



JOINT LABOR MANAGEMENT LABOR BENEFITS COMMITTEE ADJUNCT FACULTY



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Open Enrollment

It is time for Open Enrollment! This is the one time during the year that you can make healthcare plan changes for you and your family. These changes will be effective **January 1, 2018.**

District Health Benefits for Adjunct Faculty

- Open Enrollment is open from **September 12th—October 7th, 2017**
- The Labor Caucus is still supporting adjunct benefit improvement through negotiations, but nothing has been finalized
- The Los Angeles Community College District participates in the group health plans offered by CalPERS. The overall plans are designed and managed by CalPERS. You may be a member of CalSTRS for retirement purposes; however, the medical plans are provided to you through the Districts contract with CalPERS. LACCD facilitates the open enrollment, processes forms, and submits premium payments. If you are eligible for and obtain medical benefits through the District, you may contact the LACCD Health Benefits Unit at 1-888-428-2980 or via email at do-sap-benefits-health@email.laccd.edu; or you may contact CalPERS directly for questions on the medical plans at 1-888-225-7377 and follow the voice prompts to select Medical option
- 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-December 31, 2018. Effective January 1, 2018 there will be new rates (which may be higher) and possible changes in coverage for your previously selected plan. For 2018 rate information and possible changes in the Evidence of Coverage visit: <http://www.laccd.edu/Departments/HumanResources/healthbenefits/Pages/default.aspx>
- If you wish to modify your coverage (waive future coverage, elect a different plan, add or drop dependents you must go to the SAP ESS Portal between September 12 and October 7, 2017, to make the necessary changes. These changes will go into effect for the new calendar year (January-December, 2018). If you are currently in a District CalPERS plan and elect to drop coverage for the 2018 year, you must do this through the Portal during Open Enrollment. Your health coverage will then end on December 31, 2017
- 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 2018 Open Enrollment closes, you will only be able to make changes throughout the year if you experience a Qualified Life Event, which would include events such as marriage, divorce, birth of a child, and change of employment status
- If you do not have coverage and do not enroll, you will not have health coverage from January 1-December 31, 2018 unless you have a Qualified Life Event (QLE) during the year that allows you to elect coverage
- **No changes will occur in 2018 due to Health Care Reform**

Important Information about Adjunct Health Benefits

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

How do I Calculate my Full Time Equivalent (FTE) Load? It is very important that “hours” rather than “Course units” be used to calculate FTE. Each semester’s assignment hours should be listed on your offer of assignment. Locate the number of Standard Teaching Hours per Week for your Discipline using the AFT Contract, Article 13, Table A, beginning on page 28. Take the number of hours you are teaching per week and divide it by the Standard Hours of your Discipline. That quick calculation provides your FTE.

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

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

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

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

Overview of Enrollment Cycles

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

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

Adjunct Plan Rates. For CalPERS plans, the coverage period in any given year runs from January through December. However, since the last paycheck associated with the Fall assignment is issued in January, the District may extend coverage through January and February of the next year. The coverage costs for January and February of the following year (2018) may have a slight variation due to changes in premium costs and the District contribution. The cost changes will be available by open enrollment Fall 2017 and will be posted on the Health Benefits Unit website at <http://www.laccd.edu/Departments/HumanResources/healthbenefits/Pages/default.aspx>, so decisions regarding changes or opting out of the program can be made at that time. Therefore, for the Fall semester, the adjunct faculty member has the option of terminating coverage in December instead of continuing through January. That decision must be made during open enrollment.

Adjunct Faculty Enrollment Cycles

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

August 1– 15

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

August 1—31

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

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

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

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

If you are currently enrolled and continuing from last Spring OR just enrolled this August for the first time and do not wish to make changes, **NO ACTION IS REQUIRED DURING OPEN ENROLLMENT**. You are considered a **CONTINUING ENROLLEE**. Your existing elections will remain in effect for the new calendar year January 1 to December 31, 2018. Effective January 1, 2018, you will be automatically enrolled again, but at new rates (which may be higher). If you do want to make changes, the SAP ESS Portal (more information on page 13) is only available during open enrollment.

