



Spring 2014

Employee Health Benefits Newsletter

JLMBC 2013 BENEFITS SURVEY

The JLMBC believes it is important to stay in touch with our membership. Last Spring 2013 the JLMBC surveyed all of our members and we are pleased with the positive participation of active employees, adjunct faculty and retirees. The table below summarizes some of the responses from the health benefits survey. Thank you for your input!

	Full-time Faculty	Adjunct Faculty	Classified	Administrators	Retirees
Questions	Agree or Strongly Agree	Agree or Strongly Agree	Agree or Strongly Agree	Agree or Strongly Agree	Agree or Strongly Agree
1. My benefits package gives me all the coverage I need	56%	62%	56%	74%	74%
2. My benefits package is a very important part of my overall compensation	91%	94%	93%	92%	94%
3. Overall, I'm very satisfied with the benefits LACCD currently provides	65%	85%	66%	79%	85%

Employee Comments

"LACCD seems to have one of the best benefits packages available. The benefit package is a main factor for my continued employment with LACCD."

"I have 3 kids and I have a lot of prescriptions. If the \$1500 card is taken away, I don't know what I will do :("

"I place a very high value on my benefits package and do not take it for granted. The generous benefits package makes me feel valued and appreciated as a District employee."

CalPERS is committed to always improving the customer experience, so they have introduced an online survey where you can share your opinion. Go to www.calpers.ca.gov and select *Contact us*. Then select *Tell Us About Your Experience* to take the survey.

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FSAs Just Got More Flexible

“Use it or Lose it” Rule Change Helps Participants Better Manage Healthcare Expenses

The U.S. Treasury announced some major modifications to the “Use It Or Lose It” rule, which required any leftover balance in a Flexible Spending Account (FSA) to be forfeited at the end of the plan year.

Effective in plan year 2014, Flexible Spending Account (FSA) participants were able to rollover up to \$500 of unused FSA funds from calendar year 2013.

District employees tell us they do not participate in the FSA program because they lose unused money at the end of the year. With these modifications we look forward to increases in program participation that have the potential to significantly reduce employee taxes allowing participants to pay for medical, dental, and vision expenses with pre-taxed dollars.

GLOSSARY OF HEALTH PLAN TERMS

Deductible — This is the amount you must pay each calendar year before the plan will pay benefits. The plan will pay those benefits subject to a deductible.

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

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

Out-of-Pocket Maximum — If your share of the medical expenses reaches this amount, you will not have to pay any more coinsurance for the rest of the year. Keep in mind that some expenses, such as your deductible and copayments, do not count toward the out-of-pocket maximum.

Explanation of Benefits— An Explanation of Benefits (EOB) lists the service charges on a health care claim, how much your plan pays for and how much you must pay.

- When you go to see a PPO network doctor or have a prescription filled at one of the plan’s participating pharmacies, you will pay a flat copayment and nothing else. If you visit a non-network doctor your costs will be higher (you pay deductible plus coinsurance instead of the flat copayment).
- Your coinsurance and out-of-pocket costs are lower when you go to PPO network providers.

HIPAA (Health Insurance Portability and Accountability Act) — This is the Federal Privacy law that gives you rights over your health information and sets rules and limits on who looks at and receives your health information.

CalSTRS: YOUR PERSONAL WEALTH PLAN

CalSTRS Pension2, available to all employees, is CalSTRS' voluntary defined contribution plan. Pension2 offers the opportunity to invest through tax-advantage payroll deductions in low cost, flexible 403(b), Roth403(b) and 457(b) plans for additional retirement savings.

CalSTRS Pension2:

- Complements your CalSTRS retirement benefit.
- Features low fees and expenses, so more of your money works for you.
- Offers tax-advantaged contributions and a variety of investment plans.
- Provides objective advice and planning services at no additional cost.

For more information visit <http://www.calstrs.com/pension2>



WELLNESS CORNER

Denim Day is an event in which people are encouraged to wear jeans (denim) in order to raise awareness of rape and sexual assault. A decade ago, Italian judges did not convict a rapist because the victim wore jeans. The LACCD's annual observance of Denim Day was on April 23rd.

IMPORTANT CONTACT INFORMATION FOR YOUR BENEFITS

MEDICAL PLANS

CalPERS Health Benefit Program

(888) 225-7377

Monday—Friday, 8:00 a.m.— 5:00 p.m.

