



JOINT LABOR MANAGEMENT BENEFITS COMMITTEE ACTIVE



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Open Enrollment

It is time for Open Enrollment! This is the one time during the year when you can make healthcare plan changes for you and your family. These changes will be effective **January 1, 2019**.

Important Highlights:

- Open Enrollment is open from **September 10th through October 5th, 2018**.
- If you are **currently enrolled and do not wish to make changes, no action is required**; your existing elections will remain in effect for the new calendar year: January 1, 2019 to December 31, 2019. Effective January 1, 2019, new rates (which may be higher) and possible changes in plan coverage may occur. For the 2019 rate information and possible changes, please see the *Evidence of Coverage* at <http://www.laccd.edu/Departments/HumanResources/healthbenefits/Pages/default.aspx>.
- CalPERS is making a number of changes to the Select PPO plan. Please visit the CalPERS website at <https://www.calpers.ca.gov/page/newsroom/calpers-news/2018/innovative-health-plan-change-2019> for more information.
- The Flexible Spending Account (FSA) allows you to set aside money to be used for medical, dental, vision, and childcare expenses. **You must re-enroll every year if you wish for the account to continue.** Only \$500 of unused funds will roll over so please plan your expenses accordingly. **Please be sure to read the attached notice regarding the website change for your FSA enrollment (Page 7).**
- The Health Reimbursement Account (HRA) is back for full time employees! The District and JLMBC have finalized negotiations and the HRA will be offered this year. There is no employee action necessary to activate this benefit ([Page 7](#)).
- Enroll or remove dependents: Open Enrollment is the one time during the year to make benefit changes, including adding or removing dependents. Once the 2019 Open Enrollment closes, you will only be able to make changes before the next Open Enrollment if you experience a **Qualified Life Event** such as marriage, divorce, birth of a child, or change of employment status ([Page 6](#)).

JLMBC at Work

Keep an Eye Out for New, Enhanced Vision

Benefits— This year, your JLMBC worked hard to update LACCD's Vision plan to provide you with enhanced benefits. Keep reading to learn **what is proposed!**

Instead of that pesky copay for your annual eye exam, you now won't have to pay a thing out of pocket. Additionally, your frame allowance gives you up to \$200 to spend on new frames every two years. Your newly enhanced vision benefits also include a \$200 allowance for contacts, \$40 copay for a contacts fitting, and fully covered polycarbonate, UV, and anti-reflective lenses. Please note that these are proposed options and should be finalized shortly.

LACCD at the LA Marathon and LA Big 5K.

As some of you may already know, your fellow LACCD colleagues participated in the LA Marathon and LA Big 5K events in mid-March. LACCD was awarded the Outstanding New Charity Award from the Sketchers Foundation for their participation in the LA Marathon.

Beginning at Dodger Stadium, the LA Marathon is a whopping 26.2 miles that spans all the way to Santa Monica. Over 24,000 runners—experienced and new—made this marathon one of the four largest marathons in the U.S. and one of the top 10 worldwide. The course includes 50 bands, 500+ cheerleaders, 4 entertainment centers, and over 50 charity cheer zones.

Congratulations to the following LACCD participants!

LA Big 5K

Victor Facio, Abraham Horowitz, Delmy Palao, Abia Salvaterra, Sadie Batres, Nancy Canela, Daisy Jauregui, Alicia Loncar, Candi Luin, Maria Martinez, Edmundo Mazariegos, Lilian Mazariegos, Allison Moore, Edgar Perez, Rocio Rabara, David Salazar, David Jr Zamduio, Cathy Adams, Luis Cabrera, Deborah Campbell, Gigi Chamizo-Lew, Maritza Chamizo, Maxine Estick, Sarai Lopez, Blanca Madrigal, Juliana Medina, Joseph Nguyen, Frances Nguyen, Emmanuel Nuno, Ryan Pennock, Sergio Perez, Imelda Perez, Bessie Rosario, Yvonne Ruiz, Sonya Sanders, Sunny Smith, Susan Woda-Hernandez, Monica Castillo, Mercedes Gaitan, Laurie Green, Luz Nunez, Cassandra Walker, and Yvonne Lawrence.