Coverage Period	Premium Deductions	Receives Fall Assignment that is ≥ 0.33	Fall Assignment is < 0.33 (No Longer Eligible)
Spring Semester March to August	Five payments (February—June) will be applied toward six months of coverage (March—August)	Automatically continues into the next cycle: September—February	Has option to select COBRA effective September 1st

Adjunct Faculty Enrollment Cycles cont.

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

December 1– January 15

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

January 1—31

Period which adjuncts have to turn in paper application for participation in health benefits program for Spring semester (March—August).

Coverage Period	Premium Deductions	Receives Fall Assignment that is ≥ 0.33	Fall Assignment is < 0.33 (No Longer Eligible)
March to August	Five payments (February—June) will be applied toward six months of coverage (March—August)	Automatically continues into the next cycle: September—February	Has option to select COBRA effective September 1st



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. If you do not enroll by **October 7th, 2017**, you will not be able to make any benefits changes.

Learn

- Carefully review this newsletter
- For more detailed information on your District benefits, visit <http://www.laccd.edu> then click on the “Faculty and Staff” tab at the top of the page. On the left hand column of the page, click “Human Resources” scroll down and click “Health Benefits.” Click on your eligible group (Actives) in order 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 plans Member Services (see contact information on page 12)



Decide

- The CalPERS (medical only) open enrollment packet was mailed by CalPERS in late August to all current employees and non-Medicare eligible retirees
- Review your choices on the LACCD website for other coverages such as dental, vision, and life. For questions, call the Health Benefits Unit (HBU) at 888-428-2980 or email the HBU at HealthBenefits@email.laccd.edu or mail to us at 770 Wilshire Blvd., 6th Floor, Los Angeles, CA 90017



Act

- Log on to the Open Enrollment Portal, instructions on page 11, to enroll. If you would like to change or update your benefit elections, participate in a Flexible Spending Account, update your dependent information, adjust life insurance beneficiaries, or change your home/ mailing address

2018 Open Enrollment Benefit Fair Dates (CalPERS medical plan representatives will be there starting at 11:30 am)

Wednesday, September 20, 2017	10:00 P.M.— 2:00 P.M.	LATTC—Outdoor Event
Wednesday, September 27, 2017	10:00 P.M.— 2:00 P.M.	WLAC—Outdoor Event
Wednesday, October 4, 2017	10:00 P.M.— 2:00 P.M.	LA Mission College—Indoor Event

Total Wellness Events (EAP, Wellness, and Benefits Information)

Thursday, September 14	10:00 am— 2:00 pm	District Office—Board Room
Monday, September 18	10:00 am— 2:00 pm	East LA College—Auditorium Foyer
Tuesday, September 19	10:00 am— 2:00 pm	LA City College—Student Services Square
Monday, September 25	10:00 am— 2:00 pm	LA Pierce College—The Great Hall
Tuesday, September 26	10:00 am— 2:00 pm	LA Valley College—Monarch Hall
Tuesday, October 3	10:00 am—2:00 pm	LA Harbor College—Tech Bldg, Room 219
Thursday, October 5	10:00 am—2:00 pm	LA Southwest College—Little Theater Foyer

Frequently Asked Questions

What happens if you waive coverage?

If an adjunct waives coverage, they are waiving the right to participate in the program until the next open enrollment (September—October 2017 for plan year starting January 1, 2018).

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

No, the benefit plan election made during enrollment will remain in effect for the upcoming calendar year. However, adjunct faculty should visit: <http://www.laccd.edu/Departments/HumanResources/healthbenefits/Pages/default.aspx> to check the new rates and Evidence of Coverage (EOC)—what is covered by a particular plan—for 2018. They may then visit the District SAP ESS Portal during open enrollment (September 11 to October 6th, 2017) if they wish to make any changes to their elections. The SAP ESS Portal is only available during open enrollment.

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

Yes. However, at the time of enrollment, adjuncts will be provided with the rates for premiums for both the current year and the next calendar year. If you find that the rates for the next year for the plan you selected are too high, then during open enrollment you may make changes that being January 1.

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

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

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

Yes. The adjunct's Fall assignment must meet the minimum eligibility criteria. If in the Spring assignment, the adjunct continues to meet the minimum eligibility, the adjunct will remain in the health benefits program. However, if the adjunct is no longer eligible in the Spring semester, he/she will have coverage for January and February only and will be offered COBRA as of March 1.

Where can I find 2017 and 2018 rates and contributions?

