



JOINT LABOR MANAGEMENT BENEFITS COMMITTEE RETIREES



In This Issue

Page 2: Workers' Compensation

Page 3: EAP—Even More than Mental Health

Page 4: Additional Benefits

Page 5: Wellness—Staying Active

Page 6: Volunteerism at LACCD

Page 7: Retirement Readiness

Page 8: Other Important Highlights

Page 9: Important Contacts

Five Things You Need to Know

- **For retirees who are continuing to work.** Learn more about the Workers' Compensation claims filing process and the options available to you.
- **The Employee Assistance Program (EAP): Much More than Mental Health.** LACCD provides retirees with a generous resource through the EAP. Learn more about your employer-provided access to mental health services, financial planning assistance, and much more.
- **Wellness—Stay on track.** Check out a few simple ways to stay on track for your new years' resolution and keep your wallet healthy.
- **What to expect in retirement.** The average personal savings rate in the U.S. is 5.5% while most experts recommend saving *at least* 10% to 15% of your income, not including contributions from your employer. Find out how the LACCD vesting schedule works and understand how you can optimize your savings.
- **World Traveler or Staying Domestic—Understand your travel insurance options.** All LACCD employees and retirees have access to a travel assistance program through your employer-provided Cigna Life and AD&D insurance. Learn more about how to prepare for safe travel. Reach out to the HBU to learn more!



Additional Updates

PetAssure. Retirees will have access to PetAssure, a veterinary discount plan, at the same rate as active employees effective January 1, 2019. This can be purchased directly through PetAssure

Health Reimbursement Account. Effective May 1st, the District will have a new administrator to coordinate HRA services. ConnectYourCare will administer and process all transactions effective May 1, 2019. Any requests for validation through April 30, 2019 should be submitted to WageWorks. Please note that HRAs are only available to retirees under the age of 65 and who are not on Medicare.

Injured at Work? Know your Options



What is Workers' Compensation? Under California law, employers provide restorative benefits to employees injured at work. The main qualifying question to consider when determining whether an employee's injury is workers' compensation eligible is "Did the injury/illness arise out of the employment and within the course and scope of the employment?"

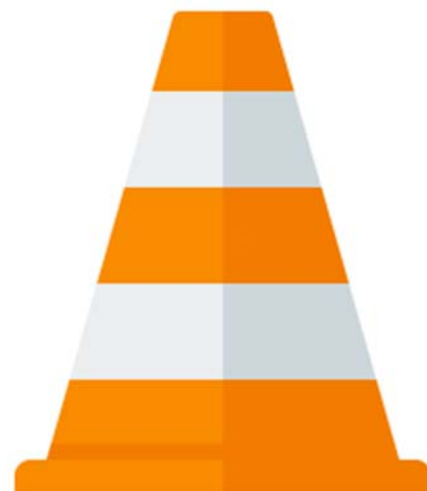
What should you do? The first point of contact for all employee injuries is Company Nurse (855-602-5264). Company Nurse provides the initial intake and assessment and will provide appropriate information and direction (including referral to a medical facility if necessary). Be sure to make note of the date and time you called, with whom you spoke, and what was discussed.

In order to file a claim, three forms are completed—the Supervisor's Report of Injury or Illness form, the Employee's Claim for Workers' Compensation Benefits form, and the Employer's Report of Occupational Injury or Illness form. The forms can be obtained at the Sheriff's office at your Campus.

The Claims Process. If a claim is not witnessed, is reported late, requires medical treatment before filing, stems from a short work history, does not provide specific incident information or the claimant suffers from cardio/pulmonary/stress injuries or illnesses, has a history of disciplinary actions, or is a part-time employee, the claim will likely require additional documentation. Claims requiring additional documentation are allowed a 90-day delay period of investigation to gather and verify facts, obtain any prior medical records, schedule a medical exam, obtain statements, and investigate any prior claims.

Pre-Designation of a Preferred Physician. If you would prefer to designate a specific physician to be your eligible workers' compensations claims doctor should you need to file a claim, be sure to do so prior to any potential claim for injury. You can find the designation form by going to laccd.edu and selecting Departments > Business Services > Risk Management > Workers Compensation > Forms and selecting the form at the bottom of the page titled "Statement of Employee's Pre-Designated Physician and Employee Consent Form."

Additional Questions? Communication during the workers' compensation claims process is key. If you have any further questions about the process, please reach out to the Risk Management team at Lee.RG@email.laccd.edu.



