



JOINT LABOR MANAGEMENT BENEFITS COMMITTEE ADJUNCT FACULTY



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Open Enrollment

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, 2019**.

Important Highlights:

- Open Enrollment is open from **September 10th through October 5th, 2018**.
- Recent contract negotiations have resulted in changes that will allow for more District premium assistance to those adjuncts buying into the District's medical plans.
- Eligibility for continuous coverage for an entire calendar year will be based on Spring assignment loads.
- 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.
- 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 2019 Open Enrollment closes, you will only be able to make changes before the next open enrollment if you experience a **Qualified Life Event**, which would include events such as marriage, divorce, birth of a child, or change of employment status (Page 11).
- The income thresholds for the Affordable Care Act premium subsidies have been raised.

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 for in-network services. 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 Katreli Walker, phone (213) 891-2040 email WalkerKC@email.laccd.edu

Important Information about Adjunct Health Benefits

Do I Qualify for LACCD Adjunct Health Benefits? If you teach a 0.33 (or higher) Full Time Equivalent (FTE) load during the Fall semester and have taught at least 0.20 FTE for three semesters out of the previous eight semesters, at any combination of LACCD campuses, you qualify to buy into the District’s health benefits program via the District Health Plan—Premium Only Plan (POP). You may elect medical, dental, and/or vision coverage. Under this plan, your premium payments will be automatically deducted from your paycheck on a pre-tax basis.

How do I Calculate my Full Time Equivalent (FTE) Load? It is very important that “hours” rather than “Course units” be used to calculate FTE. Each semester’s assignment hours should be listed on your offer of assignment. Locate the number of Standard Teaching Hours per Week for your Discipline using the AFT Contract. Take the number of hours you are teaching per week and divide it by the Standard Hours of your Discipline. That quick calculation provides your FTE.

Example 1: History has 15 Standard Teaching Hours and John teaches one 3-hour class; John’s FTE is 3 divided by 15 or 0.20 FTE. However, when John teaches two 3-hour classes, then his FTE is 6 divided by 15 or 0.40 FTE.

Example 2: English has 12 Standard Teaching Hours and Keisha teaches one 3-hour class; Keisha’s FTE is 3 divided by 12 or 0.25 FTE. However, if Keisha teaches two 3-hour classes, then her FTE is 6 divided by 12 or 0.50 FTE.

Example 3: Dance has 18 Standard Teaching Hours and Martha teaches one 3-hour class; Martha’s FTE is 3 divided by 18 or 0.17 FTE. However, if Martha teaches two 3-hour classes, then her FTE is 6 divided by 18 or 0.33 FTE.

If you teach in more than one load area, just add the two FTEs together.

Overview of Enrollment Cycles

Semester Eligibility	Coverage—6 Months	Paychecks—5	Deduction Amount
Fall Assignment	September to February*	September to January	Monthly portion +1/5 of February
Spring Assignment	March to August	February to June	Monthly portion +1/5 of August

*Coverage continues into the new year unless one drops coverage during Open Enrollment. In that case, coverage would end with the Plan year on December 31st.

Adjunct Plan Rates. All of the District’s medical insurance plans (e.g. Kaiser, Anthem, etc.) are administered by the California Public Employees Retirement System (CalPERS). For CalPERS plans, the coverage period in any given year runs from January through December. However, since the last paycheck associated with the Fall assignment is issued in January, the District may extend coverage through January and February of the next year. The coverage costs for January and February of the following year (2020) may have a slight variation due to changes in premium costs and the District contribution. The cost changes will be available by open enrollment Fall 2019 and will be posted on the Health Benefits Unit website at <http://www.laccd.edu/Departments/HumanResources/healthbenefits/Pages/default.aspx>, so decisions regarding changes or opting out of the program can be made at this time. Therefore, for the Fall semester, the adjunct faculty member has the option of terminating coverage in December 2018 instead of continuing through January 2019. That decision must be made during open enrollment.

Adjunct Faculty Enrollment Cycles

Scenario 1: Member qualifies for first time in the Fall semester.

August 1– 15

Adjunct faculty who gain eligibility for the first time or are re-eligible will be notified by the District that their Fall assignment qualifies them for health benefits effective September 1st. The adjunct faculty member will be allowed to enroll into the health benefit plans mid-year as a result of gaining eligibility for coverage (Qualified Life Event). Health benefits coverage for the Fall semester will run from September through February.