TTY (916) 795-3240

(for speech and hearing impaired)

www.calpers.ca.gov

DENTAL PLANS

Delta Dental

P.O. Box 997330, Sacramento, CA 95899

(800) 765-6003

www.deltadentalins.com

SafeGuard

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

(800) 880-1800

www.safeguard.net (plan code: 0150-d)

VISION PLAN

VSP

P.O. Box 997100

Sacramento, CA 95899-7105

(800) 877-7195

www.vsp.com

EMPLOYEE ASSISTANCE PROGRAM (EAP)

Aetna Resources for Living

(800) 342-8111

www.mylifevalues.com

login code: laccd password: eap

FLEXIBLE SPENDING ACCOUNTS (FSAs)

ADP Benefits Solutions

P.O. Box 34700

Louisville, KY 40232

(800) 964-6165

<https://myspendingaccount.shps.com>

TERM LIFE AND AD&D INSURANCE

LACCD

770 Wilshire Blvd.

Los Angeles, CA 90017

(888) 428-2980

www.laccd.edu/Departments/BusinessServices/Benefits/Pages/default.aspx

OTHER BENEFITS & COBRA INFORMATION

LACCD Health Benefits Unit

770 Wilshire Blvd.

Los Angeles, CA 90017

(888) 428-2980

Monday—Friday, 9:00 a.m.— 4:00 p.m.

www.laccd.edu/Departments/BusinessServices/Benefits/Pages/default.aspx

HOW TO USE YOUR HEALTH REIMBURSEMENT ACCOUNT (HRA) AND FLEXIBLE SPENDING ACCOUNT (FSA) CARD



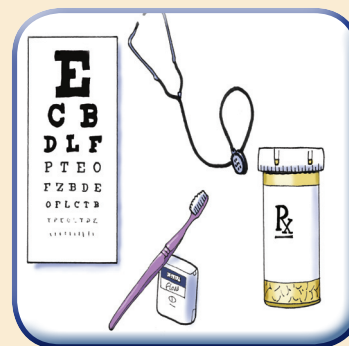
Step 1

Look for your LACCD HRA Spending Account Card Welcome Kit in mail from ADP.



Step 2

Before you use your HRA Card, activate it by calling the number on the front of the card.



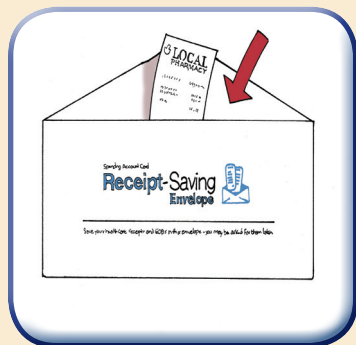
Step 3

Use your HRA card with eligible healthcare providers such as your doctor, pharmacist, optometrist and dentist.



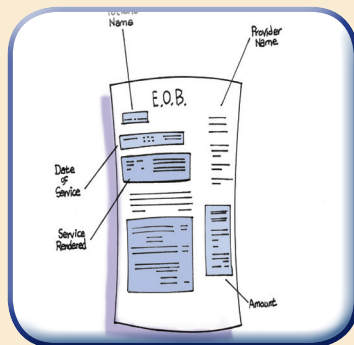
Step 4

Swipe your HRA card like you do with your bank card. This pays the provider, but you still must validate with receipts.



Step 5

Keep your receipt. You will be required to show proof (validate) all swipes except for RX (prescriptions). Only swipe for IRS approved expenses (please check online at ADP).



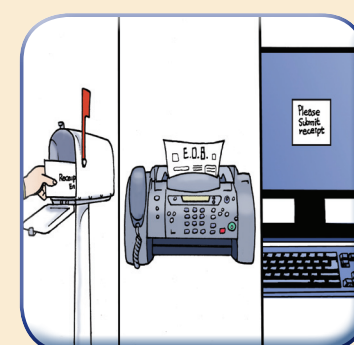
Step 6

Your receipt must have all the information noted here. If it doesn't, ask the provider for a written receipt.



Step 7

If expense eligibility must be confirmed, you will receive an e-mail or letter requesting the receipt.



Step 8

Mail, fax or scan and e-mail your receipt — whichever is easiest — with the validation form.

VISION SERVICE PLAN (VSP) ENHANCEMENTS



Did you know?

Effective January 1, 2014, the frame allowance has increased from \$120 to \$150.

