



JOINT LABOR MANAGEMENT BENEFITS COMMITTEE RETIREES



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Five Things You Need to Know

- **UPDATE YOUR CONTACT INFORMATION:** COVID-19 has created an increased need to immediately get in touch with or communicate information to all members of our community. Please keep an eye out for a separate mailer that will provide instructions on how to update your **cell phone number** and **email address**.
- **Medicare Reimbursement.** Find out how to the District is reimbursing your Medicare Part B expenses, back to the effective date of July 1, 2020 .
- **For retirees who are continuing to work.** Learn more about the Workers' Compensation claims filing process and the options available to you.
- **HRA—** Make sure you know how to properly use your HRA funds that have carried with you into retirement.
- **The Employee Assistance Program (EAP):** Mental health is even more important now during this time of uncertainty and COVID-19. Find out how to deal with stress and to contact MHN on page 7.

5 THINGS YOU NEED TO KNOW

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?"

Why would Worker's Compensation apply to you in retirement? You may have retired but if you return to work on a limited or part-time assignment or volunteer at the district you may still be covered by worker's compensation.

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.

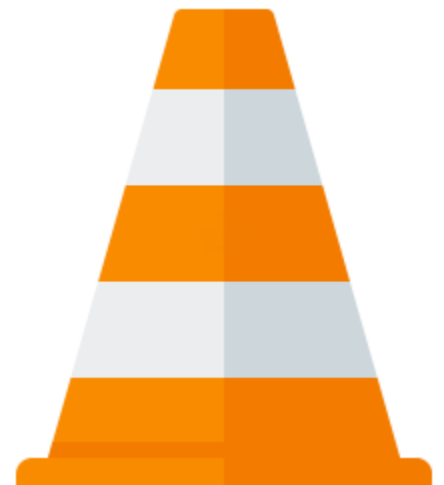
In order to file a claim, three forms are completed—the **Supervisor's Report of Injury or Illness** form, the **Employee's Claim for Workers' Compensation**

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. They can then be sent to Ross Lee at LeeRG@laccd.edu.

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 CostanL@email.laccd.edu.



Volunteerism at LACCD

Giving Back in a Time of Need. This past year has been a difficult one for many, which is why it is more important than ever to help those in our communities. LACCD is providing the perfect opportunity to help support a student population in the District that is suffering now more than ever; it's our homeless students. Due to COVID-19, the District will not be participating in the 2021 LA Marathon. Instead, the Total Wellness Program has plans underway to host another *Virtual Marathon* in Spring 2021. The funds raised from the virtual marathon will go to help our homeless students who are determined to get an education, despite the severely difficult living situations they are facing now. Your participation and fundraising efforts will be an important part of this event and we are hoping to “see” you support this important cause. So make sure to keep your eyes open for more information on how to have fun, get active, represent your campus, and help give back to our college community!



HRA Accounts with LACCD

HRA Accounts in Retirement

While you were working for the District as a full-time employee, funds were contributed to your HRA account for you to use for qualified health expenses. Here is some information to consider:

- If the District agrees to any future contributions for active employees and you have taken an early retirement (retired but not yet 65), you will also benefit from those contributions. As an early retiree, however, at age 65 you will no longer receive any additional contributions.
- As a retiree, you will still have access to all the unspent funds previously deposited.
- The district does not have a “use it before you retire or lose it” policy.

If you have any questions or issues, please contact the LACCD Health Benefits Unit for assistance at healthbenefits@email.laccd.edu.

What are Eligible Health Care Expenses?

Only expenses authorized under the IRS Code section 213 (d) shall be reimbursed. This list is changed from time to time, however here are some of the most common reimbursements, as well as non-eligible expenses. For a full list, go to: <https://www.wageworks.com/spending-accounts/hcfsa/>

Qualified Expenses:

- Deductibles
- Copayments
- Coinsurance
- Prescription drug expenses
- Dental care (for non-cosmetic purposes, including sealants)
- Vision Care
- Over-the-counter drugs

Non-Qualified Expenses:

- Cosmetic procedures, surgery, drugs or products
- Insurance policy premiums
- Teeth bleaching or whitening
- Marriage counseling
- Late payment or no show fees charged by healthcare provider

When to submit for reimbursement?

You must submit reimbursement for any claims incurred during the plan year, within 90 days of the end of the plan year. After that, claims may be denied. A Health Care Expense is incurred at the time the health care service is delivered, not when you are formally billed or charged for the expense.

What is required for reimbursement?

You may use your HRA debit card or submit itemized receipts directly to WageWorks, in order to pay for eligible expenses. However, even if you use your debit card for a qualified expense, you may still need to provide an itemized receipt, which breaks down every service or expense incurred. A receipt only showing the total amount charged will NOT be accepted.

For dental or vision reimbursements, you can usually expect requests for itemized receipts. These doctor's offices have a number of non-qualified procedures so they often require substantiation.

Important: HRA cards expire every three years, and **the current cards will expire in June 2021**. New cards will be mailed to you before the current cards expire. If you do not receive a card by 7/1/2021, please call 888-835-3060 to request a new card.



