



# JOINT LABOR MANAGEMENT LABOR BENEFITS COMMITTEE RETIREES



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## Five Things You Need to Know

- **Who doesn't like more money in their pocket?** There are many cost efficient options within the LACCD benefits program that can help save you money, including:
  - Telemedicine (virtual visits) and 24 hour nurses
  - Urgent Care vs Emergency Room
  - Generic vs Brand Prescriptions
- **Additional Benefits.** LACCD provides a very robust benefit program. Many of the current benefit offerings have additional resources or programs you can use.
- **Wellness—Stay on track.** Check out a few simple ways to stay on track for your new years resolution and keep your wallet healthy.
- **How to Transition into Retirement.** Congratulations on your retirement! Learn a few easy steps you can take to transition from work life to retirement life.
- **Important Contacts.** Make sure you know who to contact for answers to your questions so you can make informed decisions.



Things  
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Know

# Keep Money in your Pocket

**Telemedicine.** All of the medical carrier partners through CalPERS offer telemedicine options. This resource gives you the opportunity to meet with a doctor virtually (over the phone or via Skype). Not only does this option provide you with the convenience of meeting with your doctor in the comfort of your own home, but it is offered at the same costs as an office visit copay, or in some cases at no cost. Be sure to check with your medical provider to learn more about your specific options.

**The conditions listed below are good examples of when virtual visits may be more convenient:**

- ⇒ Cough
- ⇒ Cold / Headache
- ⇒ Fever
- ⇒ Allergies
- ⇒ Need Rx refilled



It is important to note that if the situation is severe or an emergency, it is best to go into your doctor or visit a hospital for services.

**24/7 Nurse Lines.** In addition to the telemedicine options, many of the CalPERS carriers offer 24 hour nurse lines. This resource can be utilized to answer questions about whether you can treat a problem at home or need to head straight to the Emergency Room, and can help you make the best decisions about treatment.

The nurse lines are staffed by registered nurses and available through the Anthem, United Healthcare, and Blue Shield medical plans. The following contact information can be used to access a medical plan nurse line or helpful resources:

- ⇒ Anthem: 800-700-9185
- ⇒ Blue Shield: 877-304-0504
- ⇒ United Healthcare (UHC): 855-688-9779
- ⇒ Kaiser: [www.kp.org/calpers](http://www.kp.org/calpers)
- ⇒ Health Net: [www.healthnet.com/calpers](http://www.healthnet.com/calpers)

**Urgent Care vs. Emergency Room.** Utilizing urgent care facilities can be both more convenient and also save money.

Urgent care and walk-in clinics can be considered an extension of your primary care physician while emergency rooms should be used for health conditions where there is risk of loss of life or limb. Choosing an urgent care or walk-in clinic can save you hundreds of dollars so locate your health plan's urgent care clinic near you. Remember, for true emergencies, go straight to the emergency room. Urgent care should be used for conditions such as a common cold.



**TIP: If you're under age 65**

Starting in 2018, the District will contribute \$1,500 into your **Health Reimbursement Account (HRA)**, if you are under age 65. As a reminder, HRA funds can be used for qualified healthcare expenses throughout the year to help save you money.

# Keep Money in your Pocket



**Pharmacy Logistics.** All pharmacies base their prescription drug selections off of a list of medicines called a **formulary**. The main function of the prescription formulary is to specify particular medications that are covered under your health plan.

All drugs will be listed as generic, preferred brand, or non-preferred brand. So what is the difference?

**Generic Drugs** are FDA approved bio equivalents, meaning they have the same active ingredients as brand-name drugs, but may have different inactive ingredients. The FDA expects these generics to work the same way as the original brand drugs because they are generally available in the same dosage strengths and forms. They must also meet FDA standards for quality and purity. **You usually save the most with generic drugs.**

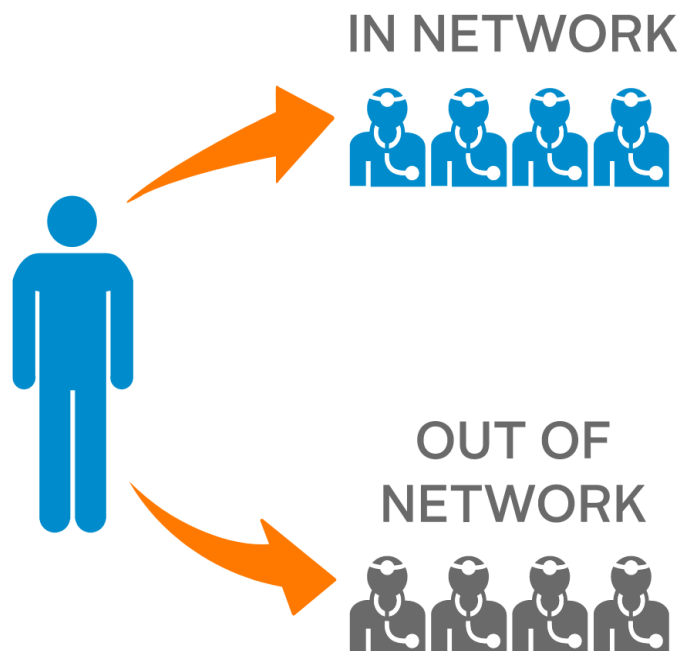
**Preferred Brand Drugs** are listed on the plan's formulary (list of preferred prescription drugs). The plan prefers these medications because they are safe and effective alternatives to other brands that may be more expensive.