EAP—So Much More than Just Mental Health

The Standard Services, and More! While you may not need it now, it's always useful to be aware of the generous resources available to you through the EAP. While many believe EAPs are just for mental health services, they actually provide you with much, much more.

Mental Health Support. Your EAP provides up to 3 counseling sessions providing short term counseling and problem resolution per EAP issues such as personal/family, substance abuse, grief, emotional concerns, and other issues that impact you on a daily basis.



Wellness Support. Access one-on-one telephonic wellness coaching for weight management, smoking cessation, fitness and exercise, stress management, overall lifestyle improvement and support for chronic conditions such as asthma, diabetes, and cardiovascular disease.

In addition to telephonic support for wellness, the EAP provides a number of online health and wellness resources. These include a comprehensive health assessment which generates a personalized wellbeing report and action plan, plus online self help programs for smoking cessation, stress management, weight management, and more.

Work and Life Services. Your EAP provides access to childcare and eldercare assistance. In other words, MHN will help you find out what kind of help you need caring for children or elders in your life. Then they will provide you with names and numbers of providers in your area with confirmed openings.

Financial & Legal Services. A much neglected resource accessible through your EAP is the financial and legal support. Your EAP will connect you directly with an advisor to discuss budgeting, credit and financial questions, and retirement planning. The legal services give you access to a lawyer over the phone or face-to-face to discuss civil, consumer, and criminal law, personal and family law (including adoption, divorce, and custody issues), real estate, and estate planning.

Identity Theft Recovery Services. Speak with a certified consumer credit counselor who can learn more about your situation and help you create a plan. If there is potential of ID theft, MHN will connect you directly with an identity recovery specialist!

Daily Living Services. On a lighter note, your EAP can also help you with errands from planning an event to planning a vacation. They will track down businesses and consultants to help you in any way they can!

TIPS TO KEEP IN MIND

- The EAP is available to all members of your household.
- Don't Forget! EAP services are completely confidential. Your privacy is protected under state and federal laws.
- You also have access to free interpretation services in over 170 languages.
- Learn more on the LACCD website: LACCD > Departments > Human Resources > Total Wellness Program

Additional Benefits

Medical. Many of the CalPERS medical providers offer more than just medical plans. There are many other resources that you can utilize at any time. Below are a few examples:

Struggling with Diabetes or Weight Loss? Aside from providing coverage to visit your doctor for check-ups, CalPERS medical providers offer many resources for specific weight loss or diabetes needs. These resources vary from educational materials and webinars on how to better manage your weight to face-to-face sessions with a counselor who can help you every step of the way.

Want to quit smoking? If you are worried about the cost of trying to quit (patches or signing up for a quit program), then worry no more. Most of the CalPERS medical plans offer smoking cessation programs you can utilize just for being a member. These programs include access to health coaches through online or mobile support, personalized cessation plans, and recommendations for over-the-counter and prescription drugs. Many of the prescriptions that are prescribed for quitting are covered under your medical plan.

***Important Note:** The specialist copay on both the PERS Choice PPO, PERS Care PPO, and PERS Select has increased to \$35.

Be sure to visit the CalPERS website at <https://www.calpers.ca.gov/page/active-members/health-benefits> to review your medical plan and their specific offerings.

Dental. The dental plans offered through LACCD have many additional resources of which you may not be aware. Through the Delta Dental plan, you can have dental coverage while traveling and receive all updates electronically.

Travel Coverage. If you have a dental emergency while you are traveling, your Delta Dental coverage includes emergency care coverage. Be sure to ask the dental office for a detailed receipt or billing statement for reimbursement and submit your dental claim. For more specific questions about emergency coverage, contact their customer service at deltadentalins.com or at 800-422-4234.

Access your information electronically. Go paperless by viewing your documents online. Not only will this be more convenient for you, but it also saves paper and is faster. To change your settings follow the steps below:

1. Visit deltadentalins.com
2. Log into your account or Register today
3. Go to the paperless section
4. Select Online and click save

Vision. 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 optometrists 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.

You can find a VSP provider by going to www.vsp.com or by calling 800-877-7195.

