



JOINT LABOR MANAGEMENT LABOR BENEFITS COMMITTEE ACTIVE



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Open Enrollment

It is time for Open Enrollment! This is the one time during the year that you can make healthcare plan changes for you and your family. These changes will be effective **January 1, 2018**.

Important Highlights:

- Open Enrollment is open from **September 11th through October 6th, 2017**
- The Flexible Spending Account (FSA) is that money that you set aside to be used for medical, dental, vision, and childcare expenses. **You must re-enroll every year if you wish the account to continue.** Only \$500 of unused funds will roll over so please plan your expenses accordingly. **Please be sure to read the attached notice regarding the website change for your FSA enrollment**
- The Health Reimbursement Account (HRA) offering is still under negotiation. If you have HRA dollars from previous years, remember that they must be used before your FSA
- Enroll or remove dependents: Open Enrollment is the one time during the year to make any benefit changes, including adding or removing dependents. Once the 2018 Open Enrollment closes, you will only be able to make changes throughout the year if you experience a **Qualified Life Event**, which would include events such as marriage, divorce, birth of a child, and change of employment status
- Optum Rx replaced Caremark CVS: In 2016, CalPERS changed our pharmacy partner from Caremark CVS to Optum Rx. It is important to note that this was not a decision of LACCD's, but instead was a mandated change through CalPERS, the platform from which LACCD receives medical benefits. CalPERS conducted thorough research before making the transition to ensure minor disruption to prescription utilization. For more information please refer page 4, under the Pharmacy Update section. **Please be aware that if you are in a Blue Shield plan, this change does not apply to you.** More information can be found on page 3
- ADP acquired by WageWorks: In November 2016 WageWorks acquired all ADP consumer health spending accounts, including Flexible Spending Accounts. Although you will start to receive materials with WageWorks branding, it will not change how you access your account information, submit claims, pay for claims, or contact customer service. WageWorks will continue to keep all customers informed as changes occur
- **No changes will occur in 2018 due to Health Care Reform**

Open Enrollment & Benefits Fair Information

How to Enroll—Learn, Decide, Act. Make sure to review the LACCD benefit offerings to make the best decision for you and your family. If you do not enroll by **October 6th, 2017**, you will not be able to make any benefits changes.

Learn

- Carefully review this newsletter
- For more detailed information on your District benefits, visit <http://www.laccd.edu> then click on the “Faculty and Staff” tab at the top of the page. On the left hand column of the page, click “Human Resources” scroll down and click “Health Benefits.” Click on your eligible group (Actives) in order to learn about the plans that apply to you
- The website is available 24 hours a day. If you have additional coverage questions, we encourage you to call your plan’s Member Services (see contact information on page 12)



Decide

- The CalPERS (medical only) open enrollment packet was mailed by CalPERS in late August to all current employees and non-Medicare eligible retirees
- Review your choices on the LACCD website for other coverages such as dental, vision, and life. For questions, call the Health Benefits Unit (HBU) at 888-428-2980 or email the HBU at HealthBenefits@email.laccd.edu or mail to us at 770 Wilshire Blvd., 6th Floor, Los Angeles, CA 90017



Act

- Log on to the Open Enrollment Portal, instructions on page 11, to enroll. If you would like to change or update your benefit elections, participate in a Flexible Spending Account, update your dependent information, adjust life insurance beneficiaries, or change your home/ mailing address

2018 Open Enrollment Benefit Fair Dates (CalPERS medical plan representatives will be there starting at 11:30 am)

Wednesday, September 20, 2017	10:00 A.M.— 2:00 P.M.	LATTC—Outdoor Event
Wednesday, September 27, 2017	10:00 A.M.— 2:00 P.M.	WLAC—Outdoor Event
Wednesday, October 4, 2017	10:00 A.M.— 2:00 P.M.	LA Mission College—Indoor Event

Total Wellness Events (EAP, Wellness, and Benefits Information)

