



JOINT LABOR MANAGEMENT BENEFITS COMMITTEE ACTIVE



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Five Things You Need to Know

- **UPDATE YOUR CONTACT INFORMATION:** COVID-19 has created an increased need to immediately get in touch with or communicate information to all members of our community. Please check your information is correct in your portal. It is especially important that your cell phone and email address are current.
- **Injured on the job?** Learn more about the Workers' Compensation claims filing process and the options available to you.
- **The Employee Assistance Program (EAP):** Mental health is even more important now during this time of uncertainty and COVID-19. Find out how to deal with stress and to contact MHN on page 8.
- **Wellness—Physical Activity.** On page 10 you can find some simple ways to incorporate more physical activity into your daily life.
- **No one is too young to save for retirement.** The average personal savings rate in the U.S. is 5.5% while most experts recommend saving *at least* 10% to 15% of your income, not including contributions from your employer. Understand how you can start saving for your future, today.

5 THINGS YOU NEED TO KNOW

Health Benefits Unit

Email: healthbenefits@email.laccd.edu

Injured at Work? Know your Options



What is Workers' Compensation? Under California law, employers provide restorative benefits to employees injured at work. The main qualifying question to consider when determining whether an employee's injury is workers' compensation eligible is "Did the injury/illness arise out of the employment and within the course and scope of the employment?"

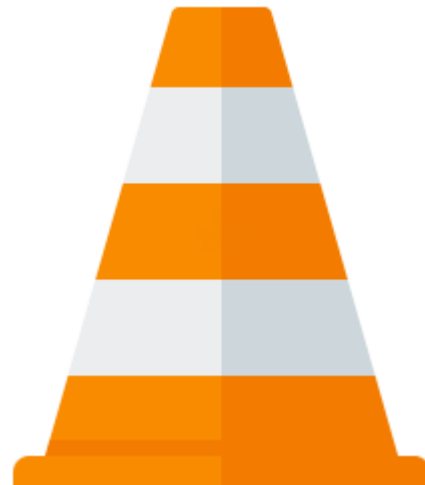
What should you do? The first point of contact for all employee injuries is Company Nurse (855-602-5264). Company Nurse provides the initial intake and assessment and will provide appropriate information and direction (including referral to a medical facility if necessary). Be sure to make note of the date and time you called, with whom you spoke, and what was discussed.

In order to file a claim, three forms are completed —the **Supervisor's Report of Injury or Illness** form, the **Employee's Claim for Workers' Compensation Benefits** form, and the **Employer's Report of Occupational Injury or Illness** form. The forms can be obtained at the Sheriff's office at your campus. They can then be sent to Ross Lee at LeeRG@laccd.edu.

The Claims Process. If a claim is not witnessed, is reported late, requires medical treatment before filing, stems from a short work history, does not provide specific incident information or the claimant suffers from cardio/pulmonary/stress injuries or illnesses, has a history of disciplinary actions, or is a part-time employee, the claim will likely require additional documentation. Claims requiring additional documentation are allowed a 90-day delay period of investigation to gather and verify facts, obtain any prior medical records, schedule a medical exam, obtain statements, and investigate any prior claims.

Pre-Designation of a Preferred Physician. If you would prefer to designate a specific physician to be your eligible workers' compensations claims doctor should you need to file a claim, be sure to do so prior to any potential claim for injury. You can find the designation form by going to laccd.edu and selecting Departments > Business Services > Risk Management > Workers Compensation > Forms, and selecting the form at the bottom of the page titled "Statement of Employee's Pre-Designated Physician and Employee Consent Form." You can also find it hyperlinked [here](#).

Additional Questions? Communication during the workers' compensation claims process is key. If you have any further questions about the process, please reach out to the Risk Management team at CostanL@email.laccd.edu.



Volunteerism at LACCD

Giving Back in a Time of Need. This past year has been a difficult one for many, which is why it is more important than ever to help those in our communities. LACCD is providing the perfect opportunity to help support a student population in the District that is suffering now more than ever; it's our homeless students. Due to COVID-19, the District will not be participating in the 2021 LA Marathon. Instead, the Total Wellness Program has plans underway to host another *Virtual Marathon* in Spring 2021. The funds raised from the virtual marathon will go to help our homeless students who are determined to get an education, despite the severely difficult living situations they are facing now. Your participation and fundraising efforts will be an important part of this event and we are hoping to “see” you support this important cause. So make sure to keep your eyes open for more information on how to have fun, get active, represent your campus, and help give back to our college community!