Enhanced VSP Benefits in 2019

- This year, you will have **no copay** for in-network eye exams
- Instead of a \$150 frame allowance, you now have **\$200** to spend on a fun, new set of frames
- If you wear contact lenses instead of glasses, you will have a **\$200** allowance to get your favorite kind
- Save \$20 on your contact lens fitting from \$60 in 2018 to **\$40** in 2019
- Polycarbonate and UV lenses are now fully covered

For more information on special offers, please visit www.vsp.com/specialoffers

Stay Active in 2019

150 Active Minutes Each Week.

It happens to everyone. The holidays end and with the rise of the New Year, it can feel overwhelming to get back to being active. Current health guidelines recommend that adults get 150 active minutes each week—it's as simple as that! That time can be spread out over the week, although it is also recommended that you get at least 10 minutes in at a time.

Why 150 minutes?

- Weight maintenance or loss
- Reduce risk of heart disease, stroke, type 2 diabetes, and metabolic syndrome
- Reduce risk for certain cancers, including colon and breast cancer
- Boost mood and self-esteem
- Maintain and improve bone, joint, and muscle health

Being active 150 minutes per week is not a cure-all, and you may require more or less depending on your diet, individual physical characteristics, and lifestyle. But it is a great step toward a healthier, happier life. For help determining the best plan for you, we recommend you consult your physician.



Leap Those Hurdles. There is always a reason not to exercise. You don't have time, you're too tired, the weather isn't right—we all make our own excuses, often without realizing it. That's why a little mental and practical preparation is essential if you want to achieve your goals!

1. **"I don't know what to do or where to start."** No problem! You can start by consulting your physician to address any health concerns or areas of risk specific to you. Then, simply Google "gyms near me." Most local gyms provide an opportunity to work with a personal trainer if you need assistance with creating your workout, proper form, or meal planning.
2. **"I don't have the time."** Make some! Track what you do each day of a typical week. Then, slot in regular exercise during a few consistently open morning, afternoons, or evenings.
3. **"It's boring."** Don't force yourself to do exercise you don't enjoy. Instead, stay motivated by pursuing active hobbies and focus on exercises you enjoy. Find a friend with whom to workout, even if it's once or twice a week. You can keep each other accountable and you will have more fun. Consider varying your routine. If you're bored with what you're doing, conduct some research or consult your physician. You are bound to find another program you can enjoy.
4. **"I spend my free time with friends, family, or kids."** That is great! It is the perfect opportunity to get you and your friends and family active at the same time. Get your heart rate up as you spend time with your group by playing outdoor games, going for walks, and even sharing chores such as yardwork or gardening. This helps supplement your activity minutes you would normally be putting in at the gym!

Contact your EAP Now at...

(800) 327-0449 OR

mhn.advantageengagement.com

Login code: laccd

Volunteerism at LACCD

The Health Benefits of Giving Back. If you're looking for more ways to enhance your health this year, consider exploring volunteer or philanthropic opportunities. It's been proven by a number of studies, including one by Harvard Medical School, that the act of giving back can help reduce risk of both physical and mental health ailments. Volunteerism is strongly correlated to lower risk for hypertension, according to a study published by the American Psychological Association. The Mayo Clinic also includes decreased risk of depression, increased sense of purpose and skill learning, increased physical and mental stimulation, reduced stress levels, extended lifespan, and expanded social network as additional health benefits associated with volunteerism. One study in the journal of Health Psychology found that only those who volunteered with regularity lived longer, but only if they had genuine, altruistic intentions.

Don't know where to start? Luckily for you, LACCD is providing the perfect way for you to give back to your community, while getting active. Come participate in the 2019 LA Marathon and represent your campus!

JOIN TEAM LACCD

Train With Legacy Runner May Dubois

LACE UP your running shoes and train for the 2019 Skechers Performance LA Marathon and 5K races with our Team LACCD Legacy Runner, May Dubois. Join in the training Saturdays, starting January 5 through March 23, 2019 @ 9AM, West LA College.

“Anyone can complete a marathon. Becoming a runner is quite easy and simple.”

STATS

- Marathon Legacy Runner Completed 33 LA Marathons and 166 world-wide marathons
- 2019 TEAM LACCD Marathon Coach & Mentor

StrideLife WITH EDUCATIONAL IMPACT

SKECHERS PERFORMANCE LOS ANGELES MARATHON & HALF

STARTS @ MILE-MARKER 13
THREE CHOICES: RUNNER VIRTUAL WALKER
MARCH 24, 2019

—WITH—
LABIG 5K
MARCH 23, 2019

Volunteer SIGN UP TO BE A

Join, Train and Volunteer Today!