Retirement Basics

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 preventive 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.

Part D: The Prescription Drug Plan (PDP) can be a stand-alone plan 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

Combination Plans. If you are an early retiree, you and your dependents will remain enrolled in the basic health plans. Once you or your spouse turns 65, you will fall into the combination plans, as the 65 year old will be in the CalPERS retirement health care plan and those under 65 will still be in the basic health care plans. After retiring at 65, you will move to the Medicare plans offered by CalPERS.



In general, the pharmacy plans offered by CalPERS are comparable or better than that offered by Medicare Part D. To see what Medicare Part D offers in order to compare to your plan, visit:

<https://www.medicare.gov/drug-coverage-part-d/what-medicare-part-d-drug-plans-cover>

Please Note: In retirement, Your pharmacy card may say “Medicare Part D” but you are still covered by the OptumRx pharmacy plan.

Medicare Part B Reimbursement

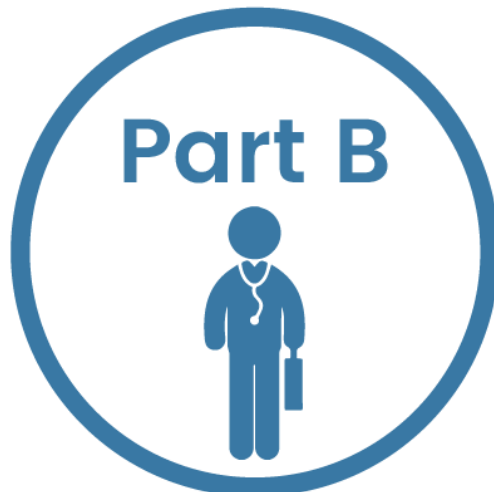


COMING SOON!

As part of recent negotiations, it was determined that Medicare Part B will be reimbursed. The final details and processes are being determined but will be announced soon! Once the reimbursement procedures are established, reimbursements will be provided for payments made on or after July 1, 2020.

You will likely have the opportunity to begin submitting reimbursement claims in mid-Spring 2021.

*In order to receive further communications regarding how to submit your reimbursement claims, once made available, please keep an eye out for a separate mailer with instructions on how to update your **cell phone number** and **email address**.*



5 Things You Should Know About Stress

Adapted from National Institute of Mental Health. Everyone feels stressed from time to time, but what is stress? How does it affect your overall health? And what can you do to manage your stress?

Any type of challenge—such as performance at work or school, a significant life change, or a traumatic event—can be stressful.

Stress can affect your health. It is important to pay attention to how you deal with minor and major stressors, so you know when to seek help.

Need to seek help or talk to someone?

Contact MHN for your EAP services:

(800) 327-0449; TTY 711

Here are five things you should know about stress.

1. Stress affects everyone.

Everyone experiences stress from time to time. There are different types of stress—all of which carry physical and mental health risks. Some people may cope with stress more effectively and recover from stressful events more quickly than others.

Examples of stress include:

Routine stress related to the pressures of school, work, family, and other daily responsibilities.

Stress brought about by a sudden negative change, such as losing a job, divorce, or illness.

2. Not all stress is bad.

In a dangerous situation, stress signals the body to prepare to face a threat or flee to safety. In these situations, your pulse quickens, you breathe faster, your muscles tense, and your brain uses more oxygen and increases activity—all functions aimed at survival and in response to stress. In non-life-threatening situations, stress can motivate people, such as when they need to take a test or interview for a new job.

3. Long-term stress can harm your health.

Coping with the impact of chronic stress can be challenging. Because the source of long-term stress is more constant than acute stress, the body never receives a clear signal to return to normal functioning. With chronic stress, those same lifesaving reactions in the body can disturb the immune, digestive, cardiovascular, sleep, and reproductive systems. Some people may experience mainly digestive symptoms, while others may have headaches, sleeplessness, sadness, anger, or irritability.

Over time, continued strain on your body from stress may contribute to serious health problems, such as heart disease, high blood pressure, diabetes, and other illnesses, including mental disorders such as depression or anxiety.

4. There are ways to manage stress.

If you take practical steps to manage your stress, you may reduce the risk of negative health effects. Here are some tips that may help you to cope with stress:

Be observant. Recognize the signs of your body's response to stress, such as difficulty sleeping, increased alcohol and other substance use, being easily angered, feeling depressed, and having low energy.

Talk to your health care provider or a health professional. Don't wait for your health care provider to ask about your stress. Start the conversation and get proper health care for existing or new health problems.

Get regular exercise. Just 30 minutes per day of walking can help boost your mood and improve your health.

Try a relaxing activity. Explore relaxation or wellness programs, which may incorporate meditation, muscle relaxation, or breathing exercises. Schedule regular times for these and other healthy and relaxing activities.

Set goals and priorities. Decide what must get done now and what can wait. Learn to say "no" to new tasks if you start to feel like you're taking on too much. Try to be mindful of what you have accomplished at the end of the day, not what you have been unable to do.