To see the rates for the current year (2017) and next calendar year (2018), visit the Health Benefits website at <http://www.laccd.edu/Departments/HumanResources/healthbenefits/Pages/Adjunct-Faculty.aspx>. You can get to this page by visiting www.laccd.edu, click Faculty and Staff > Health Benefits > Adjunct-Faculty, then scroll down and click on the 2017 and 2018 rate sheets.

Beginning January 1, 2018 the District will contribute **\$305 per month** for 12 months towards health benefits. Because health benefits are paid in 10 pay warrants, District contributions will be adjusted accordingly to meet the equivalent of 12 contributions.

SPECIAL NOTE REGARDING VISION COVERAGE:

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

SPECIAL NOTE REGARDING DENTAL COVERAGE:

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

District Healthcare Plan Choices

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

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

HMO Choices	PPO Choices
<ul style="list-style-type: none">• Anthem HMO Select• Anthem HMO Traditional• Blue Shield Access+ HMO• Health Net Salud y Mas• Health Net SmartCare• Kaiser HMO• UnitedHealthcare HMO	<ul style="list-style-type: none">• PERS Choice• PERS Select• PERSCARE (Note: Unlike other plan options, there is a cost when electing this medical plan.)

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.

Pharmacy Update. Effective during the 2016 plan year, prescription drugs are provided through Optum Rx. This decision was made solely by CalPERS. Although CalPERS communicated that very little disruption should be expected, it does seem that some disruption occurred after the transition. It is important to note that the changes may have occurred even without the transition. All pharmacies base their prescription drug selections off of a list of medicines called a **formulary**. The main function of the prescription formulary is to specify particular medications that are approved to be covered under your health plan. The list is constantly being updated 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 what drugs are approved, but also into which tier they will 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. As a result, the prescription formulary list is always changing, which can impact a drug you may be taking.

Understanding Prescription Drug Tiers—Generic, Preferred Brand, Non-Preferred Brand. All drugs will fall under 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 aligns with your health conditions.

If Optum Rx is your pharmacy benefit manager, you can find helpful information at the Optum-Rx CalPERS website—https://chp.optumrx.com/rxsol/chp/ContentCalPERS/calpers_index.html

Note: Kaiser and Blue Shield patients are not part of Optum Rx.

Covered California

The Health Insurance Marketplace, operated by Covered California, will be open for enrollment later this year for coverage that will begin in January 2018. The Marketplace allows individuals who do not have access to affordable health insurance to compare the key features of different health plans and then purchase the plan that best meets his/her needs.

Tax Credits. Covered California is the only place in this state where you can use tax credits offered by the federal government to reduce the cost of your health insurance. Tax credits are available to individuals and families who meet certain income requirements and do not have affordable health insurance available from their employer. Individuals earning less than \$44,680 annually and families of four or more earning less than \$92,200 annually may qualify for tax credits.

Covered California Details. Open enrollment for January 1, 2018 Covered California coverage does not begin until November 1, 2017. This is AFTER LACCD open enrollment ends. It is important to note that if you purchase coverage through Covered California instead of accepting the health coverage offered by the District, or by your spouse/domestic partner's employer plan, then:

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

If you meet LACCD eligibility requirements.

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

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





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. 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 and will reduce your out-of-pocket costs.

Maximum allowances are based upon the number of years served. (Adjuncts have a maximum of \$1,000 regardless of number of semesters/years of work):

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

1. Marchon Frames: Save up to an additional \$20 on frames for purchasing
2. 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
3. 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.
4. CVC lenses: The District VSP plan includes a corrective eyewear benefit designed to meet specific health and vision needs of computer users. This benefit is only available for LACCD employees, but not dependents.