Retirement: No one is too young to save!

A 65-year-old couple retiring today will spend, on average, a total of \$285,000 out of pocket on healthcare (before factoring in long-term care, dental or premiums) according to Fidelity Investments.



It is never too late to start. If you do not currently contribute towards a retirement plan, it may be time to consider starting. If you can manage it, most financial advisors recommend you save 10%-15% of your income for retirement, starting in your 20s. If you are not sure 10%-15% is realistic now, a good rule to live by is the 4% rule. This suggests that your money might last about 30 years if you withdraw just 4% in the first year and adjust for inflation in subsequent years. There are, of course, some flaws to the rule, but it is helpful as a rough guide.

You can contribute money either on a pre or post tax basis. If you were to contribute money on a **pre-tax** basis, which means the money would be taxed when you take it out during retirement. On the other hand, if you put away **post-tax** money (meaning you pay taxes up front) then the money will not be taxed when you take it out for retirement.

What retirement plans are available? LACCD offers retirement plan options through both a 403(b) and 457(b) plan.

403(b): A retirement plan established for the benefit of employees of public schools and certain tax-exempt organizations, such as LACCD. These plans accept payroll-deducted contributions for participant directed investing and are intended to help employees meet long-term objectives for retirement. The main difference between a 403(b) and a 401(k) are lower administrative costs.

For more information on 403(b) plan offerings and to see a list of vendors available, be sure to visit www.403bcompare.com

457(b): A type of nonqualified, tax advantaged deferred-compensation retirement plan that is available for governmental and certain non-governmental employers in the United States. The employer provides the plan and the employee defers compensation into it on a pre-tax or after-tax (Roth) basis.

More information: Please visit LACCD's retirement page for more information on both plans: <https://www.laccd.edu/Departments/RetirementServices>

TIPS TO KEEP IN MIND

- When seeking information on these plans, be sure to do so directly through LACCD HR. You might occasionally receive offers to discuss your plans with third parties but these can have hidden fees so it is safer to go directly through your employer.
- The 403(b) and most 457 plan contribution limits for 2021 have a maximum of \$19,500. You may contribute separately up to \$19,500 in both accounts.
- For those 50 and over, the catch up contribution limit is an additional \$6,500, for a total of \$26,000.

Begin Your Retirement Planning Today

You can start preparing for retirement now, no matter your age or current stage in life. Whether you're nearing retirement age, retiring early, or retiring due to disability, it is never too early to start thinking about your future. Stay informed on your path to retirement and make sure you are on the right track with the following resources. Registering and accessing your accounts are the first steps in the right direction.

LACCD's Retirement Resources The District has many resources available on its website to help you understand what is needed in the years before and leading up to retirement. Visit the web address below to view these resources:

<http://laccd.edu/Departments/HumanResources/Pages/Retirement-Information.aspx>

Social Security Administration On the Social Security Administration website you can change your address, manage your benefits and even check your statement containing information regarding your current status. To start, follow these easy steps below:

1. Go to the Social Security Administration website at: www.ssa.gov
2. In the top right corner, select "SIGN IN/UP".
3. On the next page click the box that says "mySocial Security".
4. If you have never logged in before, select "Create New Account". (If you forgot you created an account, the system will remind you and you can go through the appropriate steps to recover your information).
5. Once your account is set up and you are logged in, you can view your Social Security Statement, Benefits & Payments, order a replacement Social Security Card and more!

If you have questions you can call (800) 772-1213, 8:00 am - 5:30 pm, Monday - Friday.

CalPERS The CalPERS website will allow you to access real-time details about your account. You can view your health information, plan for retirement, enroll in educational offerings or schedule appointments. Follow these steps to begin:

1. Go to the CalPERS website at: www.calpers.ca.gov
2. In the top right corner, select "myCalPERS Log In".
3. Log into your existing myCalPERS account or select "Register Now" to create a new account.

Still have CalPERS questions? Call (888) 225-7377, Monday - Friday, 8:00 am - 5:00 pm.

