los Angeles, CA 90017.

- Review on the LACCD website your choices for dental plans and what is covered on vision. For questions call the Health Benefits Unit at 1-888-428-2980 or email the HBU at [do-sap-benefits-health@email.laccd.edu](mailto:do-sap-benefits-health@email.laccd.edu), or mail us at 770 Wilshire Blvd. 6th Floor, Los Angeles, CA 90017.

#### Act

- Enroll for dental or vision from September 12 through October 7, 2016 using the 2017 enrollment form (see page 15).

### What do I need to do?

#### Please Note the Following:

- You do not need to respond to the CalPERS enrollment mailing unless you’re making changes to your medical plans or dependents.
- If you wish to make changes to your dental or vision, you must contact LACCD Health Benefits Unit at 1-888-428-2980; or you may email the HBU at [do-sap-benefits-health@email.laccd.edu](mailto:do-sap-benefits-health@email.laccd.edu), or mail us at 770 Wilshire Blvd. 6th Floor, Los Angeles, CA 90017.

## 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. As a retiree, you do not need to do anything relating to HCR/ACA, and you are not responsible for purchasing additional coverage through Covered California, the state’s insurance exchange. The CalPERS medical plans comply with HCR/ACA including the following provisions:

- 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 plants – 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)
- **NOTE:** Covered California does not apply to Medicare-eligible retirees.

# 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 UnitedHealthcare 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.
- **Just a reminder**, at this time, the only retirees that are eligible for CalPERS | Compare are those that are still on the Anthem Blue Cross basic PPO plan. (Medicare and HMO are not currently eligible).
- **IMPORTANT NOTE:** Health Benefits has a new shorter email address: [HealthBenefits@email.laccd.edu](mailto:HealthBenefits@email.laccd.edu) You may continue to use the old address: [do-sap-benefits-health@email.laccd.edu](mailto:do-sap-benefits-health@email.laccd.edu) through December 31, 2016.
- **IMPORTANT NOTE:** RETIREES, CalPERS has notified the LACCD that they have authorized Kaiser to offer a dental plan as part of their coverage; and CalPERS has authorized

United Health Care to provide a dental and vision plan to their coverage. LACCD health benefit vested Retirees and survivors should not request any plan with a Dental or Dental/Vision enhancement. 1) LACCD still provides Dental and Vision separately for its health benefit retirees, and survivors; and, 2) If you opt for the Kaiser or United Health Care plan with the “enhanced” plans, you will be charged separately between 14 and 28 dollars for the Dental and Dental/Vision supplements. Please remember, you may already have dental and vision coverage with the LACCD – please call the Health Benefits Unit at 1-888-428-2980 or email us at [healthbenefits@email.laccd.edu](mailto:healthbenefits@email.laccd.edu) to learn more about your dental and vision coverage.

**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

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.

## NOTIFY LACCD OF ALL PLAN AND ADDRESS CHANGES

The LACCD Health Benefits Unit needs to know about all changes you make with CalPERS Medical (whether you add a dependent, change your address, or simply change your medical plan). CalPERS handles only your medical changes.

LACCD is your contact point for dental and vision changes. To make changes in dental or vision plans, or to inform us about changes you have made in regards to your medical plan, please contact:

### LACCD Health Benefits Unit

770 Wilshire Blvd., 6th floor

Los Angeles, CA 90017

Phone: (888) 428-2980

Fax: (213) 891-2008

Email: [Do-sap-benefits-health@email.laccd.edu](mailto:Do-sap-benefits-health@email.laccd.edu)

Stay in touch with the AFT Faculty Guild! Keep connected by joining our e-mail list serve for all labor groups for retiree medical dental vision communications. If you would like to be included, send a note to Reyna Gonzalez at [rgonzalez@aft1521.org](mailto:rgonzalez@aft1521.org).

## EARLY RETIREES (UNDER AGE 65) YOUR CalPERS MEDICAL PLAN CHOICES

### 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.)

#### Your PPO Choices

- PERS Choice (which is an 80/20 plan—see definition on page 13)
- PERS Select (which is also an 80/20 plan—but one that requires members to use a smaller network of medical doctors.)
- PERSCare (Note: The cost of this coverage for full-time actives, retirees under age 65 or retirees age 65 and over who do not have Medicare A and B, and are not in Medicare Supplement plans, is not fully paid by the District.)
- For PERSCare if the retiree and all dependents on the plan are age 65 and over with Medicare A & B, the District will pay the full premium. If you have turned age 65 already, consider changing during this annual open enrollment to the PERSCare (which is a 90/10 plan—see definition on page 13)

## What you should consider when selecting 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 13 for a brief definition of these terms.) To find a plan physician or hospital, visit <http://www.calpers.ca.gov> and type in “Our Health Plans Online” in the search box.
- If you’re a retiree under age 65, the District will pay up to the negotiated cap on the full cost of HMO or PERS Choice PPO coverage for you and your eligible dependents.
- If you are a retiree under age 65, the premium for the PERSCare plan is higher and you pay the difference between Choice and Care rates.