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

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

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 2016 federal or state tax return confirming this dependent is your spouse OR
- A document dated within the last 60 days showing current relationship status, such as recurring household bill or statement of account

Current Registered Domestic Partner: A copy of your Declaration of Domestic Partnership and social security card AND one of the following, which must state your name, partner's name, date, and mailing address

- A copy of the front page of your 2016 federal or state tax return confirming this dependent is your spouse OR
- A document dated within the last 60 days showing current relationship status, such as recurring household bill or statement of account

Natural, adopted, step, or domestic partner's children through age 26:

- A copy of the child's birth certificate (or hospital birth record) or adoption certificate naming you or your spouse as the child's parent and social security card OR
- A copy of the court order naming you or your spouse as the child's legal guardian and social security card

Dependent Exception. You may also claim your child over the age of 26 as a dependent, if you are the primary care parent* and LACCD has certified that you have assumed that role. If this is the case you will need the following documentation:

- A copy of the front page of your 2016 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 Health Matters

Employee Assistance Program (EAP). The District's Employee Assistance Program (EAP) is available to all Active employees, Adjuncts, and Retirees. This includes your dependents and household members at **no cost to you!** The EAP program is operated by Mental Health Network (MHN). You may reach MHN directly by calling 1-800-327-0449 or via the web at www.mhn.advantage.com using the access code: laccd.

The Districtwide Total Wellness Coordinator is **Katrelia Walker**, phone (213) 891-2040 or via email WalkerKC@email.laccd.edu

Your worksite coordinator can answer questions regarding your EAP benefits:

East Los Angeles College	Roxanna Velasquez Maria Estrada
Los Angeles City College	Rey Garcia
Los Angeles Harbor College	Claudette McClenney
Los Angeles Mission College	Diana Bonilla
Los Angeles Trade Technical College	Claudia Mata
Los Angeles Valley College	Tom Aduwo
Pierce College	Mofe Doyle
Southwest College Los Angeles	Lorraine Bell
West Los Angeles College	Sherron Rouzan Cristi Lizares
Worksite EAP Coordinator	Sonya Sanders
Districtwide Total Wellness Coordinator	Katrelia Walker

Staying Healthy— Managing Holiday Stress.

Most of us would agree that our favorite holiday memories are about people. We value those moments of reconnecting with an old friend we haven't seen in years or sharing a laugh with siblings while helping prepare our favorite dishes. Here are some tips for hosting a holiday party without making yourself crazy:

- 1. Get Help:** You're not the only one with a signature dish! Enlist close friends and relatives to round out the holiday menu, teaming up for an assortment of family favorites. Ask the teens on your guest list if they can take charge of some fun activities for your younger guests. If you can afford it, you may want to consider hiring a cleaning team a few days before your event so you're not too tired to enjoy your company.
- 2. Expect a bit of chaos:** There is a good chance that the relative who always complains about the food, lectures about politics, or comments loudly about other guests' weight gain will once again complain, lecture, or comment loudly. There is not much you can do, except try to keep your sanity and sense of humor. Parties are for people, and people are messy, unpredictable, and complicated. Be sure to take a deep breath and...
- 3. Have Fun:** This is the most important piece of advice, for two reasons. First, you've worked hard to make this event happen, so you deserve to have fun. Second, nobody else can really have fun if you're a wreck. Try to plan the meal so you can sit down, appreciate the food, and pay attention to your guests. Set up food buffet style so you don't spend the whole meal serving, and be sure to opt for team dishwashing.

- 4. Say thank you:** Take some time during the event (or pick up the phone afterwards) to let people know how much you appreciated their help and enjoyed their company. This is a great chance to let people know what they mean to you.

Hosting holiday gatherings is a lot of work, and a generous gift to the people you love. Give yourself a big pat on the back for inviting people into your home to share the holidays with you. Make sure to schedule in some downtime after the big day. Treat yourself to a massage, a relaxing evening, or weekend away. You deserve it!



Wellness—Your Health Matters

Eat well to sleep well. A high-fiber, low-sugar, low-saturated fat diet may help you catch more zzz's.

If every health benefit of a plant-based, whole foods diet were a guest at a wedding, you'd probably have to rent a bigger tent. The most recently identified guest to show up, unexpected but welcome, is better sleep. (As usual, she looks glowing and well-rested!). In a small clinical study, researchers found that a nourishing diet, high in fiber and low in both sugar and saturated fat, led to falling asleep faster and sleeping more deeply. "The results of this study are important because there is currently very little scientifically based information about eating for better sleep," notes Cleveland Clinic sleep specialist Michelle Drerup, PsyD. More research is needed to confirm the link, says Drerup. But there's no need to wait for confirmation to align your plate with the principles in the study. Vegetables and fruit, lentils and beans, intact (not stripped) grains like brown rice and quinoa, and nutritious fats from salmon, ocean trout and avocados all fit the bill. You'll set yourself up for good health on any number of fronts, including a lower risk of inflammation and cardiovascular disease. And that's a reason to party!