August 1—31

During this period, adjuncts have to turn in a paper application for participation in the health benefits program for the Fall semester (September—February). CalPERS health plan premium rates typically change beginning January of each year. Since the coverage period for the Fall semester includes the months of January and February, LACCD will provide the premium rates for both the remainder of the plan year and the rates for the upcoming year. Each monthly deduction will match the CalPERS monthly premium minus the District's monthly contribution rate (which will also change in the new year).

Should a faculty member decide not to enroll by August 31st, it will be assumed the adjunct has chosen to waive coverage until the next open enrollment period (September-October).

Coverage Period	Premium Deductions	Receives Spring Assignment that is ≥ 0.33	Spring Assignment is <0.33 (No Longer Eligible)
September to February	Five payments (September—January) will be applied toward six months of coverage (September—February)	Automatically continues into the next cycle: March—August. This adjunct is now participating as a Continuing Enrollee	Has option to select COBRA effective March 1st

Scenario 2: Continuing Enrollee currently enrolled in LACCD's Health Benefits Program

If you are currently enrolled and continuing from last Spring OR just enrolled this August for the first time and do not wish to make changes, **NO ACTION IS REQUIRED DURING OPEN ENROLLMENT**. You are considered a **CONTINUING ENROLLEE**. Your existing elections will remain in effect for the new calendar year January 1 to December 31, 2019. Effective January 1, 2019, you will be automatically enrolled again, but at new rates (which may be higher). If you do want to make changes, the SAP ESS Portal (more information on [page 14](#)) is only available during open enrollment.

Coverage Period	Premium Deductions	Receives Fall Assignment that is ≥ 0.33	Receives Fall Assignment <0.33 (No Longer Eligible)
March to August	Five payments (February—June) will be applied toward six months of coverage (March—August)	Automatically continues into the next cycle: September—February	Coverage automatically continues into September—February cycle with District contribution.*

*Employee is responsible for 2% administrative fee on employee portion. Employee may make payment to the District directly if their paycheck does not cover the employee's remaining contribution.

Adjunct Faculty Enrollment Cycles cont.

Scenario 3: Member qualifies for first time in the Spring semester.

December 1—January 15

Adjunct faculty who gain eligibility (did not participate in the District's health benefits program during the preceding Fall semester) will be notified by the District if their Spring assignment qualifies them for health benefits for the Spring semester. Health benefits coverage for the Spring semester will run from March through August.

January 1—31

During this period, adjuncts have to turn in paper application for participation in health benefits program for Spring semester (March—August).

Coverage Period	Premium Deductions	Receives Fall Assignment that is ≥ 0.33	Fall Assignment is <0.33
March to August	Five payments (February—June) will be applied toward six months of coverage (March—August)	Automatically continues into the next cycle: September—February	Coverage automatically continues into September—February cycle with District contribution.*

*Employee is responsible for 2% administrative fee on employee portion. Employee may make payment to the District directly if their paycheck does not cover the employee's remaining contribution.



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 > Adjuncts 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 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 (instructions on page 11) to enroll 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.

2018 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
Tuesday, September 25, 2018	10:00 A.M.— 1:00 P.M.	LA Southwest College—SOCTE Multipurpose Room
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
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)

Frequently Asked Questions

What happens if you waive coverage?

If an adjunct waives coverage, they are waiving the right to participate in the program until the next open enrollment (September—October 2019 for plan year starting January 1, 2020). You need to cancel your coverage during open enrollment using the LACCD portal.

Can I enroll in dental or vision plans without enrolling in a medical plan offered by the District?

Yes, if you meet the eligibility requirement for benefits you may enroll in the District's dental or vision plans for yourself and your dependents.

Do adjuncts have to reaffirm their participation in the benefits program during open enrollment?

No, the benefit plan election made during enrollment will remain in effect for the upcoming calendar year. However, adjunct faculty should visit: <http://www.laccd.edu/Departments/HumanResources/healthbenefits/Pages/default.aspx> to check the new rates and Evidence of Coverage (EOC)—what is covered by a particular plan—for 2019. They may then visit the District SAP ESS Portal during open enrollment (September 10th to October 5th, 2018) if they wish to make any changes to their elections. The SAP ESS Portal is only available during open enrollment.

