



# JOINT LABOR MANAGEMENT BENEFITS COMMITTEE RETIREES



Los Angeles Community College District - NEWSLETTER

SPRING 2017

## In This Issue

- Be a Savvy Consumer
- Maximize Your Benefits
- Know Your Carriers
- Wellness

### Important Highlights

- HRA funds carryover every year and you have up to 90 days to request reimbursement for claims incurred in the prior year. Find out more on page 2
- Prescription Benefit Carrier Change: CVS Caremark replaced by Optum Rx. Find out more information on page 3
- Health Reimbursement Account (HRA) and Flexible Spending Account (FSA) administration: ADP replaced by WageWorks. Find out more information on page 3

## Be A Savvy Consumer

**Get the most out of your Primary Care Physicians (PCP) visits by following these simple tips.**

**Be Proactive.** A very significant part of the Affordable Care Act, passed in January of 2010, made it mandatory for all medical, dental, and vision plans to cover preventive care services. This includes services such as your annual physical, preventive immunizations, and health screenings. Research has shown that preventive services can save lives and improve health by identifying illnesses earlier, managing them more effectively, and treating them before they develop into more complicated conditions. Therefore, it is important you visit your PCP at least once every year for your annual check-up. It may not only save you money, but may also prevent any underlying health conditions from becoming life threatening.

**Be Prepared.** If you plan to see your PCP about a health problem, you can help yourself and your PCP by doing a little preparation before your visit. It only takes a small effort to gain two big rewards – better control of your health care and the ability to get the most out of your visit.

**Here are some helpful questions to consider when preparing for your visit:**

- What are my symptoms and have they gotten better or worse?
- When did the problem start?
- What is my condition and what is the plan for treatment?
- How can I prevent this problem in the future?

Remember that your discussion with your doctor is completely confidential. So, if your doctor needs to know about your sexual activity or use of tobacco, alcohol, or illegal drugs, be sure to give him/her the facts. Your PCP will need to know the correct answers to this information in order to make the correct diagnosis and prescribe the best treatment.

**Virtual Visits** Did you know some medical carriers are now offering virtual visits? UnitedHealthcare, offered through CalPERS plan options, now allows members to access care through a mobile device or computer for non-emergency medical conditions (Flu, cold, headaches, etc.). An appointment can be set up by registering with AmWell at [amwell.com](http://amwell.com) or [doctorondemand.com](http://doctorondemand.com). This service is only a \$15 copay so it may save both your time and money, if utilized.



**Being a savvy healthcare consumer is easy. Be proactive, prepared, and take advantage of alternative healthcare options such as virtual visits.**

CITY • EAST • HARBOR •  
MISSION • PIERCE •  
SOUTHWEST • TRADE-  
TECHNICAL • VALLEY •  
WEST

Health Benefits Call Center

Phone: 888-428-2980

Email: [healthbenefits@email.laccd.edu](mailto:healthbenefits@email.laccd.edu)

# Maximize Your Benefits

**Effective Deductible Usage.** The deductible is the amount you must pay out of pocket for health care costs until your insurance begins. For example, if your plan has a \$1,000 deductible and covers medical costs at an 80% coinsurance, that 80% coverage will not apply until you have paid \$1,000 of the cost.

## These are few ways to be smart about utilizing your deductible:

1. If you have exhausted part of your deductible during the plan year and know you have a big procedure coming up, it would be smart to try and get the procedure done before the end of the year. If this is possible, it means you have to pay less out of pocket costs for the expensive procedure and your coinsurance will kick in to assist with payment.
2. If the plan year has just started and you anticipate a big medical expense, try to receive that coverage early in the year. This will help you to reach your deductible faster and any additional coverages throughout the year would be covered by coinsurance.

**Pharmacy Benefit Insight.** Did you know you can save money and your time by utilizing your plan's mail order drug benefit? If you have a maintenance drug that you receive on a regular basis, you can choose to receive a 90-day supply of your prescription through Optum Rx mail service pharmacy or by picking them up at your local pharmacy. Not only can this option be more convenient for you, but in many cases it can save you money!

If this sounds like something you may benefit from, ask your doctor about your options, or visit the Optum Rx website at [optumrx.com/calpers](http://optumrx.com/calpers), or call member services at **1-855-505-8110**. Be sure to have your ID card on hand during your research.

**Radiology, Anesthesiology, and Pathology (RAP).** The cost of health care continues to rise year over year, which means you have increased responsibility to do your research before any major procedure. If you know you have a major surgery coming up and an anesthesiologist is going to be involved, make sure you do your research beforehand.

Once you are at the hospital, ready to get your surgery, you may discover that the anesthesiologist is not contracted as an in-network provider, which means they can charge you much more. It is important to conduct thorough research on in-network providers for any major procedure you have scheduled. Doing this research can end up saving you a lot of money and allows for you to have more control over your services.



Medical procedures, such as surgery, sometimes require services or specialist that may be out-of-network. Researching the medical providers prior to your procedure and ensuring they are in-network can help save you money on the total cost of your procedure.