CalSTRS On the CalSTRS website you can access your Retirement Progress Report, manage beneficiaries, view account balances, complete and submit CalSTRS forms, and much more! Follow the steps below to get started.

1. Go to the CalSTRS website at: www.calstrs.com
2. In the top right corner, select "myCALSTRS Login".
3. Log into your existing account or select "Register Now" to create a new account.
4. If creating a new account, select "Start" to authenticate your account and enter the personal information on the following page to complete registration.

If you still need further assistance, call (800) 228-5453, Monday - Friday, 8:00 am - 5:00 pm.



Social Security, CalSTRS and You Get the facts on two federal rules that may affect you. As a California public school educator in CalSTRS, you do not contribute to Social Security, so you will not receive a Social Security benefit for your CalSTRS-covered employment when you retire.

If you or a spouse paid into Social Security through non-CalSTRS covered employment, two federal rules, the Windfall Elimination Provision (WEP) and the Government Pension Offset (GPO), may be used in the calculation of your Social Security benefit. Social Security is a federal program, and neither CalSTRS nor the State of California has control over eligibility requirements or benefit calculations. These rules affect only your Social Security benefit. Your CalSTRS retirement benefit will not change.

What does this mean for me? Use the calculators at the Social Security Administration's Information for Government Employees page to see how the formula will affect you. Go to ssa.gov/gpo-wep for more information, including links to calculators that can provide personalized estimates.

Medicare Part B Reimbursement

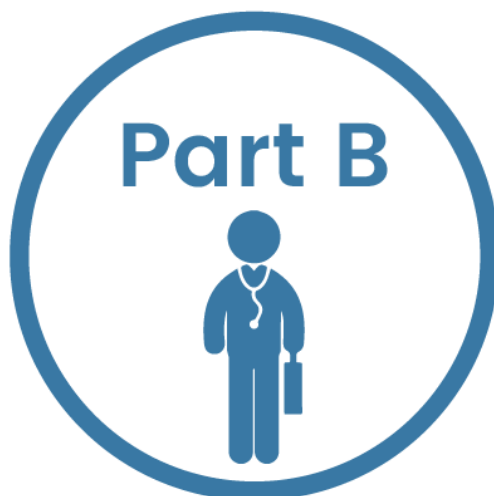


COMING SOON!

As part of recent negotiations, it was determined that Medicare Part B will be reimbursed. The final details and processes are being determined but will be announced soon! Once the reimbursement procedures are established, reimbursements will be provided for payments made on or after July 1, 2020.

You will likely have the opportunity to begin submitting reimbursement claims in mid-Spring 2021.

*Please make sure your contact information, including your **cell phone number** and a personal **email address**, have been updated in your portal, in order to receive further communications regarding how to submit your reimbursement claims, once available.*



HRA Accounts with LACCD

FSA and HRA Accounts in Retirement

While working for the District, funds have been contributed to your HRA account for you to use for qualified health expenses. Here is some information to consider:

- If the District agrees to future contributions for active employees, you will continue to receive that money no matter your age.
- If you are 65 and still working, you will continue to receive the HRA contributions while still you are on active status; however, as soon as you retire, you will no longer get any further contributions.
- After retirement, you will still have access to all the unspent funds previously deposited. The District does not have a “use it before you retire or lose it” policy for HRAs.
- The HRA is NOT portable. If you leave the District prior to retiring (quit or get fired) you will lose the funds in the account.
- If you have a Flexible Spending Account, known as an FSA, a “use it or lose it” policy does apply. You can only roll over a maximum of \$500 from year to year, but if you do not spend that money before retirement, it will be forfeited.*

* More information regarding the COVID Economic Relief Bill signed in late December 2020, and how it will effect the FSA roll over, will be provided as soon as finalized. Please make sure your contact information is up to date to stay informed.

What are Eligible Health Care Expenses?

Only expenses authorized under the IRS Code section 213 (d) shall be reimbursed. This list is changed from time to time, however here are some of the most common reimbursements, as well as non-eligible expenses. For a full list, go to:

<https://www.wageworks.com/spending-accounts/hcfsa/>

Qualified Expenses:

- Deductibles
- Copayments
- Coinsurance
- Prescription drug expenses
- Dental care (for non-cosmetic purposes, including sealants)
- Vision Care
- Over-the-counter drugs

Non-Qualified Expenses:

- Cosmetic procedures, surgery, drugs or products
- Insurance policy premiums
- Teeth bleaching or whitening
- Marriage counseling
- Late payment or no show fees charged by healthcare provider

When to submit for reimbursement?