If adjuncts enrolled in August for coverage in the Fall semester, can coverage extend through January since it would be a different calendar year?

Yes. However, at the time of enrollment, adjuncts will be provided with the rates for premiums for both the current year (2018) and the next calendar year (2019). If you find that the rates for the next year for the plan you selected are too high, then during open enrollment (September 10—October 5) you may make changes that begin January 1, 2019.

Is there a one year commitment to the benefits program if adjuncts come into the health benefits program through a Qualified Life Event?

If adjuncts come into the health benefits program outside of the open enrollment period, their commitment is through the end of the calendar year (December), unless they experience a Qualified Life Event or cease to be eligible for benefits coverage.

If I enroll during open enrollment but do not have eligibility for benefits in the Spring, will I still receive January and February coverage?

Yes, if the adjunct is enrolled in a plan during Open Enrollment but is no longer eligible for benefits in the Spring semester, they will have coverage for January and February only and will be offered COBRA as of March 1.

Where can I find 2018 and 2019 rates and contributions?

To see the rates for the current year (2018) and next calendar year (2019), visit the Health Benefits website at <http://www.laccd.edu/Departments/HumanResources/healthbenefits/Pages/Adjunct-Faculty.aspx>. You can get to this page by visiting www.laccd.edu, click Faculty and Staff > Health Benefits > Adjunct-Faculty, then scroll down and click on the 2018 and 2019 rate sheets.

Beginning January 1, 2019 the District will contribute \$384.00 per month for 12 months towards medical benefits. Because health benefits are paid in 10 pay warrants, District contributions will be adjusted accordingly to meet the equivalent of 12 contributions.

SPECIAL NOTE REGARDING VISION COVERAGE:

If you are an adjunct assigned an FTE of 0.50 or above, you are ALSO eligible to have District-paid VISION coverage for yourself (free for employee only— you must pay for your dependents). If you drop below 0.50 FTE at any time (but remain above 0.33), then you must continue to pay for your employee-only vision as well which cannot be dropped until the next Open Enrollment.

SPECIAL NOTE REGARDING DENTAL COVERAGE:

If you are an adjunct assigned an FTE of 0.50 or above, you are ALSO eligible to have HALF District-paid DENTAL coverage for yourself (half of individual coverage for employee only—you must pay for your dependents). If you drop below 0.50 FTE at any time (but remain above 0.33), then you must pay the entire premium cost for your employee-only dental as well which cannot be dropped until the next Open Enrollment.

District Healthcare Plan Choices

The Los Angeles Community College District provides a variety of healthcare plan options from which you can choose:

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

HMO Choices	PPO Choices
<ul style="list-style-type: none">• Anthem HMO Select	<ul style="list-style-type: none">• PERS Choice
<ul style="list-style-type: none">• Anthem HMO Traditional	<ul style="list-style-type: none">• PERS Select
<ul style="list-style-type: none">• Blue Shield Access+ HMO	<ul style="list-style-type: none">• PERSCare
<ul style="list-style-type: none">• Health Net Salud y Mas	
<ul style="list-style-type: none">• Health Net SmartCare	
<ul style="list-style-type: none">• Kaiser HMO	
<ul style="list-style-type: none">• UnitedHealthcare HMO	

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.

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 particular medications that are approved to be 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. Eligible adjunct faculty are not required to enroll in medical to enroll in the dental plans.

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.

Adjuncts have a maximum allowance of \$1,000 regardless of number of semesters/years of work.



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. Eligible adjunct faculty are not required to be enrolled in medical to enroll in the vision plans. 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, but not dependents. To receive this benefit, complete the certification form at: <https://www.laccd.edu/Departments/HumanResources/healthbenefits/Pages/Vision-Service-Plan.aspx>

Covered California

The Health Insurance Marketplace, operated by Covered California, will be open for enrollment later this year for coverage that will begin in January 2019. The Marketplace allows individuals who do not have access to affordable health insurance to compare the key features of different health plans and then purchase the plan that best meets their needs.

Tax Credits. Covered California is the only place in this state where you can use tax credits offered by the federal government to reduce the cost of your health insurance. Tax credits are available to individuals and families who meet certain income requirements and do not have affordable health insurance available from their employer. Individuals earning less than \$48,240 annually and families of four or more earning less than \$98,400 annually may qualify for tax credits.