**Non-preferred Brand Drugs** are medications that are not included on the plan's formulary. Non-preferred brand drugs have higher coinsurance than preferred brand drugs or generics. You **pay more** out of pocket than if you opt for generic or preferred brand drugs.

Be sure to check with your doctor to receive the best medication for your diagnosis. If you are prescribed a brand drug, ask if there is a generic equivalent that is appropriate for your health conditions.

**Preventive Care Visits.** The Affordable Care Act (ACA) mandates that 100% of the cost of all your preventive care visits are covered, **with no cost to you**. This means that you can visit your doctor for your general check ups and immunizations without paying anything out of pocket. If you have dependents covered on your plans, their preventive care visits are also covered at 100%. Many members have saved money by visiting their doctor on an annual basis because it helps them to stay healthy and avoid catastrophic claims later.

**In-Network vs Out-of-Network.** All carriers, whether it is for medical, dental, or vision coverage, partner with providers who they consider to be in-network. A provider or doctor who is **in-network** with a carrier has negotiated a discounted price for services with that provider. The providers who are **out-of-network** may charge any amount they would like for services. Therefore, it is always encouraged to utilize in-network providers, when possible. Using in-network providers will result in savings for you, not only because there is a lower negotiated price for the service, but also because the coinsurance (your share in the cost) will be lower.



# Additional Benefits

**Medical.** Many of the CalPERS medical providers offer more than just medical plans. There are many other resources that you can utilize at any time. Below are a few examples:

**Struggling with diabetes or Weight Loss?** Aside from providing coverage to visit your doctor for check-ups, the CalPERS medical providers offer many resources for specific weight loss or diabetes needs. These resources vary from educational materials and webinars on how to better manage your weight to face-to-face sessions with a counselor who can help you every step of the way.

**Want to quit smoking?** If you are worried about the cost of trying to quit (patches or signing up for a quit program), then worry no more. Most of the CalPERS medical plans offer smoking cessation programs you can utilize just for being a member. These programs include access to health coaches through online or mobile support, personalized cessation plans, and recommendations for over-the-counter and prescription drugs. Many of the prescriptions that are prescribed for quitting are covered under your medical plan.

Be sure to visit the CalPERS website at <https://www.calpers.ca.gov/page/active-members/health-benefits>

to review your medical plan and their specific offerings.

**Dental.** The dental plans offered through LACCD have many additional resources of which you may not be aware.

Through the Delta Dental plan, you can have dental coverage while traveling and receive all updates electronically.

**Travel Coverage.** If you have a dental emergency while you are traveling, your Delta Dental coverage includes emergency care coverage. Be sure to ask the dental office for a detailed receipt or billing statement for reimbursement and submit your dental claim. For more specific questions about emergency coverage, contact their customer service at [deltadentalins.com](http://deltadentalins.com) or at 800-422-4234.

**Vision.** LACCD offers vision coverage through Vision Service Plan (VSP), the nation's largest eye care plan. You can choose between VSP preferred providers and out-of-network providers. Remember, when you use VSP preferred providers, you can choose from thousands of doctors and receive a 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 complete.

You can find a VSP provider by going to [www.vsp.com](http://www.vsp.com) or by calling 800-877-7195.

## Special VSP Offerings

1. Marchon Frames: Save up to an additional \$20 on purchasing frames
2. Eyeconic: VSP's online resource to browse for contacts and frames with free shipping. You can even "try on" glasses while on the site. Just visit [eyeconic.com](http://eyeconic.com)
3. TruHearing Program: Enjoy big discounts on some of the most popular digital hearing aids on the market. Your medical plan may also offer coverage so be sure to check your coverage to maximize your savings.