Thursday, September 14	10:00 am— 2:00 pm	District Office—Board Room
Monday, September 18	10:00 am— 2:00 pm	East LA College—Auditorium Foyer
Tuesday, September 19	10:00 am— 2:00 pm	LA City College—Student Services Square
Monday, September 25	10:00 am— 2:00 pm	LA Pierce College—The Great Hall
Tuesday, September 26	10:00 am— 2:00 pm	LA Valley College—Monarch Hall
Tuesday, October 3	10:00 am—2:00 pm	LA Harbor College—Tech Bldg, Room 219
Thursday, October 5	10:00 am—2:00 pm	LA Southwest College—Little Theater Foyer

Healthcare Plan Choices

The Los Angeles Community College District provides a generous and comprehensive benefits package to help you care for you and your family. Active employees and retirees under age 65 may choose from the plan choices below:

CalPERS Medical Plans. Medical care coverage is offered under the CalPERS health plans, the offerings can be found below:

HMO Choices	PPO Choices
<ul style="list-style-type: none">• Anthem HMO Select• Anthem HMO Traditional• Blue Shield Access+ HMO• Health Net Salud y Mas• Health Net SmartCare• Kaiser HMO• UnitedHealthcare HMO	<ul style="list-style-type: none">• PERS Choice• PERS Select• PERSCARE (Note: Unlike other plan options, there is a cost when electing this medical plan.)

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 13 for a brief definition of these terms). To find a physician or hospital, visit www.calpers.gov and go to the “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.

- If you participate in the PERSCare plan LACCD will only contribute part of the cost of the plan and you will be responsible for the rest.

Pharmacy Update. Effective during the 2016 plan year, prescription drugs are provided through Optum Rx. This decision was made solely by CalPERS. Although CalPERS communicated that very little disruption should be expected, it does seem that some disruption occurred after the transition. It is important to note that the changes may have occurred even without the transition. 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 approved to be covered under

your health plan. The list is typically updated once or twice a year as a result of evaluations of efficacy, safety, and cost-effectiveness of both currently covered medications and new drugs on the market. The formulary indicates what drugs are approved, but also into which tier they will fall. For example, a drug may be considered a generic drug one plan year, but may be moved into a higher tier under the medical plan. Conversely, a drug that starts in the brand tier, may also be moved into the generic tier after evaluation. As a result, the prescription formulary list is always changing, which can impact a drug you may be taking.

Understanding Prescription Drug Tiers—Generic, Preferred Brand, Non-Preferred Brand. All drugs will fall under 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. You **pay more** out of pocket if you use non-preferred drugs than if you opt for generic or preferred brand drugs.

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



Urgent Care vs. Emergency Room. Remember to utilize urgent care facilities rather than emergency rooms whenever possible.

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 will save you hundreds of dollars so locate the urgent care under your health plan near you. Remember, for true emergencies, go straight to the emergency room. Urgent care should be used for conditions such as a common cold.

Dental Plan Choices. LACCD offers two dental plans—Delta Dental PPO and SafeGuard HMO.

Delta Dental PPO offers you the option of choosing any licensed provider. If you select a dentist who is a member of Delta Dental’s network, you have access to the PPO provider’s discounted rates and will 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 their care. Unlike the Delta Dental PPO, you cannot select out-of-network dentists.

Vision Plan. 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.

Special VSP Offerings

1. Marchon Frames: Save up to an additional \$20 on frames for purchasing
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
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.
4. CVC lenses: The District VSP plan includes a corrective eyewear benefit designed to meet specific health and vision needs of computer users. This benefit is only available for LACCD employees, but not dependents.

For more information on special offers, please visit www.vsp.com/specialoffers

You can find a VSP provider by going to www.vsp.com or by calling 800-877-7195.

Dependent Eligibility— Who Can be Enrolled?

Supporting Documentation—Dependent Verification

CalPERS mandates that LACCD comply with dependent verification documentation for all covered employees. The verification process is explained below. 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:

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, which must state your name, spouse's name, date, and mailing address:

- A copy of the front page of your 2016 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 recurring household bill or statement of account

Current Registered Domestic Partner: A copy of your Declaration of Domestic Partnership and social security card AND one of the following, which must state your name, partner's name, date, and mailing address

- A copy of the front page of your 2016 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 recurring household bill or statement of account

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

Dependent Exception. You may also claim your child over the age of 26 as a dependent, if your child is disabled and you are the primary care parent* and LACCD has certified that you have assumed that role. If this is the case you will need the following documentation:

- A copy of the front page of your 2016 federal or state tax return confirming this dependent and social security OR
- A copy of the court order naming you or your spouse as the child's legal guardian and social security OR
- Day care receipts or school records which indicate the child resides at your current mailing address and social security card

A detailed definition of Parent-Child Relationship can be found at the Definitions Section found on page 13. Should you have any questions about Parent-Child Relationships or documentation requirements, please contact the District's Health Benefits Unit via email at healthbenefits@email.laccd.edu, mail to us at 770 Wilshire Blvd., 6th Floor, Los Angeles, CA 90017, or call the HBU at 1-888-428-2980.

