



JOINT LABOR MANAGEMENT BENEFITS COMMITTEE RETIREEES



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, 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.
- Retirees can make changes to their enrollment by filling out paperwork located on the District website: <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 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 7).
- For early retirees under the age of 65, The Health Reimbursement Account (HRA) is back! The District and JLMBC have finalized negotiations and the HRA will be offered this year. If you are over the age of 65 and have a balance in your account, you will still receive a card in order to utilize the remaining funds.
- **Important Notice:** UnitedHealthcare plans in Northern California are proposed to terminate so be on the lookout for additional information once CalPERS has released the finalized plan information.

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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 Katerlia 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 > Retirees 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, 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, you will need to complete forms and provide them to the HBU.

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)

The Right Fit for Retirees

As a retiree it can be challenging to make the right healthcare decisions. We want to help you understand your options so you can 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

- Anthem HMO Select
- Anthem HMO Traditional
- Blue Shield Access+ HMO
- Health Net Salud y Mas
- Health Net SmartCare
- Kaiser HMO
- UnitedHealthcare HMO

PPO Choices

- PERS Choice
- PERS Select
- PERSCare (Note: If you elect this plan you will pay the difference between the PERSCare premium and the PERSChoice 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 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 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 also 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. So what is the difference?

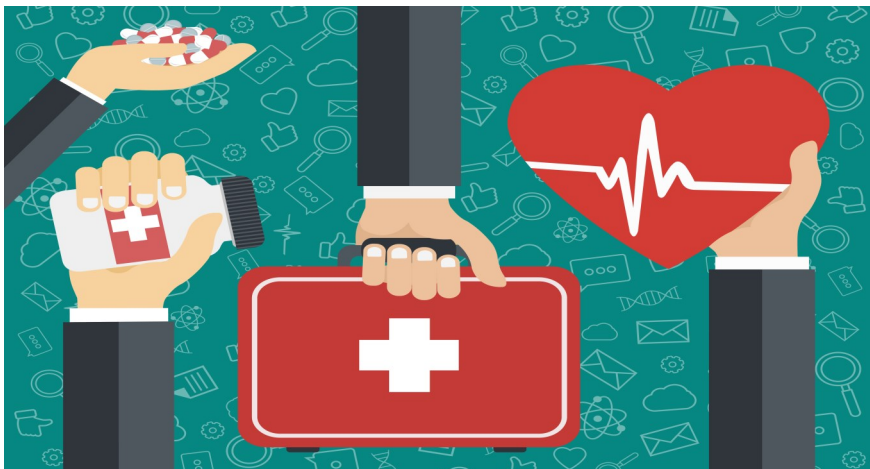
Generic Drugs are FDA approved bio-equivalents, meaning they have the same active ingredients as brand-name drugs, but may have different inactive ingredients. The FDA expects these generics to work the same way as the original brand drugs because they are generally available in the same dosage strengths 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 is appropriate for your health condition.





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. 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 upon 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, but 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/ 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 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 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

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. 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 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



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

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>

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
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 PERSCochoice 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 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: 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.

District Contacts

JOINT LABOR/MANAGEMENT BENEFITS COMMITTEE

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Vice Chancellor for Human Resources

David Salazar

Chief Facilities Executive

RESOURCES TO THE JLMBC

Phyllis Eckler, Adjunct

Amy Roberts, Adjunct

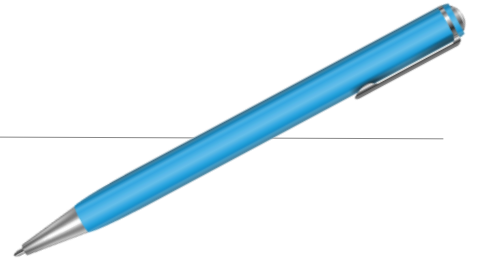
Laurie Green, Retiree

Leon Marzillier, Retiree

Olita Talufa, Retiree

Katrelia Walker, District HR

Notes





Los Angeles
Community
College
District