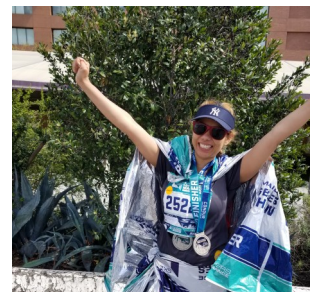
LA Marathon

Mari Bennett, Bill Johnson, Michelle Krok, Jose Valle, Tamera Brown, Alcides Caballero, Roberto Garcia, Conception Gonzalez, Idalia Gonzalez, Karla Helsley, Maria Lopez-Skarr, Jessica Lott, Mayra Sosa, Mirna Underwood, Jerry Vachon, Chris Corning, Arnulfo Guevara, David Gutierrez, Luis Ignacio, Ruth Murillo, Eilene Powell, Leonel Rosas, Mehrdad Tajkrimi, Eva Velez, Gabriela Arroyo, Nancy Canela, Leslie Cruz, Maria Luisa Veloz, and Jessica Beecham.

If you don't want to miss out on the fun next year, make sure to keep the information below in mind!

LA Marathon 2019

Next year's marathon will take place on March 24th, 2019 with the race beginning at 6:30 am.



The Districtwide Total Wellness Coordinator is **Katrelia Walker**, phone (213) 891-2040/email WalkerKC@email.laccd.edu

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. You must enroll by **October 5th, 2018** to make any benefits changes.

Learn

- Carefully review this newsletter.
- For more detailed information on your District benefits, visit <http://www.laccd.edu> > Faculty and Staff > Human Resources > Health Benefits > Actives to learn about the plans that apply to you.
- This website is available 24 hours a day. If you have additional coverage questions, we encourage you to call your plan's Member Services (see contact information on page 12).



Decide

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



Act

- Log onto the Open Enrollment Portal (see instructions on page 10) if you would like to change or update your benefit elections, participate in a Flexible Spending Account, update your dependent information, adjust life insurance beneficiaries, or change your home/mailing address.

2019 Open Enrollment Benefit Fair Dates (CalPERS medical plan representatives will be there starting at 11:00 A.M.)

Monday, September 17, 2018	10:00 A.M.— 1:00 P.M.	LA City College— 3rd Floor Student Union Building
Thursday, September 20, 2018	10:00 A.M.— 1:00 P.M.	LA Pierce College—Faculty & Staff Center (Building 600)
Tuesday, September 25, 2018	10:00 A.M.— 1:00 P.M.	LA Southwest College—SOCTE Multipurpose Room 217
Thursday, September 27, 2018	10:00 A.M.— 1:00 P.M.	East LA College—Auditorium Foyer
Monday, October 1, 2018	10:00 A.M.— 1:00 P.M.	District Office—1st Floor Board Room

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

Wednesday, September 12, 2018	10:00 A.M.— 1:00 P.M.	LA Valley College—Monarch Hall
Wednesday, September 19, 2018	10:00 A.M.— 1:00 P.M.	West LA College—MSA-B Quad (Outdoor)
Wednesday, September 26, 2018	10:00 A.M.— 1:00 P.M.	LA Mission College—Culinary Arts Building, Arroyo Room
Tuesday, October 2, 2018	10:00 A.M.— 1:00 P.M.	LA Harbor College—Tech 110 & Quad Area
Wednesday, October 3, 2018	10:00 A.M.— 1:00 P.M.	LA Trade Technical College—South Tent (Outdoor)

Healthcare Plan Choices

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

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

HMO Choices	PPO Choices
<ul style="list-style-type: none">• Anthem HMO Select• Anthem HMO Traditional• Blue Shield Access+ HMO• Health Net Salud y Mas• Health Net SmartCare• Kaiser HMO• UnitedHealthcare HMO	<ul style="list-style-type: none">• PERS Choice• PERS Select• PERSCare (Note: If you elect this plan you will pay the difference between the PERSCare premium and the PERS Choice premium.)

Important Consideration for PPO Plans: The PPO choices differ from each other mainly in their deductible, coinsurance percentage, out-of-pocket maximum, and in some cases provider networks. (See the glossary on page 13 for a brief definition of these terms.) To find a physician or hospital, visit www.calpers.gov and go to the “Health Benefit Summary” link on lower right side of main page.

- If you're an active employee or a retiree under age 65, the District will pay the full cost of HMO or PERS Choice PPO coverage for you and your eligible dependents.

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

Understanding Prescription Drug Tiers—Generic, Preferred Brand, Non-Preferred Brand.

All pharmacies base their prescription drug selections on a list of medicines called a **formulary**. The prescription formulary specifies medications that are covered under your health plan. The list is typically updated once or twice a year to account for evaluations of efficacy, safety, and cost-effectiveness of both currently-covered medications and new drugs on the market. The formulary indicates which drugs are approved and into which tier they 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 be moved into the generic tier after evaluation. The prescription formulary list is always changing, which may impact the pricing of a drug you are taking.