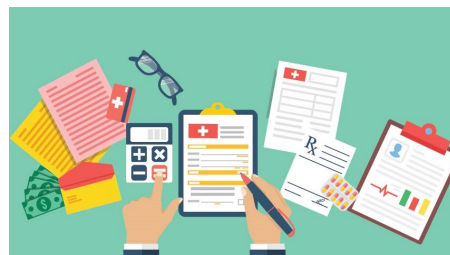
You must submit reimbursement for any claims incurred during the plan year, within 90 days of the end of the plan year. After that, claims may be denied. A Health Care Expense is incurred at the time the health care service is delivered, not when you are formally billed or charged for the expense. Expenses incurred before you are a participant in the plan do not qualify.

What is required for reimbursement?

You may use your HRA debit card or submit itemized receipts directly to WageWorks, in order to pay for eligible expenses. However, even if you use your debit card for a qualified expense, you may still need to provide an itemized receipt, which breaks down every service or expense incurred. A receipt only showing the total amount charged will NOT be accepted.

For dental or vision reimbursements, you can usually expect requests for itemized receipts. These doctor's offices have a number of non-qualified procedures so they often require substantiation.

Important: HRA cards expire every three years, and **the current cards will expire in June 2021**. New cards will be mailed to you before the current cards expire. If you do not receive a card by 7/1/2021, please call 888-835-3060 to request a new card.



Remember! All funds must be exhausted from your HRA account before you can use any funds in your FSA.

5 Things You Should Know About Stress

Adapted from National Institute of Mental Health. Everyone feels stressed from time to time, but what is stress? How does it affect your overall health? And what can you do to manage your stress?

Any type of challenge—such as performance at work or school, a significant life change, or a traumatic event—can be stressful.

Stress can affect your health. It is important to pay attention to how you deal with minor and major stressors, so you know when to seek help.

**Need to seek help or talk to someone?
Contact MHN for your EAP services:
(800) 327-0449; TTY 711**

Here are five things you should know about stress.

1. Stress affects everyone.

Everyone experiences stress from time to time. There are different types of stress—all of which carry physical and mental health risks. Some people may cope with stress more effectively and recover from stressful events more quickly than others.

Examples of stress include:

Routine stress related to the pressures of school, work, family, and other daily responsibilities.

Stress brought about by a sudden negative change, such as losing a job, divorce, or illness.

2. Not all stress is bad.

In a dangerous situation, stress signals the body to prepare to face a threat or flee to safety. In these situations, your pulse quickens, you breathe faster, your muscles tense, and your brain uses more oxygen and increases activity—all functions aimed at survival and in response to stress. In non-life-threatening situations, stress can motivate people, such as when they need to take a test or interview for a new job.

3. Long-term stress can harm your health.

Coping with the impact of chronic stress can be challenging. Because the source of long-term stress is more constant than acute stress, the body never receives a clear signal to return to normal functioning. With chronic stress, those same lifesaving reactions in the body can disturb the immune, digestive, cardiovascular, sleep, and reproductive systems. Some people may experience mainly digestive symptoms, while others may have headaches, sleeplessness, sadness, anger, or irritability. Over time, continued strain on your body from stress may contribute to serious health problems, such as heart disease, high blood pressure, diabetes, and other illnesses, including mental disorders such as depression or anxiety.

4. There are ways to manage stress.

If you take practical steps to manage your stress, you may reduce the risk of negative health effects. Here are some tips that may help you to cope with stress:

Be observant. Recognize the signs of your body's response to stress, such as difficulty sleeping, increased alcohol and other substance use, being easily angered, feeling depressed, and having low energy.

Talk to your health care provider or a health professional. Don't wait for your health care provider to ask about your stress. Start the conversation and get proper health care for existing or new health problems.

Get regular exercise. Just 30 minutes per day of walking can help boost your mood and improve your health.

Try a relaxing activity. Explore relaxation or wellness programs, which may incorporate meditation, muscle relaxation, or breathing exercises. Schedule regular times for these and other healthy and relaxing activities.

