



# ADJUNCT FACULTY

Los Angeles Community College District - NEWSLETTER

SPRING 2017

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- Maximize Your Benefits
- Know Your Carriers
- Wellness

## Important Highlights

- Prescription Benefit Carrier Change: CVS Caremark replaced by Optum Rx. Find out more information on page 3
- Maintain your Benefits: For more information on ways to stabilize your benefits, with respect to maintaining a 33% Full-time equivalent load, refer to page 4.

## Be A Savvy Consumer

**Get the most out of your Primary Care Physicians (PCP) visits by following these simple tips.**

**Be Proactive.** A very significant part of the Affordable Care Act, passed in January of 2010, made it mandatory for all medical, dental, and vision plans to cover preventive care services. This includes services such as your annual physical, preventive immunizations, and health screenings. Research has shown that preventive services can save lives and improve health by identifying illnesses earlier, managing them more effectively, and treating them before they develop into more complicated conditions. Therefore, it is important you visit your PCP at least once every year for your annual check-up. It may not only save you money, but may also prevent any underlying health conditions from becoming life threatening.

**Be Prepared.** If you plan to see your PCP about a health problem, you can help yourself and your PCP by doing a little preparation before your visit. It only takes a small effort to gain two big rewards – better control of your health care and the ability to get the most out of your visit.

**Here are some helpful questions to consider when preparing for your visit:**

- What are my symptoms and have they gotten better or worse?
- When did the problem start?
- What is my condition and what is the plan for treatment?
- How can I prevent this problem in the future?

Remember that your discussion with your doctor is completely confidential. So, if your doctor needs to know about your sexual activity or use of tobacco, alcohol, or illegal drugs, be sure to give him/her the facts. Your PCP will need to know the correct answers to this information in order to make the correct diagnosis and prescribe the best treatment.

**Virtual Visits** Did you know some medical carriers are now offering virtual visits? UnitedHealthcare, offered through CalPERS plan options, now allows members to access care through a mobile device or computer for non-emergency medical conditions (Flu, cold, headaches, etc.). An appointment can be set up by registering with AmWell at [amwell.com](http://amwell.com) or [doctorondemand.com](http://doctorondemand.com). This service is only a \$15 copay so it may save both your time and money, if utilized.



Being a savvy healthcare consumer is easy. Be proactive, prepared, and take advantage of alternative healthcare options such as virtual visits.

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Health Benefits Call Center

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Email: [healthbenefits@email.laccd.edu](mailto:healthbenefits@email.laccd.edu)

# Maximize Your Benefits

**Effective Deductible Usage.** The deductible is the amount you must pay out of pocket for health care costs until your insurance begins to pay. For example, if your plan has a \$1,000 deductible and covers medical costs at an 80% coinsurance, that 80% coverage will not apply until you have paid \$1,000 of the costs.

## These are a few ways to be smart about utilizing your deductible:

1. If you have exhausted part of your deductible during the plan year and know you have a big procedure coming up, it would be smart to try and get the procedure done before the end of the year. If this is possible, it means you will have to pay less out of pocket costs for the expensive procedure and your coinsurance will kick in to assist with payment.
2. If the plan year has just started and you anticipate a big medical expense, try to receive that coverage early in the year. This will help you to reach your deductible faster and any additional expenses throughout the year would be covered by coinsurance.

**Pharmacy Benefit Insight.** Did you know you can save money and your time by utilizing your plan's mail order drug benefit? If you have a maintenance drug that you receive on a regular basis, you can choose to receive a 90-day supply of your prescription through Optum Rx mail service or by picking it up at your local Walgreen's pharmacy. Not only can this option be more convenient, but in many cases it can save you money!

If this sounds like something you may benefit from, ask your doctor about your options, or visit the Optum Rx website at [optumrx.com/calpers](http://optumrx.com/calpers), or call member services at **1-855-505-8110**. Be sure to have your ID card on hand when doing your research.

**Radiology, Anesthesiology, and Pathology (RAP).** The cost of health care continues to rise year over year, which means you have increased responsibility to do your research before any major procedure. If you know you have a major surgery coming up and an anesthesiologist is going to be involved, make sure you do your research beforehand.