Vegetables at Breakfast? You Bet!

When we think of produce in the morning, we tend to think of fruit. As a whole, Americans eat two-thirds of their daily vegetable intake at dinner. But we're not getting the vegetables we need: As a country, we're eating less than 60 percent of the recommended daily amount. Adding them to our morning meal can mean a big nutritional payoff. Your first thought might go straight to egg dishes like omelets or frittatas, but let's skip past these more traditional choices to highlight a few more creative ways to up your veggies at breakfast. Here are some top choices to try:



Savory Oatmeal: Oatmeal is much more than a vehicle for fruit toppings. Spinach, mushrooms, tomatoes, and kale can combine nicely with oatmeal for a hearty, savory dish. Add chopped herbs, scallions, or a small dash or reduced-sodium soy sauce for another twist. Add for extra protein, top with a cooked egg or diced tofu.

Baked Sweet Potato: For someone who prefers something a little sweet at breakfast time, this might be right up your alley. Make it an easy part of your morning by baking the sweet potato the night before or microwaving for about 5-6 minutes in the morning. Top with a tablespoon of your favorite nut butter or chopped nuts, low-fat or non-fat Greek yogurt, and a dash of cinnamon. If you want to go the savory route, add beans, sliced avocado, or steamed spinach.

Avocado Toast: This is on the trendy side, and for good reason! The healthy fats and fiber from the avocado combined with complex carbohydrates from a 100% whole grain toast give a balanced start to the day. Topping choices are endless—go simple with smashed avocado and a dash of salt and pepper; add sliced strawberries and drizzle with balsamic dressing for something on the sweeter side; slice cucumber radishes for a refreshing crunch; or top with sliced tomatoes with basil for a bright touch.



All in a day's work! Improve your cholesterol with every bite—and sip.

Breakfast: Shout hallelujah for hearty, delicious oatmeal. The soluble fiber in oatmeal binds lousy LDL cholesterol and takes it far, far away. (Good riddance!). Add in some berries and walnuts or almonds for more fiber, plant protein, phytonutrients, and nourishing fats.

Lunch: Beans, beans, they're good for your heart! Black beans, white beans, chickpeas, lentils—you name it—help lower LDL with their copious soluble fiber. With delicious plant-based power lunches, you'll happily say sayonara to the white flour and processed products that raise your cholesterol and blood sugars.

Dinner: Go fish! Cold-water catches, such as salmon, contain omega-3 fats that lower LDL. Try dishes such as grilled salmon, bok choy, and scallions with ginger vinaigrette twice a week and you'll get loads of heart-healthy phytonutrients, too. If you drink alcohol, sip on a glass of red wine and you may just raise your HDL—the protective kind—too.

Additional Benefit Options

Voluntary Life Insurance. You may purchase voluntary life insurance coverage for you. Optional life insurance is available in \$10,000 increments, up to a maximum benefit of five times your annual earnings, or \$500,000, whichever is less. After your initial eligibility, if you enroll for the first time or choose to increase your coverage, you will be required to give satisfactory evidence of good health before the coverage over that amount will take effect. You pay the full cost of this coverage through after-tax payroll deductions.

Coverage for your Family. If you purchase voluntary life insurance for yourself, you may also purchase coverage for your spouse/domestic partner and your dependent children.

- Spouse/Domestic Partner—Coverage is available in \$5,000 increments, up to a maximum benefit of 50% of your voluntary life insurance amount.
- Children—You may purchase \$1,000, \$5,000, or \$10,000 worth of coverage for your dependent children. (The benefit amount is \$100 for children less than six months old).

Transamerica—Whole Life with Long Term Care. The Transamerica whole life insurance benefit provides you with additional coverage during prime working years, but more importantly, it's coverage that can follow you into retirement. This multifaceted benefit plan accumulates cash value, includes a terminal illness benefit, and a long term care benefit. You can borrow from the cash value or use it to elect a reduced paid-up policy with no more premiums due. If this is your first time enrolling (becoming eligible for healthcare plans or are a new hire), this is a one time opportunity to sign up with no physical exam or medical questions answered, for employees up to \$100,000 and spouses up to a maximum of \$15,000. More information on how to sign up is coming soon.

