



# JOINT LABOR MANAGEMENT LABOR BENEFITS COMMITTEE RETIREES



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## Open Enrollment

As a retiree, you are still part of the LACCD family. 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**
- Retirees can make changes to enrollments by filling out paperwork located on the District website, please follow this link: <http://www.laccd.edu/Departments/HumanResources/healthbenefits/Documents/Enrollment-Change-Forms/2015-Retiree-Enrollment-Change-Form.pdf>
- 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, or 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 minimal 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.** For more information, please refer to page 4 under the Pharmacy Update section
- For non-Medicare retirees, The Health Reimbursement Account (HRA) offering is still under negotiation
- **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 (Retirees) 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 retirees
- Review your choices on the LACCD website for other coverages such as dental and vision. For questions, call the Health Benefits Unit (HBU) at 888-428-2980 or email the HBU at [HealthBenefits@email.laccd.edu](mailto: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, you will need to complete forms and provide them to the HBU.

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

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

# The Right Fit for Retirees

As a retiree it can be challenging to make the right decisions for your healthcare choices. We want to help you understand your options and ultimately choose the right benefits for you and your family.

**Early Retirees Under 65.** As an eligible retiree you may enroll yourself and all eligible family members in a health plan within 60 days of your retirement date. Please refer to your plan choices listed in the CalPERS Basic Health Plans Summary.

## Contact information:

- **For questions about medical benefits contact CalPERS at (888)CalPERS or (888-225-7377)**
- **For questions about dental and vision benefits contact the LACCD Health Benefits Unit (HBU) at (888) 428-2980**

**65+ Medicare Eligible Retirees.** If you're a Medicare eligible retiree, the District will pay up to the negotiated cap. CalPERS offers several health plans that supplement your Medicare coverage. The primary payer is Medicare, and the CalPERS supplemental plan is the secondary payer. The CalPERS supplemental plan will pay for benefits that are defined as covered services under Medicare and may not be the same as what is covered by the CalPERS plans when you were an active full time employee.

**If Some Family Members are Eligible for Medicare and Some are not.** All of the CalPERS Medicare health plans have counterparts for people under age 65. If you're eligible for Medicare, but your dependents are not, they will be enrolled in the non-Medicare version of the plan you choose, and vice versa. This means if you are over 65 and enroll in the PERSCare Supplemental Plan, any dependents under age 65 will be enrolled in the PERSCare PPO and you will incur a cost for that enrollment. To avoid this cost, you should enroll in the PERSChoice Medicare Supplemental until you and all your dependents are age 65 and have both Medicare A and B.

## Do not enroll in a separate Medicare Part D

Medicare Part D is prescription drug coverage. Your CalPERS medical plan now automatically enrolls you in CalPERS Medicare Part D as part of their prescription cost savings plan. You never need to enroll/purchase a

SEPARATE Medicare Part D plan. If you enroll in a separate Medicare Part D plan, LACCD will not contribute toward the monthly cost of your coverage and reserves the right to cancel your District sponsored medical coverage.

Based on your adjusted gross income you may be required to pay an "Income Related Monthly Adjustment Amount" (IRMAA) for Medical Part D to the Center for Medicare Services. The amount you pay may change depending on the income or enrollment information received by Medicare from Social Security. You will receive a bill for the COST, but may arrange for automatic payments from your checking or savings account. If you receive a Social Security pension, your IRMAA will be automatically deducted. It will NOT be automatically deducted from your STRS or PERS pension.

For questions call 1-800 MEDICARE (1-800-633-4227).

## HMO Choices

- Kaiser CA HMO
- Kaiser Out of State HMO
- UnitedHealthcare HMO

## PPO Choices

- PERS Choice
- PERS Select
- PERSCARE (Note: Unlike other plan options, there is a cost when electing this medical plan).

## CalPERS Medicare plans in 2018

Please plan to attend one of the LACCD Health and Wellness Benefits Fairs to learn more and discuss available coverage with representatives from the available plans in attendance. If you cannot attend, you may contact CalPERS directly at 1-888-225-7377. If you are a CalSTRS retiree, this information affects you as well, as all medical benefits are provided through CalPERS PEMHCA medical program.

# 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 for early retirees

(under age 65). 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"><li>• Anthem HMO Select</li><li>• Anthem HMO Traditional</li><li>• Blue Shield Access+ HMO</li><li>• Health Net Salud y Mas</li><li>• Health Net SmartCare</li><li>• Kaiser HMO</li><li>• UnitedHealthcare HMO</li></ul>	<ul style="list-style-type: none"><li>• PERS Choice</li><li>• PERS Select</li><li>• PERSCARE (Note: Unlike other plan options, there is a cost when electing this medical plan.)</li></ul>

**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](http://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, please see below:**

<b>Less than 5 years</b>	\$1,000
<b>5 plus, but less than 10 years</b>	\$1,500
<b>10 plus, but less than 15 years</b>	\$2,000
<b>15 plus, but less than 20 years</b>	\$2,500
<b>20 or more years</b>	\$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](http://eyeconic.com)
3. TruHearing Program: Enjoy big discounts on some of the most popular digital hearing aids on the market. Your medical plan may also offer coverage so be sure to check your coverage to maximize your savings.
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](http://www.vsp.com/specialoffers)

You can find a VSP provider by going to [www.vsp.com](http://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/ domestic partner

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](mailto: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.