Vision Service Plan (VSP) is pleased to announce that TruHearing® is offering all VSP members and their covered dependents free access (\$108 value) to the TruHearing MemberPlus® Program so you can enjoy big savings on some of the most popular digital hearing aids on the market. TruHearing is a medical organization that offers deep discounts on state-of-the-art digital hearing aids, and contracts for lower costs on professional services from a nationwide network of audiologists and hearing instrument specialists.

TruHearing Extras!

The TruHearing MemberPlus Program includes:

- Savings of up to 50% on hearing aids
- Yearly comprehensive hearing exams for \$75
- 48 batteries per purchased hearing aid
- And more!

More Ways to Save with VSP!

Beginning January 1, 2014, you get an extra \$20 to spend on featured frame brands, like bebe®, ck Calvin Klein, Flexon®, Lacoste, Michael Kors, Nike, Nine West, and more!

Exclusive Vision Plan Member Extras!

Only VSP members can save more than \$2,500 by taking advantage of exclusive rebates and special offers, including:

- Rebates on the most popular contact lens brands
- Copays on preferred lens enhancements
- Laser vision surgery—up to \$500 savings
- Nike-authorized prescription sunglasses—average savings of \$325



Visit www.vsp.com/specialoffers to see more ways you can save.



TRU HEARING DISCOUNTS: SIMPLE AS 1-2-3

Taking advantage of the TruHearing discounts is easy. All a VSP member has to do is:

1. Sign up at www.vsp.truhearing.com and choose whether to enroll dependents and guest members as well.
2. Call TruHearing at 877.396.7194 to schedule an appointment.
3. Visit hearing aid center, receive exam, and purchase discounted aids.

That's it! All transactions are between the VSP member and TruHearing.

Learn more about this VSP member offer at www.vsp.truhearing.com.

***Savings over national average retail prices vary based on hearing aid model purchased.*

PET ASSURE VETERINARY DISCOUNT PLAN

\$9.60/month or \$96/year covers all pets in your household

Save On Veterinary Care!

Pet Assure is the nation's largest Veterinary Discount Plan. You will save on all in-house medical services—including office visits, shots, X-rays, surgical procedures and dental care. How it works:

1. Pet Assure will mail your membership card before your benefit start date.
2. Present your Pet Assure card at any network veterinarian.
3. The veterinarian will reduce your bill for all medical services by 25%, right then and there at the time of service.

It's as simple as that! Since Pet Assure is not insurance, there are no forms to fill out, no waiting for reimbursements and no denials of coverage—even pets with pre-existing conditions are accepted. You simply pay the vet 25% less for all in-house medical services.

Thousands of vets nationwide honor the Pet Assure discount card. For a list of participating veterinarians in your area, go to www.petassure.com or call Pet Assure at 877-FIND-VET (346-3838).

For more information visit www.petassure.com or call Pet Assure's customer service at 888-789-PETS (7387).

During fall 2014 open enrollment employees will have another opportunity to enroll in Pet Assure.



JOINT LABOR/MANAGEMENT BENEFITS COMMITTEE

Dr. Armida Ornelas
Chair, JLMBC

MEMBERS

Jim Adams
LA/OC Building & Construction, Trades Council

Galen Bullock
SEIU Local 721

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

Marvin Martinez
President, East Los Angeles

Dr. Annie G. Reed
Teamsters Local 911

Diva Sanchez
SEIU Local 99

Joanne Waddell
President, L.A. College Faculty Guild

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James Bradley, *SEIU Local 99*

Allison Jones, *Teamsters Local 911*

Don Sparks, *AFT Faculty Guild*

Ken Takeda, *Administrative Representative*

DISTRICT ADMINISTRATION

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Interim Chancellor

(Vacant)
Deputy Chancellor

Bobbi Kimble
Interim Vice Chancellor for Educational Programs and Institutional Effectiveness

Dr. Felicito Cajayon
Vice Chancellor for Economic and Workforce Development

Jeanette Gordon
Chief Financial Officer/Treasurer

Camille A. Goulet
General Counsel

James D. O'Reilly
Chief Facilities Executive

Dr. Albert J. Roman
Vice Chancellor for Human Resources

RESOURCES TO THE JLMBC

Nancy Carson, *Retiree*

Phyllis Eckler, *Adjunct*

Barbara Harmon, *Retiree*

Ethel McClatchey, *Retiree*

Leila Menzies, *District Office Business Services*

Amy Roberts, *Adjunct*

Katrelia Walker, *District Office, HR*

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JOINT LABOR-MANAGEMENT
BENEFITS COMMITTEE

770 Wilshire Boulevard, 6th floor
Los Angeles, CA 90017