Contact
Katreli Walker
Total Wellness Program Coordinator
walkerkc@email.laccd.edu

- 1 Marathon Team Captain
- 2 Marathon & 5K Volunteer
- 3 Cheer Zone Worker
- 4 Mascot

What to Expect in Retirement

A 65 year old couple retiring today will spend, on average, a total of \$280,000 out of pocket on healthcare, according to Fidelity Investments. This is why it is so important to enroll in Medicare services as soon as you become eligible as soon as you retire. Fidelity Investments also estimates that Part B premiums (which cover medical services) can rise by 10% for each year that you were eligible for Medicare, but didn't enroll. For most people, the no penalty enrollment period is any time within three months leading up to your 65th birthday, during the month of your birthday, or within the first three months following termination of employer benefits.

What are the different parts of Medicare?

Part A: Provides Medicare benefits and coverage for hospital care. This would include services such as:

- ⇒ Inpatient hospital care
- ⇒ Inpatient stays in most skilled nursing facilities
- ⇒ Hospice and home health services

Part B: This covers services that may be categorized as an office visit. Some examples would include:

- ⇒ Doctor and clinical lab services
- ⇒ Outpatient and preventative care
- ⇒ Home health care
- ⇒ Screenings, surgical fees, and supplies
- ⇒ Physical and occupational therapy

Part C: This is a different way of getting Medicare Part A and B coverage. Medicare Advantage Plans combine Part A (hospital insurance) and Part B (medical insurance) together in one plan.

Part D: The Prescription Drug Plan (PDP) can be a stand-alone plan (not joined with other insurance) or it may be combined with a Medicare Advantage Plan. This plan helps with the following:

- ⇒ Cover the cost of prescription drugs
- ⇒ May help lower prescription drug costs and protect against higher costs in the future

What to consider during the transition.

1. **Do some homework.** Don't just think of this as the end of your work career, but think of it as the beginning of your retirement life. Read articles, visit websites, and talk to people who are retired.
2. **Make a list of things you have always wanted to do.** Select those activities that rank highest on your list and assess which ones are possible.
3. **Replace your social aspects.** Make sure you maintain your social interactions by attending new classes, networking events, workshops, volunteering, or joining a fitness center.
4. **Do things you have put off doing.** This might include medical tests, home remodeling, or visiting family or friends in different parts of the country.
5. **Contemplate getting a new job.** It might be a part time job or something you have never done before. It will likely be less about money and more about the chance to keep your mind active and your life productive. Consider volunteering for a worthy cause.

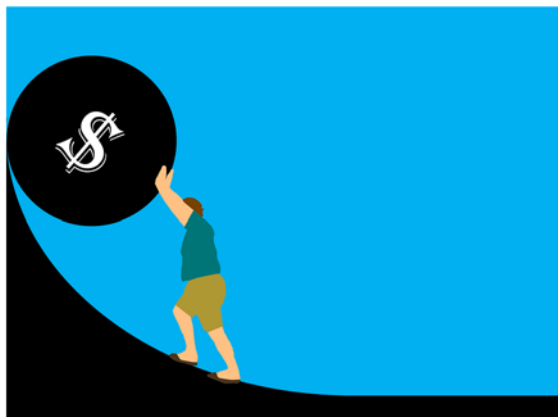


TIP: Did you know?

If you are over the age of 65 and have retired, then you must enroll in Medicare coverage. However, if your spouse is younger than the age of 65, the Medicare plan **will not** cover them unless they are disabled.

Other Important Highlights

Staying Prepared. It's important to be prepared for even the worst-case scenario. LACCD's American Federation of Teachers (AFT) offers complimentary fingerprinting kits for LACCD employees who have children or grandchildren under the age of 18. Contact AFT to get your kit now!



Student Debt Myths Debunked—The True State of Student Debt in the U.S. According to Forbes, there are three common myths associated with the student debt crisis—how long it takes a student to repay their loans, how long it takes the average student borrower to default, and the relation between default rates and the amount a student borrows.