All drugs will be categorized as either generic, preferred brand, or non-preferred brand. 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 is appropriate for your health condition.





Urgent Care vs. Emergency Room. Remember to use 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. It's important to remember to utilize in-network providers. You can do so by visiting your health provider's website and searching in-network urgent care. 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 which will reduce your out-of-pocket costs.

Maximum allowances are based on the number of years served as an LACCD employee:

Less than 5 years	\$1,000
5 plus, but less than 10 years	\$1,500
10 plus, but less than 15 years	\$2,000
15 plus, but less than 20 years	\$2,500
20 or more years	\$3,000

SafeGuard HMO dentists provide services at little or no cost when you go to a dentist who is a SafeGuard HMO network member. The plan requires all enrolled dependents to select a primary care dentist to coordinate their care. Unlike the Delta Dental PPO, you cannot select out-of-network dentists.

Vision Plan. LACCD offers vision coverage through Vision Service Plan (VSP), the nation's largest eye care plan. You can choose between VSP preferred providers and out-of-network providers. Remember, when you use VSP preferred providers, you can choose from thousands of doctors and receive a higher level of benefits. Also, when you go to a VSP provider, you have the added convenience of a lower payment at the time of service and no claim forms to complete.

Special VSP Offerings (www.vsp.com/specialoffers)

1. **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
2. **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.
3. **Lens Options:** Get your Anti-reflective, Polycarbonate, and UV lenses fully covered. Photochromic lenses are offered at a \$75 copay (or 25%-35% savings)! Be sure to take advantage of these robust enhancements.
4. **CVC lenses:** The District VSP plan includes a corrective eye-wear benefit designed to meet specific health and vision needs of computer users. This benefit is only available for LACCD employees, not dependents. To receive this benefit, complete the certification form at: <https://www.laccd.edu/Departments/HumanResources/healthbenefits/Pages/Vision-Service-Plan.aspx>

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 2017 federal or state tax return confirming this dependent is your spouse

OR

- A document dated within the last 60 days showing current relationship status, such as recurring household bill or statement of account.

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

- A copy of the front page of your 2017 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 2017 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 on page 12. Should you have any questions about Parent-Child Relationships or documentation requirements, please contact the District's Health Benefits Unit via email at healthbenefits@email.laccd.edu, mail us at 770 Wilshire Blvd., 6th Floor, Los Angeles, CA 90017, or call the HBU at 1-888-428-2980.



How to Effectively use your Flexible Spending Account (FSA)

Health Reimbursement Account (HRA).

Through negotiations, the Labor Caucus of the JLMBC and the District have agreed to bring back the HRA. The district will give you \$1,500 through your HRA to help tackle the cost of your qualified medical expenses.

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

Health Care FSA. The Health Care FSA can be used for health care expenses, such as medical, dental, and vision. This account has a \$2,600 contribution maximum and allows you to pay for the same type of expenses that you use your HRA to pay (i.e. deductibles, copays, coinsurance, orthodontia, prescriptions, contacts, and more).

Rollover feature: You can roll over up to \$500 in unused contributions into a new plan year. The \$500 rollover amount does not affect a participant's maximum election for the new year, so you can elect up to \$2,600 into your Health Care FSA in addition to the amount you roll over from the prior year. If you don't make a Health Care FSA election but have a balance at the end of the calendar year, the amount left over (not to exceed \$500) will automatically be carried over to the next plan year. You will be able to use these funds for eligible expenses in the new plan year without having to make payroll contributions into the Health Care FSA.

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

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

Use it or Lose it. Please remember that the FSA plans have a "use it or lose it" feature, which means that any balance over \$500 will be forfeited if unused at the end of the plan year (through 12/31).

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

Coordination of the HRA and Health Care FSA:

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

1. Estimate your annual expenses.
2. If you expect to spend less than your HRA balance (\$1,500, plus prior year balance), do not contribute to your Health Care FSA.
3. If you expect to spend more than your HRA balance, then it is a good idea to contribute to your Health Care FSA for more tax savings.
4. Use your debit card to pay for eligible expenses. Once your accumulated HRA balance is exhausted, accumulated funds will be withdrawn from your Health Care FSA.

If you plan carefully, the two accounts are easy to use together and you can drastically reduce your out-of-pocket health care costs!