How to Effectively use your Flexible Spending Account (FSA)

Please be sure to read the attached notice regarding the WageWorks acquisition of ADP and the FSA enrollment exception for 2018.

Health Reimbursement Account (HRA). The Labor Caucus (Joint Labor Benefits Committee) and the District continue to negotiate for new or renewal of the HRA. Information will be forthcoming regarding HRA negotiations.

Flexible Spending Accounts. A Flexible Spending Account is a benefit plan that allows eligible employees to direct funds to spending accounts from their payroll before taxes are deducted. There are two types of FSAs that function separately:

Health Care FSA. The Health Care FSA can be used for health care expenses, such as medical, dental, and vision. This account has a \$2,500 contribution maximum, which allows you to pay for the same type of expenses that you use your HRA to pay (i.e. deductibles, copays, coinsurance, orthodontia, prescriptions, contacts, and more).

Rollover feature: You can roll over up to \$500 in unused contributions into a new plan year. The \$500 rollover amount does not affect a participant's maximum election for the new year, so you can elect up to \$2,500 into your Health Care FSA, in addition to the amount you roll over from the prior year. If you don't make an Health Care FSA election but have a balance 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 Care FSA.

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

Dependent Care FSA. The Dependent Care FSA can be used for child-care or care of an adult who has been declared disabled. This account has a \$5,000 maximum, which allows you to pay for expenses that are necessary to work (i.e. a parent who pays for daycare or a spouse who may need adult care).

Use it or Lose it. Please remember that the FSA plans have a "use it or lose it" feature, which means that any balance over \$500 will be forfeited if they are not used at the end of the year.

It is important to note that eligible employees can choose to enroll in both the Health care FSA and Dependent Care FSA, if needed. Learn more about your FSA options at www.laccd.edu, click "Faculty and Staff" on the top tab, then click on "Health Benefits" on the left. Once on the Health Benefits page, click on "Active Employee," then "FSA."

Coordination of the HRA and Health Care FSA:

When you have eligible expenses, you must use your HRA before any money can be withdrawn from your FSA. If you have both accounts, here is what you should do:

1. Estimate your annual expenses
2. If you expect to spend less than your HRA balance (\$1,500, plus prior year balance), do not contribute to your Health Care FSA
3. If you expect to spend more than your HRA balance, then it is a good idea to contribute to your Health Care FSA for more tax savings
4. 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!

Examples of HRA & FSA Coordination

1. An LACCD employee has \$500 in their HRA and chose to contribute \$1,000 to their FSA. During the year, the employee goes to the hospital and is charged \$750 for their visit. This employee must first use the \$500 left in their HRA. Once the \$500 from their HRA is used, the employee can then use \$250 from their FSA to pay for their visit.
2. An LACCD has no funds left in their HRA and contributed \$1,000 to their FSA. During the year, the employee goes to the hospital and is charged \$750 for their visit. This employee may use their FSA dollars right away.

Wellness—Your Health Matters

Employee Assistance Program (EAP). The District's Employee Assistance Program (EAP) is available to all Active employees, Adjuncts, and Retirees. This includes your dependents and household members at **no cost to you!** The EAP program is operated by Mental Health Network (MHN). You may reach MHN directly by calling 1-800-327-0449 or via the web at www.mhn.advantage.com using the access code: laccd.