**HRA Carryover and payment period.** If you had an HRA or FSA as an active employee, before retirement, you can continue to use your funds. Your Health Reimbursement Account (HRA) has two valuable benefits you should continue to utilize.

1. Your HRA funds carryover from year to year. Therefore, even if you do not exhaust all of your HRA funds in one plan year, they will carry over and be added to your HRA fund for the following year.
2. Reimbursement Time Limit: Section 4.5 of the HRA plan policy states that all participants have 90 days after the end of the plan year to submit expenses incurred from the prior plan year. For example, if you incur medical expenses in 2016, you have until the end of the March 2017 to apply for reimbursement. Remember you'll need receipts in order to receive reimbursement.

**Urgent Care vs. Emergency Room.** Did you know that you can save money by visiting an urgent care or walk-in clinic rather than going to an emergency room?

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 that require high level of care. Choosing an urgent care or walk-in clinic could save you and your family hundreds of dollars so research the options in your area that are covered by your health plan. To assist in your research, contact your medical insurance provider for a list of urgent care and walk-in facilities near you.

As you make health insurance choices, it is important to be a smart consumer and do your research. Consider which plan will cover your healthcare needs and are most affordable for you.



## Carrier Transitions

- CVS CareMark to Optum Rx
- ADP to WageWorks

# Know Your Carriers

**CVS Caremark to Optum Rx.** This change was not taken lightly, as all potential candidates were put through a thorough vetting review process by CalPers, which evaluated their customer service and mail order process in addition to their pricing and cost-control measures. Optum Rx and CVS Caremark will work together to ensure a smooth transition for all CalPERS members and physicians.

Due to the large pharmacy network of Optum Rx, their home delivery pharmacy and pharmacy partnerships should have very little disruption to prescription coverage.

Be sure to check if your local pharmacy is in the Optum Rx network by going to [optumrx.com/calpers](http://optumrx.com/calpers), using the Optum Rx mobile app, or calling the member service line at **1-855-505-8110**.

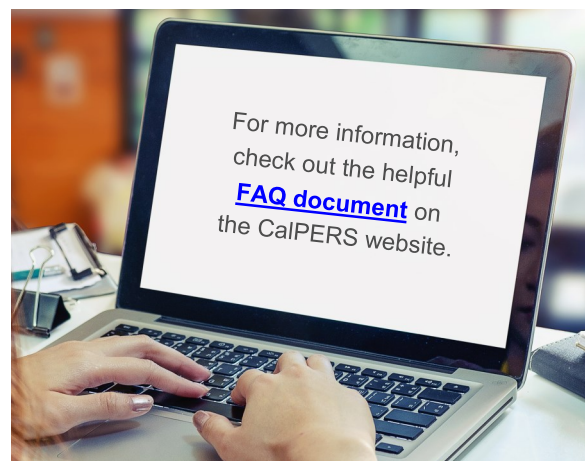
It is important to note that with this transition you should have received a new member ID card during the second week of **December 2016**. Members with Anthem Blue Cross PPO coverage will not receive new cards, but the change in benefits will still apply.

### Optum will also be sending a welcome package that includes:

- A summary of your prescription benefit program
- Instructions on how to use your pharmacy benefits
- A home delivery order form and return envelope
- Helpful information to help you save money on prescriptions

**ADP to WageWorks.** Effective **November 1, 2016**, WageWorks acquired ADP's consumer spending account services. This means your Health Reimbursement Account (HRA) and Flexible Spending Account (FSA) will now be administered by WageWorks rather than ADP.

WageWorks is a leading on-demand provider and is committed to ensuring the transition does not disrupt any services in any way. Therefore, you will still be able to access the same tools and systems from ADP, but also enjoy additional capabilities from WageWorks. The great news is that **no action is needed** at this time, but be on the lookout for materials from WageWorks instead of ADP for these services.



## Understanding all of LACCD's benefits

**Which carrier does what?** LACCD offers such a comprehensive benefits package, it can be challenging to decipher different carriers and their coverages. It can become especially challenging when some of the carriers offer overlapping benefits.

Medical	CalPers (various providers)
Dental	Delta Dental DPPO and Metlife Safeguard DHMO
Vision	VSP
Life and Accidental Death & Dismemberment	Cigna

We understand that some of these carriers may market additional products directly to you. Their solicitations may be for products you already have elected under the LACCD plan. Be aware of what you have with LACCD so that you don't sign up for duplicate benefits and spend more money than you should. Be sure to compare all information you receive to avoid being negatively impacted.

# Wellness

## Know your numbers

**Physical Exam and Lab Tests.** Your annual physical and lab tests are extremely important not only to be proactive in catching major illnesses, but also to monitor your overall wellbeing.

By knowing your numbers in comparison to recommended target ranges, it can help you stay healthy and prevent chronic illnesses such as diabetes, high blood pressure, kidney dysfunction, joint damage, and indications of heart disease.

Simply by working with your doctor to receive basic, baseline testing will allow you to understand more precisely what is going on inside your body in addition to providing a way of tracking your progress and improvement. Critical health markers include blood sugar, blood pressure, cholesterol, and body weight.

Your physician can help you determine what specific blood chemistry panel will be best for you and what will be covered by your insurance carrier.