Set goals and priorities. Decide what must get done now and what can wait. Learn to say "no" to new tasks if you start to feel like you're taking on too much. Try to be mindful of what you have accomplished at the end of the day, not what you have been unable to do.

Stay connected. You are not alone. Keep in touch with people who can provide emotional support and practical help.

COVID-19 has created many of its own stressors and anxieties. Here are some ways to cope with the stress related to COVID-19.

NIH National Institute of Mental Health

Coping with COVID-19

Take breaks from the news		Take care of your body	
Make time to unwind		Connect with others	
Set goals and priorities		Focus on the facts	

5. If you're overwhelmed by stress, ask for help from a health professional.

You should seek help right away if you have suicidal thoughts, are overwhelmed, feel you cannot cope, or are using drugs or alcohol more frequently as a result of stress. Your doctor may be able to provide a recommendation.

For full article and resources visit: <https://www.nimh.nih.gov/health/publications/stress/index.shtml>

EAP—So Much More than Mental Health

The Standard Services and More! While you may not need it now, it is always useful to be aware of the generous resources available to you through the Employee Assistance Program, (EAP). Many believe EAPs are just for mental health services, however, they actually provide you with much, much more. Managed Health Network, better known as MHN, administers these services for the district.

Mental Health Support. Your EAP provides up to 6 in person counseling sessions per year per incident such as personal/family concerns, substance abuse, grief, emotional concerns, and other issues that affect you on a daily basis.

to discuss civil, consumer, criminal, personal and family law (including adoption, divorce, and custody issues), as well as real estate and estate planning.

Identity Theft Recovery Services. Speak with a certified consumer credit counselor who can help you create a recovery plan. If there is potential of ID theft, MHN will connect you directly with an identity recovery specialist!

Daily Living Services. You can also get help with tasks ranging from planning an event to planning a vacation. They will track down businesses and consultants to help you in any way they can!

Online Resources. Through the website below, you have access to many resources including articles, audio clips, and online seminars. Some lesser-known topics include home improvement projects, moving, errands, travel and leisure time, and how to go green.

Call at Any Time. The EAP through MHN is available 24/7. This service is completely confidential. Your privacy is important and protected by state and federal laws.



Wellness Support. Access one-on-one telephonic wellness coaching for weight management, smoking cessation, fitness and exercise, stress management, overall lifestyle improvement and support for chronic conditions such as asthma, diabetes, and cardiovascular disease.

Work and Life Services. MHN will help you find out what kind of help you need caring for children or elders in your life. Then they will provide you with names and numbers of providers in your area with confirmed openings.

Financial & Legal Services. Connect directly with an advisor to discuss budgeting, credit and financial questions, and retirement planning. The legal services give you access to a lawyer over the phone or face-to-face

Contact your EAP now at...

(800) 327-0449; TTY 711

- OR -

mhn.advantageengagement.com

Login code: laccd

TIPS TO KEEP IN MIND

- The EAP is available to all members of your household.
- Don't Forget! EAP services are completely confidential. Your privacy is protected under state and federal laws.
- You also have access to free interpretation services in over 170 languages.
- Learn more on the LACCD website: LACCD > Departments > Human Resources > Total Wellness Program

10 Tips: Physical Activity at Home, Work and Play

Adapted from USDA To read the original article online and find additional resources visit: <https://www.choosemyplate.gov/ten-tips-physical-activity-home-work-and-play>

Adding activity into your day is possible. Choose activities that you enjoy. Adults should aim for at least 2½ hours or 150 minutes of physical activity each week. Every little bit adds up, and doing something is better than doing nothing. Most important — have fun while being active!

1. Take 10

Do at least 10 minutes of activity at a time to reach your weekly goal. Walk the dog for 10 minutes before and after work and add a 10-minute walk at lunchtime.



2. Mix it up

Start the week with a swim at the pool, take a yoga class during a weekday lunch, lift weights in the evening, and end the week by working in the garden.

3. Be ready anytime

Keep comfortable clothes and walking or running shoes in the car and at the office.



4. Find ways to move

Take a brisk walk around the parking lot, jog to the bus stop, or ride your bike to the subway station. If you have an infant or toddler in your life, take a long walk using the stroller and everyone gets some fresh air.

5. Work out during TV time

Watch a movie while you jog on a treadmill or download a video on your phone and watch while you ride a stationary bike.