Covered California Details. Open enrollment for January 1, 2019 Covered California coverage does not begin until November 1, 2018. This is AFTER LACCD open enrollment ends. It is important to note that if you purchase coverage through Covered California instead of accepting the health coverage offered by the District, or by your spouse/domestic partner's employer plan, then:

- You will lose the employer contribution the District pays toward your coverage;
- You will not be eligible for any tax credit or subsidy unless the health coverage offered by the District is not affordable (as defined by health care reform) based on your actual income; and
- You may pay higher taxes, since payments for coverage through Covered California are made on an after-tax basis.

If you meet LACCD eligibility requirements.

If you have 0.33 FTE and have met all other eligibility requirements, coverage under the LACCD Adjunct Health Benefits Plan may be better than coverage available elsewhere. However, if you are not eligible for the District health plans, the medical plans that Covered California offers may be an excellent way to get coverage for you and your family.

To learn more about Covered California visit <http://www.coveredca.com>.



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 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 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, mail to us at 770 Wilshire Blvd., 6th Floor, Los Angeles, CA 90017, or call the HBU at 1-888-428-2980.



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.

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 address 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

Voluntary Life Insurance. You may purchase voluntary life insurance coverage for you. 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're 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 after-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. If this is your first time enrolling (becoming eligible for healthcare plans or are a new hire), 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. More information on how to sign up is coming soon.

Pet Assure. Pet Assure is the nation's largest Veterinary Discount Plan. 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 SAP ESS Portal below.

Open Enrollment Login

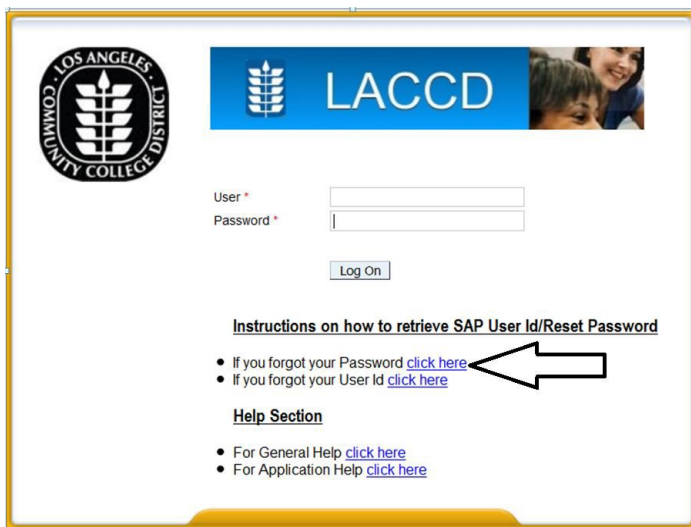
Enrollment Website. To access the Open Enrollment Portal click here: <https://portal.laccd.edu>.

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.

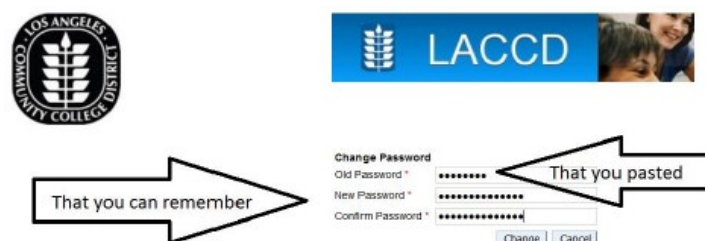
The link will then take you to a page with your new temporary password, see below:



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: 0150-d)

Employee Assistance Program (EAP)

Managed Health Network (MHN)

Contact information: (800) 327-0449
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>

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 Life 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:

- Adjunct faculty who teach a 0.33 (or higher) Full Time Equivalent (FTE) load during the Fall semester and have taught at least 0.20 FTE for three semesters out of the previous eight semesters
- Adjunct faculty who have assigned an FTE of 0.50 (or above) are eligible to have District-paid vision coverage for themselves (free employee only—you must pay for dependents)
- Adjunct faculty who have assigned an FTE of 0.50 (or above) are eligible to have half District-paid dental coverage for themselves (half of employee only—you must pay for your dependents)

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 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 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: PCRs do not include foster 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.

District Contacts

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Amy Roberts, Adjunct

Laurie Green, Retiree

Leon Marzillier, Retiree

Olita Talufa, Retiree

Katrelia Walker, District HR



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