Once you are at the hospital, ready to get your surgery, you may discover that the anesthesiologist is not contracted as an in-network provider, which means they can charge you much more. It is important to conduct thorough research on in-network providers for any major procedure you have scheduled. Doing this research can end up saving you a lot of money and allows for you to have more control over your services.



Medical procedures, such as surgery, sometimes require services or specialist that may be out-of-network. Researching the medical providers prior to your procedure and ensuring they are in-network can help save you money on the total cost of your procedure.

**Urgent Care vs. Emergency Room.** Did you know that you can save money by visiting an urgent care or walk-in clinic rather than going to an emergency room?

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 that require high level of care. Choosing an urgent care or walk-in clinic could save you and your family hundreds of dollars so research the options in your area that are covered by your health plan. To assist in your research, contact your medical insurance provider for a list of urgent care and walk-in facilities near you.

As you make health insurance choices, it is important to be a smart consumer and do your research. Consider which plan will cover your healthcare needs and are most affordable for you.



For non-life threatening medical conditions that require immediate medical attention, consider visiting the Urgent Care closest to you. You'll save time and money going to Urgent Care instead of an Emergency Room.



## Carrier Transitions

- CVS CareMark to  
Optum Rx

# Know Your Carriers

**CVS Caremark to Optum Rx.** This change was not taken lightly, as all potential candidates were put through a thorough vetting review process by CalPers, which evaluated their customer service and mail order process in addition to their pricing and cost-control measures. Optum Rx and CVS Caremark will work together to ensure a smooth transition for all CalPERS members and physicians.

Due to the large pharmacy network of Optum Rx, their home delivery pharmacy and pharmacy partnerships should have very little disruption to prescription coverage.

Be sure to check if your local pharmacy is in the Optum Rx network by going to [optumrx.com](http://optumrx.com)/[calpers](http://calpers), using the Optum Rx mobile app, or calling the member service line at **1-855-505-8110**.

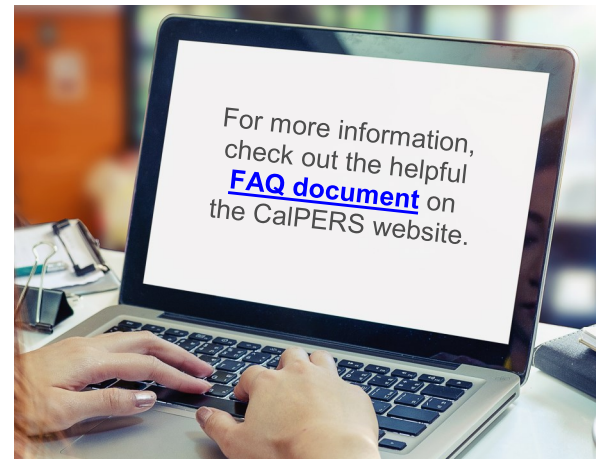
It is important to note that with this transition you should have received a new member ID card during the second week of **December 2016**. Members with Anthem Blue Cross PPO coverage will not receive new cards, but the change in benefits will still apply.

### Optum will also be sending a welcome package that includes:

- A summary of your prescription benefit program
- Instructions on how to use your pharmacy benefits
- A home delivery order form and return envelope
- Helpful information to help you save money on prescriptions

**ADP to WageWorks.** Effective **November 1, 2016**, WageWorks acquired ADP's consumer spending account services. This means your Health Reimbursement Account (HRA) and Flexible Spending Account (FSA) will now be administered by WageWorks rather than ADP.

WageWorks is a leading on-demand provider and is committed to ensuring the transition does not disrupt any services in any way. Therefore, you will still be able to access the same tools and systems from ADP, but also enjoy additional capabilities from WageWorks. The great news is that **no action is needed** at this time, but be on the lookout for materials from WageWorks instead of ADP for these services.



## Understanding all of LACCD's benefits

**Which carrier does what?** LACCD offers such a comprehensive benefits package, it can be challenging to decipher different carriers and their coverages. It can become especially challenging when some of the carriers offer overlapping benefits.