Examples of HRA & FSA Coordination

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

Wellness—Your Mental and Physical Health Matters

Stress and Anxiety FAQs. There are many components of stress and anxiety that tend to go undiscussed or misunderstood. Here are some of the more common questions.

- **How do stress and anxiety differ?** While the symptoms of the two can be similar or intertwined, they are still two distinct things. Stress arises from circumstances that heighten your fight or flight response—such as an upcoming deadline or first date. Anxiety, however, is a feeling of apprehension or doom that does not have an immediately recognizable cause. Common signs of anxiety include nervousness, increased heart and breathing rates, and trouble sleeping or concentrating.
- **Why do we feel stress and anxiety?** These ailments are not just your body trying to work against you. In fact, the physical component of stress is a chemical reaction in your body that is designed to help you survive. When you feel threatened, hormones such as cortisol are released which speed up heart rate and breathing, sharpen your senses, and increase your blood pressure. This is more commonly known as the fight or flight response and is evolutionarily designed to protect you.
- **How can I reduce my stress and anxiety?** Keep reading for tips on ways to reduce the effects of stress in your life. But if you are concerned about handling it on your own, seek advice from a professional. Unchecked stress and anxiety can lead to more serious mental health issues that you want to avoid.

Pursue your passion while finding happiness. Whether we know it or not, stress creeps up on all of us. Sometimes we are able to recognize the hard times while they're happening; other times we don't realize things are getting out of control until we feel overwhelmed.

Fortunately, you don't need to feel locked into a constant state of stress and anxiety. Managing, reducing, and productively addressing stress are skills that can be learned. Keep these principles in mind and try to practice them every day, even when you feel in control.

Stress Management Tips to Keep in Mind

- Talk to people you trust—Sharing concerns with someone else helps you feel better, even if the problem can't be solved immediately.



- Be physically active throughout the day—What that means could be different for everyone, but a consistently active lifestyle reduces tension and your risk of depression.
- Plan and organize—A little preparation goes a long way. Create to-do lists, plan out your time, and prepare in advance to make your day go a little bit smoother.
- Let yourself laugh. Even when you're by yourself—Even the simple act of smiling or laughing can help boost your mood, even on your tougher days.
- Donate time to others—Helping others is a great way to help yourself. Selfless acts improve a person's immediate outlook and, with regular practice, sense of self-worth.
- Keep perspective—In the long-term it doesn't matter if you mow the lawn today or do that last load of laundry. When you feel the tension rising, ask yourself what tasks truly need to be taken care of and what can wait.
- Find time for yourself—It could be as simple as 5-15 minutes each day. Find a pocket of time where you can be alone, then use that time for quiet reflection or to practice deep breathing techniques and empty your mind.

Your EAP is here to help with life's many challenges. Contact MHN, your district-paid EAP provider, to connect with or refer you to a professional for a **NO COST** face-to-face counseling session or phone/web video consultation. Call 1-800-327-0449, 27/7, 365 days a year.

Additional Benefit Options

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

Additional Voluntary Benefits

Voluntary Life Insurance. In addition, you may purchase voluntary life insurance coverage for yourself. Optional life insurance is available in \$10,000 increments, up to a maximum benefit of five times your annual earnings, or \$500,000, whichever is less. If you chose not to enroll when you were first eligible for coverage, and chose to enroll in subsequent years, you will be required to give satisfactory evidence of good health before the coverage over that amount will take effect. You pay the full cost of this coverage through post-tax payroll deductions.

Coverage for your Family. If you purchase voluntary life insurance for yourself, you may also purchase coverage for your spouse/domestic partner and your dependent children.

- Spouse/Domestic Partner—Coverage is available in \$5,000 increments, up to a maximum benefit of 50% of your voluntary life insurance amount.
- Children—You may purchase \$1,000, \$5,000, or \$10,000 worth of coverage for your dependent children. (The benefit amount is \$100 for children less than six months old.)

Transamerica—Whole Life with Long Term Care. The Transamerica whole life insurance benefit provides you with additional coverage during prime working years, but more importantly, it's coverage that can follow you into retirement. This multifaceted benefit plan accumulates cash value, includes a terminal illness benefit and a long term care benefit. You can borrow from the cash value or use it to elect a reduced paid-up policy with no more premiums due. This is a one time opportunity to sign up with no physical exam or medical questions answered, for employees up to \$100,000 and spouses up to \$15,000. **Benefit counselors will advise you online 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 \$8/month. For unlimited pet coverage the cost is \$11/month. With these services you will be able to save on all in-house medical

services—including office visits, shots, X-rays, surgical procedures and dental care. Pet Assure covers every type of pet with absolutely no exclusions or medical underwriting. There are no claim forms, deductibles or waiting for reimbursements.