Stay connected. You are not alone. Keep in touch with people who can provide emotional support and practical help.

COVID-19 has created many of its own stressors and anxieties. Here are some ways to cope with the stress related to COVID-19.

NIH National Institute of Mental Health

Coping with COVID-19

Take breaks from the news	Take care of your body
Make time to unwind	Connect with others
Set goals and priorities	Focus on the facts

5. If you're overwhelmed by stress, ask for help from a health professional.

You should seek help right away if you have suicidal thoughts, are overwhelmed, feel you cannot cope, or are using drugs or alcohol more frequently as a result of stress. Your doctor may be able to provide a recommendation.

For full article and resources visit: <https://www.nimh.nih.gov/health/publications/stress/index.shtml>

EAP—So Much More than Mental Health

The Standard Services and More! While you may not need it now, it is always useful to be aware of the generous resources available to you through the Employee Assistance Program, (EAP). Many believe EAPs are just for mental health services, however, they actually provide you with much, much more. Managed Health Network, better known as MHN, administers these services for the district.

Mental Health Support. Your EAP provides up to 6 in person counseling sessions per year per incident such as personal/family concerns, substance abuse, grief, emotional concerns, and other issues that affect you on a daily basis.

family law (including adoption, divorce, and custody issues), as well as real estate and estate planning.

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

Daily Living Services. You can also get help with tasks ranging from planning an event to planning a vacation. They will track down businesses and consultants to help you in any way they can!

Online Resources. Through the website below, you have access to many resources including articles, audio clips, and online seminars. Some lesser-known topics include home improvement projects, moving, errands, travel and leisure time, and how to go green.

Call at Any Time. The EAP through MHN is available 24/7. This service is completely confidential. Your privacy is important and protected by state and federal laws.



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.

Work and Life Services. 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. Connect 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, criminal, personal and

Contact your EAP now at...

(800) 327-0449; TTY 711

- OR -

mhn.advantageengagement.com

Login code: laccd

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

10 Tips: Physical Activity at Home, Work and Play

Adapted from USDA To read the original article online and find additional resources visit: <https://www.choosemyplate.gov/ten-tips-physical-activity-home-work-and-play>

Adding activity into your day is possible. Choose activities that you enjoy. Adults should aim for at least 2½ hours or 150 minutes of physical activity each week. Every little bit adds up, and doing something is better than doing nothing. Most important — have fun while being active!

1. Take 10

Do at least 10 minutes of activity at a time to reach your weekly goal. Walk the dog for 10 minutes before and after work and add a 10-minute walk at lunchtime.



2. Mix it up

Start the week with a swim at the pool, take a yoga class during a weekday lunch, lift weights in the evening, and end the week by working in the garden.

3. Be ready anytime

Keep comfortable clothes and walking or running shoes in the car and at the office.



4. Find ways to move

Take a brisk walk around the parking lot, jog to the bus stop, or ride your bike to the subway station. If you have an infant or toddler in your life, take a long walk using the stroller and everyone gets some fresh air.

5. Work out during TV time

Watch a movie while you jog on a treadmill or download a video on your phone and watch while you ride a stationary bike.

6. Be an active parent or grandparent

Instead of standing on the sidelines, walk up and down the soccer, football, or softball field while the kids play their game.

7. Find support

Join a walking group, play wheelchair sports, practice martial arts, or sign up for an exercise class in your community. Recruit family or friends for support.

8. Enjoy the great outdoors

Tumble in the leaves, build a snowman with the kids, or ski cross-country. Visit a county or national park and spend time hiking, canoeing, or boating.



9. Look for wellness at work or in your community

Find a softball, basketball, or volleyball team. You can also take the lead by starting a wellness or exercise group in your office or community.

10. The chores count, too

Clean the house, wash the car, or mow the lawn with a push mower. Know that these activities count toward your goal of at least 150 minutes each week.



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

Health Reimbursement Account (HRA)

WageWorks

Website: myspendingaccount.wageworks.com
Contact information: (800)-964-6165

Other Benefits & COBRA Information

LACCD Health Benefits Unit

Contact information: healthbenefits@email.laccd.edu
*Due to changes within the HBU, please initiate all communications via email.

<http://laccd.edu/Departments/HumanResources/HealthBenefits>

Optum Rx

Basic Members: 1-855-505-8110
Medicare Part D Members: 1-855-505-8106
Members needing TTY service: please dial 711

OptumRx.com/CalPERS

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, Health Net, Sharp, and UnitedHealthcare HMO plans.

Pet Discount Programs

PetAssure

Contact information: (888) 789-7387
Monday-Friday: 5:00 am—3:00 pm
www.petassure.com

PETplus

Contact information: (866) 893-0306
M-F: 6am-3pm, Sat.: 6am—2pm, Sun: 6am—12pm
info@petplus.com
www.petplus.com

****PHISHING ALERT—These are the ONLY vendors the district officially contracts with. If you receive communications from any other vendor, please be cautious, as they may NOT be working with the district to offer you the best plans and prices.**

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