For more information on special offers, please visit [www.vsp.com/specialoffers](http://www.vsp.com/specialoffers)

# Wellness—Stay on Track

## Don't let “perfection be the enemy of progress.”

If the new year has inspired you to make healthy changes, give yourself a pat on the back—and get your backup plan ready. When your day takes an unexpected turn, having a plan B can prevent you from sliding into seductive all-or-nothing thinking. (“I didn't make it to the gym today...time for pizza and Netflix!”) Using the examples below for inspiration, come up with backup plans for all of your new, good-health habits. Write down your plans (both A and B) in your notebook or smartphone. And remember that some exercise—or nutritious food, or relaxation—is a whole lot better than none!

### When making positive changes, make sure you have a backup plan:

1

**Plan A:** Make a whole-foods dinner from scratch every Monday night.

**Complication:** You had no time to go to the grocery store.

**Plan B:** Keep salad greens, carrots, or frozen veggies on hand so that you'll always have a vegetable at the table.

2

**Plan A:** Walk outdoors for a half hour on your lunch break every day.

**Complication:** You're stuck inside due to crummy weather.

**Plan B:** Climb the stairs, walk laps around the office, and/or do jumping jacks.

3

**Plan A:** Meditate for 20 minutes every morning.

**Complication:** The dog had an accident, which took time to clean up.

**Plan B:** Close your eyes and breathe deeply for two to five minutes sometime later in your day.

## Did you know the CalPERs medical plans offer gym memberships for retirees?

Many of the CalPERs medical carriers offer great fitness programs, specific to retirees. These resources give you additional benefits such as a complimentary membership at select fitness facilities or a no-cost Home Fitness program. Additionally, these programs include information regarding meal planners, health trackers, healthy aging programs, and e-coaching courses. A great example of this benefit is the Silver & Fit program offered through Kaiser Permanente. Another example is a program called SilverSneakers which is offered through Anthem and Blue Shield.

To find out more, be sure to contact your medical carrier for specific program information.

## Employee Assistance Program (EAP).

Don't forget about the Employee Assistance Program (EAP) offered through MHN as a part of the LACCD benefits package. Some of the great services include:

**Daily Services:** If you're not sure where to start, MHN can search for assistance with every-day “to do's” on your behalf, including:

⇒ Hotel accommodations

⇒ Repair and maintenance for your home or car

**Financial Services:** You have access to a personal financial counselor so you can stop worrying and start taking action. Issues addressed include:

⇒ Buying a home for the first time

⇒ Debt and budget assistance

**Legal Services:** You are entitled to one 30-minute consultation per separate legal matter such as:

⇒ Civil and consumer issues

⇒ Personal and family issues

To access the services listed above and more, be sure to either call the MHN toll free number at 1-800-327-0449 or visit their website at [mhn.advantageengagement.com](http://mhn.advantageengagement.com) and register with the company code **laccd**.



# Simple ways to transition into retirement

A 65 year old couple retiring today will spend, on average, a total of \$275,000 out of pocket on healthcare, according to Fidelity Investments. This is why it is so important to enroll in Medicare services as soon as you become eligible. Fidelity Investments also estimates that Part B premiums (which cover medical services) can rise by 10% for each year that you were eligible for Medicare, but didn't enroll. For most people, the no penalty enrollment period is any time within the three months leading up to your 65th birthday, during the month of your birthday, or within the first three months following termination of employer benefits.

## What are the different parts of Medicare?

**Part A:** Provides Medicare benefits and coverage for hospital care. This would include services such as:

- ⇒ Inpatient hospital care
- ⇒ Inpatient stays in most skilled nursing facilities
- ⇒ Hospice and home health services

**Part B:** This covers services that may be categorized as an office visit. Some examples would include;

- ⇒ Doctor and clinical lab services
- ⇒ Outpatient and preventive care
- ⇒ Home health care
- ⇒ Screenings, surgical fees, and supplies
- ⇒ Physical and occupational therapy

**Part C:** This is a different way of getting Medicare Part A and B coverage. Medicare Advantage Plans combine Part A (hospital insurance) and Part B (medical insurance) together in one plan

**Part D:** The Prescription Drug Plan (PDP) can be a stand-alone plan (not joined with other insurance) or it may be combined with a Medicare Advantage Plan. This plan helps with the following:

- ⇒ Cover the cost of prescription drugs
- ⇒ May help lower prescription drug costs and protect against higher costs in the future

## What to think about during the transition.

**1. Do some homework.** Don't just think of this as the end of your work career, but think of it as the beginning of your retirement life. Read articles, visit websites, and talk to people who are retired.

**2. Make a list of things you have always wanted to do.** Select those activities that rank highest on your list and assess which ones are possible.

**3. Replace your social aspects.** Make sure you maintain your social interactions by attending new classes, networks, workshops, volunteering, or joining a fitness center.

**4. Do things you have put off doing.** This might include medical tests, home remodeling, or visiting family or friends in different parts of the country.