## 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.

*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](mailto: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

**ALL changes to plans and dependents for dental and vision are done directly with LACCD Health Benefits Unit. You must complete the 2017 health benefits application (see page 7). For more information, please call (888) 428-2980, or email the HBU staff directly at: [do-sap-benefits-health@email.laccd.edu](mailto:do-sap-benefits-health@email.laccd.edu)**

## KNOW 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](http://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](http://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.

## YOUR HRA BENEFIT CONTINUES

**(Available to Early Retirees only. Note: After age 65 if you still have balances you are eligible to continue to use the balances.)**

An HRA is a benefit plan that reimburses eligible early retirees for qualified out-of-pocket expenses with tax-free dollars. From January 1, 2010 through December 31, 2016 the District added \$1,500 to your HRA each year. Any continuation of new HRA past December 31, 2016 is unknown, but is under discussion. 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.

All eligible early retirees receive an upload of another \$1,500 on your HRA debit cards in January from our plan administrator. This card 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.

Did you know that the Medicare EOB Explanation of Benefits notice that your plan typically sends you after you receive medical services or items can be submitted for HRA reimbursement? Also, your CalSTRS/CalPERS warrant statement includes a deduction line for medical that reflects the out of pocket dollar amount paid for monthly health benefits which can also be submitted for HRA Reimbursement.

## THE RIGHT FIT FOR RETIREES

### Early Retirees Under 65

As an eligible retiree you may enroll yourself and all eligible family members in a health plan within 60 days of your retirement date. Please refer to your plan choices listed in the CalPERS Basic Health Plans Summary. **Contact information: For questions about medical benefits contact CalPERS at (888) CalPERS (or 888-225-7377). For questions about dental and vision benefits contact LACCD Health Benefits Unit at (888) 428-2980.**

### 65+ Medicare Eligible Retirees

If you're a Medicare-eligible retiree, the District will pay up to the negotiated cap. CalPERS offers several health plans that supplement your Medicare coverage. The primary payer is Medicare, and the CalPERS supplemental plan is the secondary payer. The CalPERS supplemental plan will pay for benefits that are defined as covered services under Medicare and may not be the same as what was covered by the CalPERS plans when you were an active full time regular employee.

### If Some Family Members Are Eligible For Medicare And Some Are Not...

All of the CalPERS Medicare health plans have counterparts for people under age 65. If you're eligible for Medicare but your dependents are not, they will be enrolled in the non-Medicare version of the plan you choose, and vice versa. This means if you are over 65 and enroll in the PERSCare Supplemental Plan, any dependents under age 65 will be enrolled in the PERSCare PPO and you will incur a cost for that enrollment. To avoid this cost, you should enroll in the PERSChoice Medicare Supplement until you and all your dependents are age 65 and have both Medicare A and B.

#### Do Not Enroll In A Separate Medicare Part D

Medicare Part D is prescription drug coverage. Your CalPERS medical plan now automatically enrolls you in a CalPERS Medicare D as part of their prescription cost savings plan. You never need to enroll/purchase a SEPARATE Medicare D plan. If you enroll in a separate Medicare Part D plan, LACCD will not contribute toward the monthly cost of your coverage and reserves the right to cancel your District-sponsored medical coverage.

Based on your adjusted gross income you may be required to pay an "Income Related Monthly Adjustment Amount" (IRMAA) for Medicare D to the Center for Medicare Service. The amount you pay may change depending on the income or enrollment information received by Medicare from Social Security. You will receive a bill for the COST but may arrange for automatic payments from your checking or savings account. If you receive a Social Security pension, your IRMAA will be automatically deducted. It will NOT be automatically deducted from your STRS or PERS pension. For questions call 1-800 MEDICARE (1-800-633-4227).

**Contact information: For questions about medical benefits contact CalPERS at (888) CalPERS (or 888-225-7377). For questions about dental and vision benefits contact LACCD Health Benefits Unit at (888) 428-2980.**

**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](http://www.mhn.advantage.com)

using access code: laccd

**Some of the services offered through MHN include:**

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

Your worksite coordinator can answer questions regarding your EAP benefits.