<b>Medical</b>	CalPers (various providers)
<b>Dental</b>	Delta Dental DPPO and Metlife Safeguard DHMO
<b>Vision</b>	VSP
<b>Life and Accidental Death &amp; Dismemberment</b>	Cigna

We understand that some of these carriers may market additional products directly to you. Their solicitations may be for products you already have elected under the LACCD plan. Be aware of what you have with LACCD so that you don't sign up for duplicate benefits and spend more money than you should. Be sure to compare all information you receive to avoid being negatively impacted.

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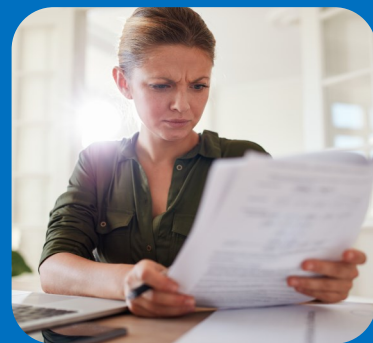
Email: [healthbenefits@email.laccd.edu](mailto:healthbenefits@email.laccd.edu)



# Important Reminder

## Maintain your Benefit Coverage

*Jennifer, an adjunct faculty member, has been enrolled in the Los Angeles Community College District's health benefits program since she became eligible, with her fourth semester of teaching part-time. She's happy with her plan and pays extra to include her husband and children in the program. In March, Jennifer went to the doctor for her child's appointment and paid the office visit co-pay. A month later she was surprised to get a bill for the entire visit and labs. The cost of the examination was far more than she had ever paid at the negotiated insurance rate. When Jen looked into the matter, it seems that she had lost her coverage with the District because her assignments for that semester had fallen below the threshold for eligible enrollment. She had not read a letter sent from the District, letting her know that her benefits were ending, and now she had no health insurance.*



As you may be aware, eligibility to buy into the LACCD's health, dental, and vision benefit program, requires adjunct faculty to maintain a 33% Full-Time Equivalent (FTE) load. If your load drops below that threshold you will immediately lose the District's contribution rate (in 2017, it is \$305/month) and be removed from the program. You can opt to continue District group health benefits under COBRA (which requires the employee to pay the full amount of the premium plus a 2% administrative fee). You have only 60 days to elect COBRA coverage so it is imperative that you contact the District if you become ineligible, but don't receive a letter from the Health Benefits Unit. You would then have to send the full COBRA payment for medical, dental, and vision to the District prior to the start of each month of coverage. COBRA coverage may last up to 18 months.

Sometimes adjunct faculty are told by their department chairs that they have the number of hours that would qualify for benefits. Occasionally, an assignment may not be entered or coded into the District's SAP computer system correctly, which can cause the SAP system to terminate benefits.

### So what can you do to ensure your benefits remain stable and uninterrupted?

- Make sure your department chair is aware that you receive health benefits through the District and that benefits are dependent on your retaining a 33% FTE load.
- Check your list of assignments on the District website at [www.laccd.edu](http://www.laccd.edu) (not just the schedule of classes) under Faculty/Staff "View Your Roster". Make sure that the online system has correctly recorded the assignments allotted to you, and if not, let your department chair know.
- If you have not been assigned the requisite 33% load, you may want to inquire if there are late start courses or dual enrollment high school classes available for you to teach. If you manage to snag a last minute course make sure that your department chair immediately puts

the assignment into the scheduling system for upload to the SAP system so that there is no disruption in your benefits.

- If you get a last minute substitute position, again, make sure that you are noted as the teacher of record in the District system so that this assignment helps you reach the 33% threshold for benefits.
- Finally, if you do lose benefits, make sure to let the Health Benefits Unit know within the required 60 days that you are interested in continuing with COBRA coverage, so there is no lapse in coverage.
- If you are concerned that you may lose the District's health benefits after the 18 months of COBRA ends and want to continue within the District's plans, you may want to consider retiring, if you are at least 55 years old. Under AB528, faculty who retire have a right to continue indefinitely in the group health plans offered by their employer. The catch is that (as our contract is currently written) the faculty member may not receive any District contribution and must pay the entire premium cost (similar to COBRA). One needs to weigh the benefit of being in an LACCD group plan (which is not age-rated) versus retiring from CalSTRS or PARS (which still allows an adjunct faculty to work post-retirement, with certain income limitations). This is a decision you may want to discuss with the District's Retirement Unit.