The Districtwide Total Wellness Coordinator is Katreli Walker, phone (213) 891-2040 or via email WalkerKC@email.laccd.edu

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
Los Angeles Trade Technical College	Claudia Mata
Los Angeles Valley College	Tom Aduwo
Pierce College	Mofe Doyle
Southwest College Los Angeles	Lorraine Bell
West Los Angeles College	Sherron Rouzan Cristi Lizares
Worksite EAP Coordinator	Sonya Sanders
Districtwide Total Wellness Coordinator	Katreli Walker

Staying Healthy— Managing Holiday Stress.

Most of us would agree 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 siblings while helping prepare our favorite dishes. Here are some tips for hosting a holiday party without making yourself crazy:

- 1. 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.
- 2. Expect a bit of chaos:** There is a good 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. There is not much you can do, except try to keep your sanity and sense of humor. Parties are for people, and people are messy, unpredictable, and complicated. Be sure to take a deep breath and....
- 3. Have Fun:** 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 the food, and pay attention to your guests. Set up food buffet style so you don't spend the whole meal serving, and be sure to opt for team dishwashing.

- 4. 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. You deserve it!



Wellness—Your Health Matters

Eat well to sleep well. A high-fiber, low-sugar, low-saturated fat diet may help you catch more zzz's.

If every health benefit of a plant-based, whole foods diet were a guest at a wedding, you'd probably have to rent a bigger tent. The most recently identified guest to show up, unexpected but welcome, is better sleep. (As usual, she looks glowing and well-rested!). In a small clinical study, researchers found that a nourishing diet, high in fiber and low in both sugar and saturated fat, led to falling asleep faster and sleeping more deeply. "The results of this study are important because there is currently very little scientifically based information about eating for better sleep," notes Cleveland Clinic sleep specialist Michelle Drerup, PsyD. More research is needed to confirm the link, says Drerup. But there's no need to wait for confirmation to align your plate with the principles in the study. Vegetables and fruit, lentils and beans, intact (not stripped) grains like brown rice and quinoa, and nutritious fats from salmon, ocean trout and avocados all fit the bill. You'll set yourself up for good health on any number of fronts, including a lower risk of inflammation and cardiovascular disease. And that's a reason to party!

Vegetables at Breakfast? You Bet!

When we think of produce in the morning, we tend to think of fruit. As a whole, Americans eat two-thirds of their daily vegetable intake at dinner. But we're not getting the vegetables we need: As a country, we're eating less than 60 percent of the recommended daily amount. Adding them to our morning meal can mean a big nutritional payoff. Your first thought might go straight to egg dishes like omelets or frittatas, but let's skip past these more traditional choices to highlight a few more creative ways to up your veggies at breakfast. Here are some top choices to try:



Savory Oatmeal: Oatmeal is much more than a vehicle for fruit toppings. Spinach, mushrooms, tomatoes, and kale can combine nicely with oatmeal for a hearty, savory dish. Add chopped herbs, scallions, or a small dash or reduced-sodium soy sauce for another twist. Add for extra protein, top with a cooked egg or diced tofu.

Baked Sweet Potato: For someone who prefers something a little sweet at breakfast time, this might be right up your alley. Make it an easy part of your morning by baking the sweet potato the night before or microwaving for about 5-6 minutes in the morning. Top with a tablespoon of your favorite nut butter or chopped nuts, low-fat or non-fat Greek yogurt, and a dash of cinnamon. If you want to go the savory route, add beans, sliced avocado, or steamed spinach.

Avocado Toast: This is on the trendy side, and for good reason! The healthy fats and fiber from the avocado combined with complex carbohydrates from a 100% whole grain toast give a balanced start to the day. Topping choices are endless—go simple with smashed avocado and a dash of salt and pepper; add sliced strawberries and drizzle with balsamic dressing for something on the sweeter side; slice cucumber radishes for a refreshing crunch; or top with sliced tomatoes with basil for a bright touch.



All in a day's work! Improve your cholesterol with every bite—and sip.

Breakfast: Shout hallelujah for hearty, delicious oatmeal. The soluble fiber in oatmeal binds lousy LDL cholesterol and takes it far, far away. (Good riddance!). Add in some berries and walnuts or almonds for more fiber, plant protein, phytonutrients, and nourishing fats.

Lunch: Beans, beans, they're good for your heart! Black beans, white beans, chickpeas, lentils—you name it—help lower LDL with their copious soluble fiber. With delicious plant-based power lunches, you'll happily say sayonara to the white flour and processed products that raise your cholesterol and blood sugars.