## American Heart Association Target Numbers

It is recommended that individuals keep these critical numbers within these target ranges

Critical Health Marker	Recommended Range	More Information
<p><b>Blood sugar</b> The amount of sugar (glucose) in the blood</p>	<p><b>Normal Blood Sugar</b> 70-100 mg/dl (3.9-5.6mmol/L)</p> <p><b>Prediabetes</b> 100-125 mg/dl HbA1c (glycosylated hemoglobin) less than 6%</p> <p><b>Diabetes</b> 126 mg/dl or more HbA1c (glycosylated hemoglobin) less than 7%</p>	<p>Blood sugar is also measured by the amount of glycosylated hemoglobin (HbA1c) in your blood. An HbA1c test gives you a picture of your average blood sugar control for the past 2 to 3 months and provides you with a better idea of how well your diabetes treatment plan is working.</p>
<p><b>Blood pressure</b> The force of blood against the arteries when the heart beats and rests</p>	<p>Less than 130/80 mm Hg</p>	<p>Blood pressure is typically measured by a device that uses the height of a column of mercury (Hg) to reflect the circulating systolic and diastolic pressures.</p> <p>Systolic pressure (top number) is the peak pressure in the arteries, and diastolic pressure (bottom number) is the lowest pressure.</p>
<p><b>Blood cholesterol</b> A waxy substance produced by the liver</p>	<p>A total cholesterol score of less than 180 mg/dL is considered optimal.</p>	<p>Because cholesterol is unable to dissolve in the blood, it has to be transported to and from the cells by carriers called lipoproteins. Low-density lipoprotein (or LDL) cholesterol, is known as "bad" cholesterol; high-density lipoprotein (or HDL) cholesterol, is known as "good" cholesterol.</p>
<p><b>Body weight</b></p>	<p>A body mass index (BMI) of 18.6-24.9 Waistline smaller than 35 inches for women and 40 inches for men</p>	<p>A person's ideal body weight varies by gender, age, height, and frame. Your body mass index (BMI) and waist circumference provide good indicators of whether you are at a healthy weight.</p>

If your critical numbers are not at the target level, work with your health care provider to develop a plan to reach these goals. For more information visit [www.heart.org](http://www.heart.org).



# Wellness

## What do all these numbers mean?

After your physical exam, your provider may give you a copy of your lab results. You have a right to this information so be sure to ask for a copy if they haven't already provided it.

The report will list the lab tests done, your results, and the normal range for the tests. If any of your results are outside of the normal range, speak with your Primary Care Physician immediately. Medical offices are busy places, and it is easy for your results to be overlooked on occasion.

## Wellness is not just about the numbers.

Your overall wellbeing is made up of much more than just physical aspects. It also includes your mental, financial, and emotional wellbeing. This is why LACCD provides services such as Managed Health Network's (MHN) life management services, work life program, and an employee assistance program (EAP). These programs are available for active employees, retirees, and dependents

**Management Programs.** If you are looking to make health improvements, specifically for weight loss, UnitedHealthcare offers a program call **Real Appeal**. This program is designed to help anyone get on the fast track to lasting weight loss. It is a customized program designed to meet the preferences of each participant. A 52 week, lifestyle intervention program is delivered over the internet. If you are interested and want to learn more be sure to contact the HBU for additional information.

## Services Include:

- Up to 6 free counseling sessions per issue, per calendar year, by a licensed mental health provider for issues related to personal, marital, family, work, alcohol, or substance abuse
- Referrals to mental health agencies and non-medical agencies that are beyond the scope of an EAP provider
- A 24-hour crisis hotline that can be accessed 7 days a week
- One 30 minute consultation with an attorney (either in person or by phone) per calendar year
- One financial counseling referral for consultation with a financial consultant (either in person or by phone) per calendar year
- Telephonic and web-based referral services for childcare, health and wellness, life improvement, eldercare, and more



According to the National Institute of Health, 94% of people who practice yoga do so for wellness reasons. And say that practicing yoga makes them healthier in many ways such as motivating them to exercise regularly, eat healthier, improve sleep and reduce stress.<sup>1</sup>

## Upcoming Wellness Events in 2017.

Your wellbeing is extremely important to LACCD, which is why we are hosting wellness events on a monthly basis in 2017. Be sure to review the EAP & Wellness Spring Semester Calendar to find out which programs are being offered at your College location.



### 2017 Events to look forward to:

<b>February</b>	Estate planning / Wills/ Trusts
<b>March</b>	Longevity
<b>April</b>	Self-Defense Training
<b>May</b>	Creating Work / Life Balance

<sup>1</sup> **Citation:** Stussman BJ, Black LI, Barnes PM, Clarke TC, Nahin RL. Wellness-related use of common complementary health approaches among adults: United States, 2012. National health statistics reports; no 85. Hyattsville, MD: National Center for Health Statistics. 2015.

# Important Contacts



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## RESOURCES TO THE JLMBC

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*Should there be any conflict or discrepancy between this Newsletter and the Master Benefits Agreement (MBA), the terms of the MBA shall always govern.*