**5. Contemplate getting a new job.** It might be a part time job or something you have never done before. It will most likely be less money and more about the chance to keep your mind active and your life productive. Consider volunteering for a worthy cause.



### TIP: Did you know?

If you are over the age 65 and have retired, then you must enroll in Medicare coverage. However, if your spouse is younger than age 65, the Medicare plan **will not** cover them unless they are disabled.

# Important Contact Information for your Benefits

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## Medical Plans

### CalPERS Health Benefit Program

Contact information: (888) 225-7377  
Monday—Friday, 8:00 am—5:00 pm  
TTY (for speech and hearing impaired): (916) 795-3240  
[www.calpers.ca.gov](http://www.calpers.ca.gov)

## Vision Plan

### VSP

Contact information: (800) 877-7195  
P.O. Box 997100  
Sacramento, CA 95899-7105  
[www.vsp.com](http://www.vsp.com)

## Dental Plans

### Delta Dental

Contact information: (800) 765-6003  
P.O. Box 997330  
Sacramento, CA 95899  
[www.deltadentalins.com](http://www.deltadentalins.com)

### MetLife/SafeGuard

Contact information: (800) 880-1800  
P.O. Box 3594  
Laguna Hills, CA 92654  
[www.safeguard.net](http://www.safeguard.net) (plan code: SGC1028)

## Employee Assistance Program (EAP)

### Managed Health Network (MHN)

Contact information: (800) 327-0449  
[mhn.advantageengagement.com](http://mhn.advantageengagement.com)  
Login code: laccd

## Other Benefits & COBRA Information

### LACCD Health Benefits Unit

Contact information: (888) 428-2980  
Monday—Friday, 9:00 am—4:00 pm  
770 Wilshire Blvd.,  
Los Angeles, CA 90017  
<http://www.laccd.edu/Departments/HumanResources/healthbenefits/Pages/default.aspx>

## 2018 CalPERS Webinar

The 2018 CalPERS Webinar on Health Plan Design, Rate, and Benefit Changes for plan year 2018 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 the 2018 CalPERS Health Plan presentation.

## Optum Rx

Basic Members: 1-855-505-8110  
Medicare Part D Members: 1-855-505-8106  
Members needing TTY service: please dial 711  
[https://chp.optumrx.com/rxsol/chp/ContentCalPERS/calpers\\_index.html](https://chp.optumrx.com/rxsol/chp/ContentCalPERS/calpers_index.html)  
OptumRx administers the prescription drug benefits for those enrolled in PERS Select, PERS Choice, and PERSCare PPO plans, as well as those in Anthem Blue Cross, HealthNet, Sharp, and UnitedHealthcare HMO plans.

# District Contacts

## JOINT LABOR/MANAGEMENT BENEFITS COMMITTEE

### VOTING MEMBERS

**William Elarton**  
Chair, JLMBC

**James Bradley**  
SEIU Local 99

**Velma J. Butler**  
President  
AFT College Staff Guild, Local 1521A

**Paul De La Cerda, MBA**  
President  
LACCD Administrators' Association  
Teamsters Local 911

**Bruce Hicks**  
SEIU Local 721

**Dr. Otto Lee**  
President, Los Angeles Harbor College

**Ernesto Medrano**  
LA/OC Building & Construction Trades  
Council

**Joanne Waddell**  
President, L.A. College Faculty Guild

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**Andra Hoffman**

**Ernest H. Moreno**

**Scott J. Svonkin**

**Steven F. Veres**

**Christopher Martinez**  
Student Trustee

### ALTERNATES

**Dr. Celena Burkhardt**  
LACCD Administrators' Association  
Teamsters Local 911

**Dr. Albert J. Roman**  
Administrative Representative

**Mercedes Gaitan**  
AFT College Staff Guild, Local 1521A

### DISTRICT ADMINISTRATION

**Dr. Francisco Rodriguez**  
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

**Jeffrey Prieto**  
General Counsel

**David Salazar**  
Chief Facilities Executive

## RESOURCES TO THE JLMBC

**Nancy Carson**, Retiree

**Phyllis Eckler**, Adjunct

**Barbara Harmon**, Retiree

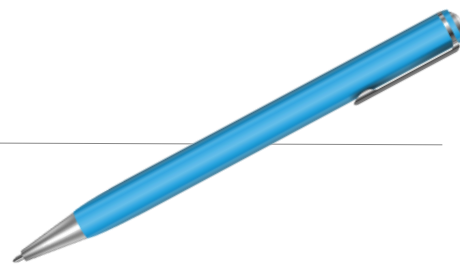
**Leon Marzillier**, Retiree

**Amy Roberts**, Adjunct

**Katrelia Walker**, District HR



# Notes



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Los Angeles  
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