Dinner: Go fish! Cold-water catches, such as salmon, contain omega-3 fats that lower LDL. Try dishes such as grilled salmon, bok choy, and scallions with ginger vinaigrette twice a week and you'll get loads of heart-healthy phytonutrients, too. If you drink alcohol, sip on a glass of red wine and you may just raise your HDL—the protective kind—too.

Additional Benefit Options

All active full-time employees are automatically covered by the basic life insurance and basic accidental death and dismemberment (AD&D) insurance plans paid for by LACCD. If you are increasing your life insurance, please note that you are required to submit a statement of health, which can be downloaded from the District website at <http://laccd.edu/Departments/HumanResources/healthbenefits/Documents/LifeInsurance/Cigna-Application.pdf>

Voluntary Life Insurance. In addition, you may purchase voluntary life insurance coverage for you. 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).

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 single pet coverage the cost is still \$8/month. For unlimited pet coverage, there was a \$3 increase in the pricing for 2018 so the cost is now \$11/month. With these services you will be able to 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.

Additional plan benefits:

- 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 onboarding, grooming, and training
- PALS: A unique and highly successful 24/7/365 lost pet recovery service



PETplus. PETplus is a **new program for 2018** that includes the ability to save on brand name prescriptions and preventatives. You can shop online or on the PETplus app and shipping is free. This service includes a 24/7 Pet Health Line powered by WhiskerDocs veterinary experts. This program is \$4.50/ month for single pet coverage and \$8.50/month for unlimited pets.

How to Enroll in Pet Assure or PETplus single or unlimited plans:

- Review the plan differences by watching the following videos: [Pet Assure](#) and [PETplus](#)
- Check online to see if your veterinarian is in their discount network
- Go to the SAP ESS Portal and enroll

How to Enroll on the SAP Employee Self Service (ESS) Portal

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

Enrolling in LACCD Benefits. You can enroll in the District benefits by going on to the enrollment system called SAP Employee Self Service (ESS). SAP ESS houses all of the District's benefit information and can help you decide which benefits are right for you and your family. You can access SAP either at work or while at home. Please see instructions to access SAP ESS Portal below.

Open Enrollment Login

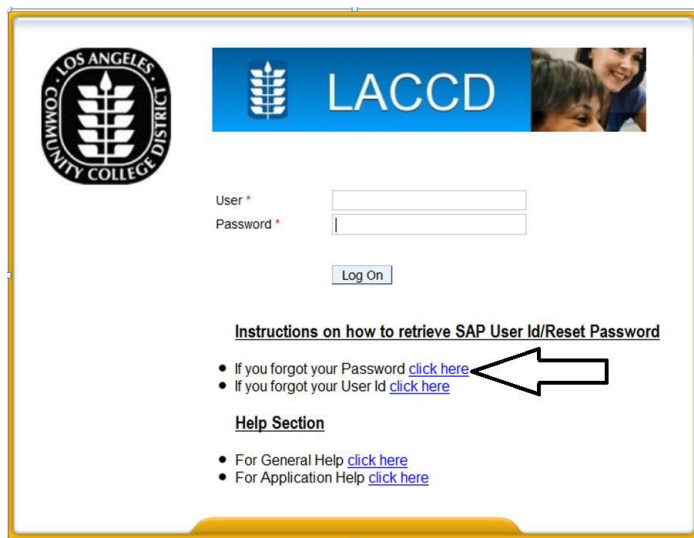
Enrollment Website. To access the Open Enrollment Portal click here: <https://portal.laccd.edu>.

User ID. First 6 letters of your last name, first letter of your first name and middle initial

Example: John M Williams → User ID: williamjm

Password. Your password is the same password that you use to log into SAP.

If you don't use SAP, or you don't know your password, all you need to do is click on the "click here" link as shown below. Once you click that link, the system will automatically send you a temporary password to your campus email. All you need to do is copy and paste that temporary password in order to create a new one.



You will receive an email that includes a link for you to click.