- 1. How long does it really take a student to repay their loans?** According to a study conducted by education researcher Erin Dunlop Velez, only 50% of students paid off their student loans 20 years after beginning college (as opposed to the assumed 10 year payoff timeframe that is typically referenced).
- 2. How long does it take for the average student borrower to default on their loans?** The average time between students beginning repayment and their first default was found to be 4.9 years. Among students who began college in 2004, 25% defaulted in just 12 years after beginning college, demonstrating the potential for a much higher default rate than originally believed to be true.
- 3. What is the true relation between default rates and the amount a student borrows?** It seems safe to assume that the more a student borrows, the higher their change of default is. However, Velez's research has shown the opposite. Velez's data demonstrates

that those who complete a bachelor's degree are more likely to borrow more but are also less likely to default on their loans than those do who not complete their education. These findings indicate the importance of examining not only the borrowed amount but the rates of degree completion in relation to student loan debt.

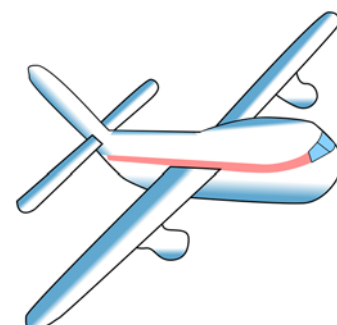
Got the Travel Bug? Have a Backup Plan.

Whether you are traveling across the country or the world, it's important to know your options when things don't go according to plan. Offered through Cigna, you also have access to Cigna Secure Travel—assistance for domestic or international travel. Please note that this plan is only available if you converted your Life and AD&D coverage into an individual plan when you retired.

Cigna Secure Travel services include

- **Pre-trip planning information:** immunization requirements, visa and passport requirements, foreign exchange rates, travel advisors and weather conditions, cultural information and special events information
- **Assistance while traveling:** 24-hour multilingual telephone interpretation services, American Consulate and Embassy contact information, Referrals to physicians, dentists, medical facilities, and legal assistance providers, arrangements for payment of medical expenses up to \$10,000 if required prior to treatment, assistance with lost or stolen luggage, emergency cash advance of up to \$1,500, emergency legal referrals and advancement of bail
- **Emergency assistance for medical crises more than 100 miles from home:** Emergency evacuation and repatriation, travel arrangements for the return of unattended dependents, round-trip transport coverage of up to \$150 per day for up to 7 days for a family member or friend to visit a covered person who is hospitalized for more than 7 days

**Questions?
Contact the Health
Benefits Unit
888-428-2980**



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)

Connect Your Care

Website: <https://www.connectyourcare.com/employees/flexible-spending-account-how-fsa-works/>

*Effective May 1, 2019, the District will have a new administrator to coordinate HRA/FSA services. ConnectYourCare will administer and process all transactions effective May 1, 2019. Any requests for validation through April 30, 2019 should be submitted to WageWorks. More information about this change will be provided in the following weeks.

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.

Pet Insurance

PetAssure

Contact information: (800) 891-2565

Email: customercare@petbenefits.com

Website: <https://www.petassure.com/land/laccd>

Member Login: <https://account.petbenefits.com/>

District Contacts

JOINT LABOR/MANAGEMENT BENEFITS COMMITTEE

VOTING MEMBERS

William Elarton-Selig
Chair, JLMBC

James Bradley
President
SEIU Local 99

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

Paul De La Cerda, MBA
President
LACCD Administrators' Association
Represented by Teamsters Local 911

Bruce Hicks
President
SEIU Local 721

Dr. Otto Lee
President
Los Angeles Harbor College

Ernesto Medrano
LA/OC Building & Construction Trades
Council

Joanne Waddell
President
L.A. College Faculty Guild
AFT, Local 1521

BOARD OF TRUSTEES

Mike Fong
President

Andra Hoffman
First Vice President

Steven F. Veres
Second Vice President

David Vela

Dr. Gabriel Buelna

Ernest H. Moreno

Scott J. Svonkin

Kellie N. Williams
Student Trustee

ALTERNATES

Dr. Celena Burkhardt
LACCD Administrators' Association
Teamsters Local 911

Mercedes Gaitan
AFT College Staff Guild, Local 1521A

DISTRICT ADMINISTRATION

Dr. Francisco Rodriguez
Chancellor

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

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

Jeffrey M. Prieto
General Counsel

Dr. Albert J. Roman
Vice Chancellor for Human Resources

David Salazar
Chief Facilities Executive

RESOURCES TO THE JLMBC

Phyllis Eckler, Adjunct

Amy Roberts, Adjunct

Kenneth Taira, Adjunct

Laurie Green, Retiree

Leon Marzillier, Retiree

Katrelia Walker, District HR



Los Angeles
Community
College
District