## Notify LACCD of all plan and address changes.

The LACCD Health Benefits Unit (HBU) needs to know about all changes you make with CalPERS Medical (whether you add a dependent, change your address, or simply change your medical plan). CalPERS only handles your medical changes. LACCD is your contact point for dental and vision changes. To make changes in dental or vision plans, or to inform us about changes you have made in regards to your medical plan or dependents, please contact the HBU.

Stay in touch with the AFT Faculty Guild! Keep connected by joining the email list serve for all labor groups for retiree medical, dental, and vision communications. If you would like to be included, send a note to Mercedes Gaitan.

# 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](http://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](mailto: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!

## 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.

**Fitness Programs just for you.** Many of the LACCD medical carriers offer programs to help retirees like you stay fit. For example, Kaiser offers a program called Silver and Fit. This program allows you to achieve a healthy lifestyle and maintain it by offering the following benefits:

- Silver&Fit Connected—A fun and easy way to track your workouts at a fitness facility or through many popular wearable fitness devices, apps, or exercise equipment
- Rewards for participation
- A quarterly newsletter (online or print)
- Healthy aging classes (online or DVD)
- Fitness facility search, online classes, challenges, and more





# Additional Benefit Options

## 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 boarding, 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



# Important Contact Information for your Benefits

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## Medical Plans

### CalPERS Health Benefit Program

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

## Vision Plan

### VSP

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

## Dental Plans

### Delta Dental

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

### MetLife/SafeGuard

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

## Employee Assistance Program (EAP)

### Managed Health Network (MHN)

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

Login code: laccd

## Other Benefits & COBRA Information

### LACCD Health Benefits Unit

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

## 2018 CalPERS Webinar

The 2018 CalPERS Webinar on Health Plan Design, Rate, and Benefit Changes for plan year 2018 will be available to view online anytime in early September. Members may go to [www.calpers.ca.gov](http://www.calpers.ca.gov) and select the “Watch Videos and Web Events” shortcut. Next, select “Videos”, then “Health Benefits” to find the 2018 CalPERS Health Plan presentation.

## Optum Rx

Basic Members: 1-855-505-8110  
Medicare Part D Members: 1-855-505-8106  
Members needing TTY service: please dial 711  
[https://chp.optumrx.com/rxsol/chp/ContentCalPERS/calpers\\_index.html](https://chp.optumrx.com/rxsol/chp/ContentCalPERS/calpers_index.html)

OptumRx administers the prescription drug benefits for those enrolled in PERS Select, PERS Choice, and PERSCare PPO plans, as well as those in Anthem Blue Cross, HealthNet, Sharp, and UnitedHealthcare HMO plans.

# 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 unit 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 pay \$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

### VOTING MEMBERS

**William Elarton**  
Chair, JLMBC

**Bruce Hicks**  
SEIU Local 721

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

**James Bradley**  
SEIU Local 99

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

**Mercedes Yanez**  
Acting President  
LACCD Administrators Association  
Represented by Teamsters Local 911

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

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

### BOARD OF TRUSTEES

**Sydney K. Kamlager**  
President

**Mike Fong**  
Vice President

**Gabriel Buelna, Ph. D.**

**Andra Hoffman**

**Ernest H. Moreno**

**Scott J. Svonkin**

**Steve Veres**

**Christopher Martinez**  
Student Trustee

### ALTERNATES

**Dr. Celena Alcalá**  
LACCD Administrators Association  
Represented by Teamsters  
Local 911

**David Serrano**  
Administrative Representative

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

### DISTRICT ADMINISTRATION

**Dr. Francisco Rodriguez**  
Chancellor

**Dr. Robert B. Miller**  
Vice Chancellor of Finance and Resource  
Development

**Dr. Ryan M. Cornner**  
Vice Chancellor for Educational  
Programs and Institutional Effectiveness

**Dr. Albert J. Roman**  
Vice Chancellor for Human Resources

**Dr. Kevin D. Jeter**  
Interim General Counsel

**David Salazar**  
Chief Facilities Executive

## RESOURCES TO THE JLMBC

**Nancy Carson**, Retiree  
**Phyllis Eckler**, Adjunct

**Barbara Harmon**, Retiree  
**Leon Marzillier**, Retiree

**Amy Roberts**, Adjunct  
**Katrelia Walker**, District HR







Los Angeles  
Community  
College  
District