6. Be an active parent or grandparent

Instead of standing on the sidelines, walk up and down the soccer, football, or softball field while the kids play their game.

7. Find support

Join a walking group, play wheelchair sports, practice martial arts, or sign up for an exercise class in your community. Recruit family or friends for support.

8. Enjoy the great outdoors

Tumble in the leaves, build a snowman with the kids, or ski cross-country. Visit a county or national park and spend time hiking, canoeing, or boating.



9. Look for wellness at work or in your community

Find a softball, basketball, or volleyball team. You can also take the lead by starting a wellness or exercise group in your office or community.

10. The chores count, too

Clean the house, wash the car, or mow the lawn with a push mower. Know that these activities count toward your goal of at least 150 minutes each week.



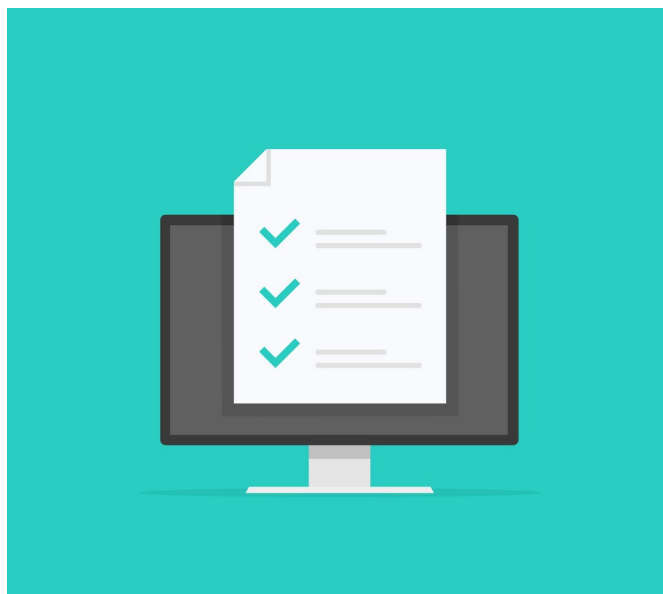
Mandatory TB Notice

Mandatory TB Risk Assessment for LACCD

The time is fast approaching for LACCD employees to update their Tuberculosis (TB) Risk Assessment forms. Mandated by California Education Code 87408.6, TB Risk Assessment has to be updated every four (4) years. In the months to come, you will be receiving an email from ESC Human Resources which will include the TB Risk Assessment form and directions on where or how to complete it for those employees who were assessed or tested starting in June 2017 when the District provided medical professionals from Adventist Health Occupational Medicine Center in Glendale to initiate the new public health rule.

Given COVID-19 and social distancing, the District is re-assessing existing practices in the implementation of the TB Risk Assessment process. We are requesting that completed Risk Assessment Forms be returned as a digital file. HR is working on securing a place where employees can email their form to a health care professional that will certify and email the form back. We are working on having a health care professional in place to complete the skin test or lung x-rays at no cost to you for those who are unable to work with their medical providers who are able to provide this service through insurance via an on-line telemedicine appointment.

More information will be emailed to you in the months to come.



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

FSA / HRA Accounts

WageWorks

Website: myspendingaccount.wageworks.com

Contact information: (800) 964-6165

Other Benefits & COBRA Information

LACCD Health Benefits Unit

Contact information: healthbenefits@email.laccd.edu

*Due to changes within the HBU, please initiate all communications via email.

<http://laccd.edu/Departments/HumanResources/HealthBenefits>

Optum Rx

Basic Members: 1-855-505-8110

Medicare Part D Members: 1-855-505-8106

Members needing TTY service: please dial 711

OptumRx.com/CalPERS

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, Health Net, Sharp, and UnitedHealthcare HMO plans.

Pet Discount Programs

PetAssure

Contact information: (888) 789-7387

Monday-Friday: 5:00 am—3:00 pm

www.petassure.com

PETplus

Contact information: (866) 893-0306

M-F: 6am-3pm, Sat.: 6am—2pm, Sun: 6am—12pm

info@petplus.com

www.petplus.com

****PHISHING ALERT—These are the ONLY vendors the district officially contracts with. If you receive communications from any other vendor, please be cautious, as they may NOT be working with the district to offer you the best plans and prices.**

District Contacts

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