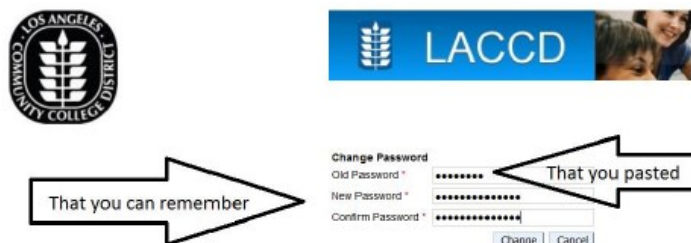
The link will then take you to a page with your new temporary password, see below:



Copy the temporary password and paste it into the login page on the enrollment website.



You will then re-paste your copied password and enter a password that is complex, but one you will remember. Then click "change."



Once You've Logged in. We've developed a new feature called the Health Plan Calculator that you may find beneficial. Many employees do not contribute to the premium. Employees who contribute, or who choose the enhanced PERS Care Plan, will find this feature useful.

New Feature: [Health Plan Calculator](#)

To participate in the FSA. The FSA is located on an external website, which means you must click on the following link to access additional information.

[Enroll in FSA](#)

Once you're ready to enroll. You will click on the following button to start your Open enrollment process.

[Start Your Open Enrollment](#)

Important Contact Information for your Benefits

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

Vision Plan

VSP

Contact information: (800) 877-7195

P.O. Box 997100

Sacramento, CA 95899-7105

www.vsp.com

Dental Plans

Delta Dental

Contact information: (800) 765-6003

P.O. Box 997330

Sacramento, CA 95899

www.deltadentalins.com

MetLife/SafeGuard

Contact information: (800) 880-1800

P.O. Box 3594

Laguna Hills, CA 92654

www.safeguard.net (plan code: SGC1028)

Employee Assistance Program (EAP)

Managed Health Network (MHN)

Contact information: (800) 327-0449

mhn.advantageengagement.com

Login code: laccd

Flexible Spending Account (FSA)

ADP/ WageWorks

Website: <https://www.wageworks.com/employees/healthcare-benefits/healthcare-flexible-spending-account/>

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 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

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.

Glossary of Health Plan Terms

Open Enrollment. Open Enrollment is your one time during the year to select new plan options for all lines of coverage—medical, dental, vision, and more. Unless you are a new hire or have a Qualified Status Change event throughout the year (married, birth of child, etc.) you will not be able to elect or change your coverage until the following Open Enrollment. For this reason, be sure to review all plans carefully, discuss with your family, and choose the right options for you.

Eligible Employee. Each of the following employees and his or her dependents and survivors are eligible to receive benefits and enroll in plans under the Health Benefits Program once the District has verified the employee's dependent's or survivor's eligibility under this Agreement:

- Every member of a classified bargaining who is employed at least half time as either a probationary or regular classified employee
- Every faculty member who is employed at least half time in one or more monthly rate assignments. "Limited term" academic appointments must have a duration of at least a semester
- Every member of the administrators' bargaining unit who is employed at least half time

Deductible. This is the amount you must pay each calendar year (January 1—December 31) before the plan will pay benefits.

Maximum Out-of-Pocket (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, can count toward the maximum out-of-pocket. This is also based on a calendar year, which means accumulation towards your maximum will start over on January 1 each year.

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

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

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 (80%) and you will pay \$200 (20%). On the PERSCare plan, the insurance company will be \$900 (90%) and you will pay \$100 (10%).

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 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 insurance, instead of the flat copayment).
- Your coinsurance and out-of-pocket costs are lower when you go to PPO in-network providers.

Health Insurance Portability and Accountability Act (HIPAA)

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. LACCD complies by all HIPAA requirements when handling your information.

Parent-Child Relationship (PCR) PCR is defined in the Public Employees' Medical and Hospital Care ACT (PEMHCA) at section 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: PCR does not relate to natural born, step, or adopted children).

Please note: There was a separate and concurrent on-going annual process of re-certification of the parent-child relationship for any individual acting in lieu of the adopted parent, through the end of tax year 2016. Beginning with the tax filing in 2017, this year, 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 Relationships not being listed as a dependent on the member's tax form.

District Contacts

JOINT LABOR/MANAGEMENT BENEFITS COMMITTEE

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LA/OC Building & Construction, Trades
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Amy Roberts, Adjunct
Katrelia Walker, District HR



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