Additional plan benefits:

- Veterinary Care: 25% savings on all medical services at participating veterinarians
- Retail Savings: 5% to 35% savings on pet products and supplies
- Service Savings: 10% to 35% savings on pet services such as onboarding, grooming, and training
- PALS: A unique and highly successful 24/7/365 lost pet recovery service



PETplus. PETplus is a program 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.

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

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

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

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

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

Open Enrollment Login

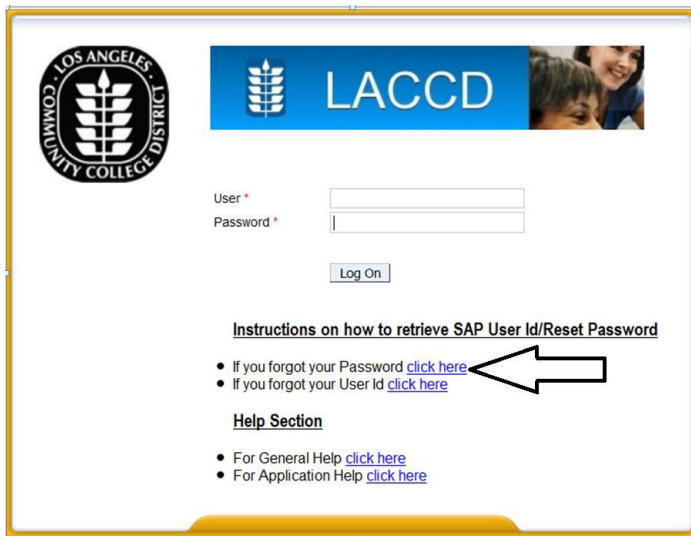
Enrollment Website. To access the Open Enrollment Portal click here: <https://portal.laccd.edu>.

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

Example: John M Williams → User ID: williajm

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

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



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

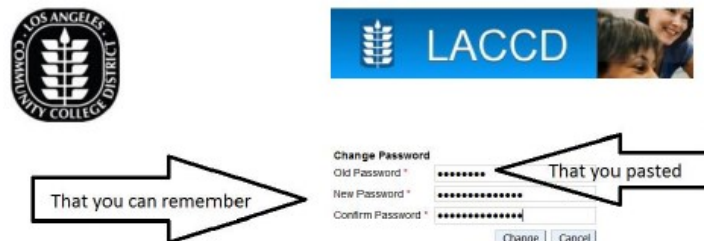
The link will then take you to a page with your new temporary password:



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



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



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



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



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



Important Contact Information for your Benefits

Medical Plans

CalPERS Health Benefit Program

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

Vision Plan

VSP

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

Dental Plans

Delta Dental

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

MetLife/SafeGuard

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

Employee Assistance Program (EAP)

Managed Health Network (MHN)

Contact information: (800) 327-0449
mhn.advantageengagement.com
Login code: laccd

Flexible Spending Account (FSA)

ADP/ WageWorks

Website: <https://www.wageworks.com/employees/healthcare-benefits/healthcare-flexible-spending-account/>
Contact information: (800)-964-6165

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>

OptumRx

Basic Members: 1-855-505-8110
Medicare Part D Members: 1-855-505-8106
Members needing TTY service: please dial 711
https://chp.optumrx.com/rxsol/chp/ContentCalPERS/calpers_index.html
OptumRx administers the prescription drug benefits for those enrolled in PERS Select, PERS Choice, and PERSCare PPO plans, as well as those in Anthem Blue Cross, HealthNet, Sharp, and UnitedHealthcare HMO plans.

Glossary of Health Plan Terms

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

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

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

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

Maximum Out-of-Pocket (MOOP). If your share of the medical expenses reaches this amount, you will not have to pay any more coinsurance for the rest of the year. Keep in mind that some expenses, such as your deductible and copayments, **can** count toward the maximum out-of-pocket. This is also based on a calendar year, which means accumulation toward 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 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 PERS Choice and PERS Select plan, the insurance company will pay \$800 (80%) and you will pay \$200 (20%). On the PERSCare plan, the insurance company will be \$900 (90%) and you will pay \$100 (10%).

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

- When you go see a PPO network doctor or have a prescription filled at one of the plan's participating pharmacies, you may pay a flat copayment or coinsurance. 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 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, CalPERS required 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.

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