Cycling in and out of District health benefits coverage can be challenging for adjunct faculty. However some of the suggestions above may help you maintain your benefits and smooth out potential problems that may be encountered within the program.



# Wellness

## Know your numbers

**Physical Exam and Lab Tests.** Your annual physical and lab tests are extremely important not only to be proactive in catching major illnesses, but also to monitor your overall wellbeing.

By knowing your numbers in comparison to recommended target ranges, it can help you stay healthy and prevent chronic illnesses such as diabetes, high blood pressure, kidney dysfunction, joint damage, and indications of heart disease.

Simply by working with your doctor to receive basic, baseline testing will allow you to understand more precisely what is going on inside your body in addition to providing a way of tracking your progress and improvement. Critical health markers include blood sugar, blood pressure, cholesterol, and body weight.

Your physician can help you determine what specific blood chemistry panel will be best for you and what will be covered by your insurance carrier.



## American Heart Association Target Numbers

It is recommended that individuals keep these critical numbers within these target ranges

Critical Health Marker	Recommended Range	More Information
<b>Blood sugar</b> The amount of sugar (glucose) in the blood	<b>Normal Blood Sugar</b> 70-100 mg/dl (3.9-5.6mmol/L)  <b>Prediabetes</b> 100-125 mg/dl HbA1c (glycosylated hemoglobin) less than 6%  <b>Diabetes</b> 126 mg/dl or more HbA1c (glycosylated hemoglobin) less than 7%	Blood sugar is also measured by the amount of glycosylated hemoglobin (HbA1c) in your blood. An HbA1c test gives you a picture of your average blood sugar control for the past 2 to 3 months and provides you with a better idea of how well your diabetes treatment plan is working.
<b>Blood pressure</b> The force of blood against the arteries when the heart beats and rests	Less than 130/80 mm Hg	Blood pressure is typically measured by a device that uses the height of a column of mercury (Hg) to reflect the circulating systolic and diastolic pressures.  Systolic pressure (top number) is the peak pressure in the arteries, and diastolic pressure (bottom number) is the lowest pressure.
<b>Blood cholesterol</b> A waxy substance produced by the liver	A total cholesterol score of less than 180 mg/dL is considered optimal.	Because cholesterol is unable to dissolve in the blood, it has to be transported to and from the cells by carriers called lipoproteins.  Low-density lipoprotein (or LDL) cholesterol, is known as "bad" cholesterol; high-density lipoprotein (or HDL) cholesterol, is known as "good" cholesterol..
<b>Body weight</b>	A body mass index (BMI) of 18.6-24.9 Waistline smaller than 35 inches for women and 40 inches for men	A person's ideal body weight varies by gender, age, height, and frame. Your body mass index (BMI) and waist circumference provide good indicators of whether you are at a healthy weight.

If your critical numbers are not at the target level, work with your health care provider to develop a plan to reach these goals. For more information visit [www.heart.org](http://www.heart.org).

# Wellness

**What do all these numbers mean?** After your physical exam, your provider may give you a copy of your lab results. You have a right to this information so be sure to ask for a copy if they haven't already provided it.

The report will list the lab tests done, your results, and the normal range for the tests. If any of your results are outside of the normal range, speak with your Primary Care Physician immediately. Medical offices are busy places, and it is easy for your results to be overlooked on occasion.

**Wellness is not just about the numbers.** Your overall wellbeing is made up of much more than just physical aspects. It also includes your mental, financial, and emotional wellbeing. This is why LACCD provides services such as Managed Health Network's (MHN) life management services, work life program, and an employee assistance program (EAP). These programs are available for active employees, retirees, and dependents

**Management Programs.** If you are looking to make health improvements, specifically for weight loss, UnitedHealthcare offers a program call **Real Appeal**. This program is designed to help anyone get on the fast track to lasting weight loss. It is a customized program designed to meet the preferences of each participant. A 52 week, lifestyle intervention program is delivered over the internet. If you are interested and want to learn more be sure to contact the HBU for additional information.