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

**Districtwide EAP Coordinator is Katrelia Walker, phone (213) 891-2040 or via email: [WalkerKC@email.laccd.edu](mailto: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: Catching up with friends

# 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
<b>Grains</b> About 3-4 ounce equivalents <b>Vegetables</b> About 2-3 cups <b>Fruits</b> About 1-2 cups	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.
<b>Dairy</b> 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.
<b>Protein foods</b> 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.
<b>Oils</b> 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.

## PET BENEFITS

### Pet Assure Veterinary Discount Card -- \$8 a month or \$96/year covers ALL pets in your household

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

### Want to Know if Your Family Vet Honors Pet Assure?

For a list of participating veterinarians in your area, go to [www.petassure.com](http://www.petassure.com) or call Pet Assure at 877-FIND-VET (346-3838).

### How to Enroll in Pet Assure

- Go to [www.petassure.com](http://www.petassure.com)
- Or call 888-789-PETS (7387) and give them your promo code: LACCDR

## 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 PERChoice and PERSelect 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: Benefit coverage for peace of mind



**LOS ANGELES COMMUNITY COLLEGE DISTRICT**  
**ENROLLMENT/CHANGE FORM**  
**DENTAL & VISION ONLY**  
**RETIREES/ SURVIVORS**

**1. Personal Information**

<i>Last</i>	<i>First</i>	<i>MI</i>	<i>Social Security Number</i>	<i>Date of Birth</i>
<i>Street Address (no P.O. Boxes)</i>			<i>Home Phone</i>	<i>Cell Phone</i>
<i>City</i>	<i>State</i>	<i>Zip</i>	<i>Email Address</i>	

**2. Reason for Completing This Form**

Open Enrollment
  Name/Address Change
  Change in Dependent Coverage

**3. Dental Plan**

Delta Dental PPO  
 MetLife Dental HMO (formerly Safeguard)

**4. Vision Plan**

Vision Service Plan

**5. Dependent Enrollment Information**

Please complete the following section for each person you are enrolling other than yourself. If you are enrolling more than one child, please list their names and information on a separate page. Sign, date, and attach that page to this form. Please submit copies of verifying documents for each dependent addition/deletion. If you are adding dependents, attach PHOTOCOPIES of 1) the social security card for all dependent, and 2) A birth certificate (children), birth certificate and tax return (parent-child relationship), county marriage license or state domestic partner registration (spouse/dom partner). Domestic Partner is a registered same-sex partner or a registered inter-gender partner if one or both persons in the relationship is over 62.

Enrollee	Add	Delete	Name (Last on top line, First, MI)	Gender	Birth Date	Soc. Security #
Spouse/ Dom Partner	<input type="checkbox"/> Dental <input type="checkbox"/> Vision	<input type="checkbox"/> Dental <input type="checkbox"/> Vision				
Child/ Parent-Child Relationship	<input type="checkbox"/> Dental <input type="checkbox"/> Vision	<input type="checkbox"/> Dental <input type="checkbox"/> Vision				

**X**

\_\_\_\_\_

*Signature*

\_\_\_\_\_

*Date*

# 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](http://www.calpers.ca.gov)

## VISION PLAN

VSP

P.O. Box 997100

Sacramento, CA 95899-7105

(800) 877-7195

[www.vsp.com](http://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](http://www.deltadentalins.com)

MetLife/SafeGuard

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

(800) 880-1800

[www.safeguard.net](http://www.safeguard.net) (plan code: 0150-d)

## EMPLOYEE ASSISTANCE PROGRAM (EAP)

Managed Health Network (MHN)

(800) 327-0449 or online at

[mhn.advantageengagement.com](http://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

### BOARD OF TRUSTEES

**Scott J. Svonkin**

President

**Sydney K. Kamlager,**

First Vice President

**Mike Fong**

Second Vice President

**Mike Eng****Andra Hoffman****Ernest H. Moreno****Nancy Pearlman**

**Alexa Victoriano**, Interim — Student  
Trustee

### ALTERNATES

**Dorothy Bates**, AFT College Staff Guild

**Celena Alcala**, Teamsters Local 911

**Dr. Armida Ornelas**, AFT Faculty Guild

**David Serrano**, Administrative  
Representative

**Leila Menzies**, 2nd Administrative  
Representative

### DISTRICT ADMINISTRATION

**Dr. Francisco Rodriguez**

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

## NOTES



## NOTES



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.