## Services Include:

- Up to 6 free counseling sessions per issue, per calendar year, by a licensed mental health provider for issues related to personal, marital, family, work, alcohol, or substance abuse
- Referrals to mental health agencies and non-medical agencies that are beyond the scope of an EAP provider
- A 24-hour crisis hotline that can be accessed 7 days a week
- One 30 minute consultation with an attorney (either in person or by phone) per calendar year
- One financial counseling referral for consultation with a financial consultant (either in person or by phone) per calendar year
- Telephonic and web-based referral services for childcare, health and wellness, life improvement, eldercare, and more



According to the National Institute of Health, 94% of people who practice yoga do so for wellness reasons. And say that practicing yoga makes them healthier in many ways such as motivating them to exercise regularly, eat healthier, improve sleep and reduce stress.<sup>1</sup>

**Upcoming Wellness Events in 2017.** Your wellbeing is extremely important to LACCD, which is why we are hosting wellness events on a monthly basis in 2017. Be sure to review the EAP & Wellness Spring Semester Calendar to find out which programs are being offered at your College location.



## 2017 Events to look forward to:

<b>February</b>	Estate planning / Wills/ Trusts
<b>March</b>	Longevity
<b>April</b>	Self-Defense Training
<b>May</b>	Creating Work / Life Balance

<sup>1</sup> Citation: Stussman BJ, Black LI, Barnes PM, Clarke TC, Nahin RL. Wellness-related use of common complementary health approaches among adults: United States, 2012. National health statistics reports; no 85. Hyattsville, MD: National Center for Health Statistics. 2015.



# Important Contacts



## JOINT LABOR / MANAGEMENT BENEFITS COMMITTEE

**William Elarton-Selig**  
Chair, JLMBC

**Ernesto Medrano**  
LA/OC Building & Construction,  
Trades Council

**Galen Bullock**  
SEIU Local 721

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

**Dr. Otto Lee**  
President, Los Angeles Harbor  
College

**Mercedez Yanez**  
Acting President LACCD  
Administrators Association  
Teamsters Local 911

**James Bradley**  
SEIU Local 99

**Joanne Waddell**  
President, L.A. College Faculty  
Guild

**Scott J. Svonkin**  
President

**Sydney K. Kamlager**  
First Vice President

**Mike Eng**  
Second Vice President

**Mike Fong**

**Andra Hoffman**

**Ernest H. Moreno**

**Nancy Pearlman**

**Alexa Victoriano**  
Student Trustee

### ALTERNATES

**Dorothy Bates**  
AFT College Staff Guild

**Dr. Celena Alcalá**  
Acting President LACCD  
Administrators Association  
Teamsters Local 911

**Dr. Armida Ornelas**  
AFT Faculty Guild

**David Serrano**  
Administrative Representative

**Leila Menzies**  
2<sup>nd</sup> Administrative Representative

**Dr. Francisco Rodriguez**  
Chancellor

Deputy Chancellor (Vacant)

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

**Dr. Ryan M. Corner**  
Vice Chancellor for Educational  
Programs and Institutional  
Effectiveness

**Dr. Albert J. Roman**  
Vice Chancellor for Human  
Resources

**Dr. Kevin D. Jeter**  
Interim General Counsel

**Thomas Hall**  
Interim Chief Facilities Executive

## RESOURCES TO THE JLMBC

**Nancy Carson**, Retiree  
**Phyllis Eckler**, Adjunct Faculty

**Barbara Harmon**, Retiree  
**Leon Marzillier**, Retiree

**Amy Roberts**, Adjunct Faculty  
**Katrelia Walker**, District HR

*Should there be any conflict or discrepancy between this Newsletter and the Master Benefits Agreement (MBA), the terms of the MBA shall always govern.*