Pet Assure. Pet Assure is the nation's largest Veterinary Discount Plan. For single pet coverage the cost is still \$8/month. For unlimited pet coverage, there was a \$3 increase in the pricing for 2018 so the cost is now \$11/month. With these services you will be able to save on all in-house medical services—including office visits, shots, X-rays, surgical procedures and dental care. Pet Assure covers every type of

pet with absolutely no exclusions or medical underwriting. There are no claim forms, deductibles or waiting for reimbursements.

Additional plan benefits:

- Veterinary Care: 25% savings on all medical services at participating veterinarians
- Retail Savings: 5% to 35% savings on pet products and supplies
- Service Savings: 10% to 35% savings on pet services such as onboarding, grooming, and training
- PALS: A unique and highly successful 24/7/365 lost pet recovery service



PETplus. PETplus is a **new program for 2018** 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. This program is \$4.50/ month for single pet coverage and \$8.50/month for unlimited pets.

How to Enroll in Pet Assure or PETplus single or unlimited plans:

- Review the plan differences by watching the following videos: [Pet Assure](#) and [PETplus](#)
- Check online to see if your veterinarian is in their discount network
- Go to the SAP ESS Portal and enroll

How to Enroll on the SAP Employee Self Service (ESS) Portal

IMPORTANT: PLEASE READ THE INFORMATION BELOW, BEFORE YOU USE THE PORTAL FROM HOME OR AT WORK

Enrolling in LACCD Benefits. You can enroll in the District benefits by going on to the enrollment system called SAP Employee Self Service (ESS). SAP ESS houses all of the District's benefit information and can help you decide which benefits are right for you and your family. You can access SAP either at work or while at home. Please see instructions to access SAP ESS Portal below.

Open Enrollment Login

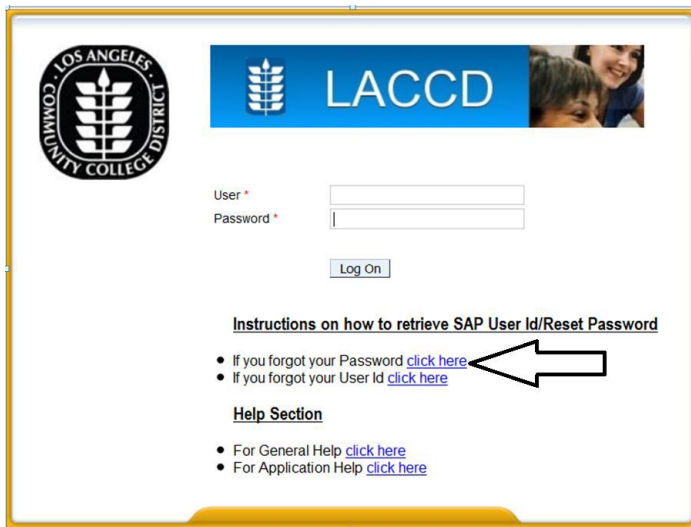
Enrollment Website. To access the Open Enrollment Portal click here: <https://portal.laccd.edu>.

User ID. First 6 letters of your last name, first letter of your first name and middle initial

Example: John M Williams → User ID: williamjm

Password. Your password is the same password that you use to log into SAP.

If you don't use SAP, or you don't know your password, all you need to do is click on the "click here" link as shown below. Once you click that link, the system will automatically send you a temporary password to your campus email. All you need to do is copy and paste that temporary password in order to create a new one.



You will receive an email that includes a link for you to click.

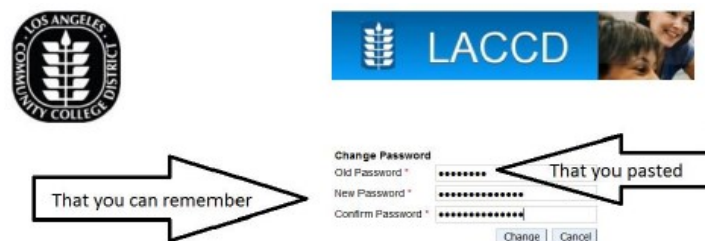
The link will then take you to a page with your new temporary password, see below:



Copy the temporary password and paste it into the login page on the enrollment website.



You will then re-paste your copied password and enter a password that is complex, but one you will remember. Then click "change."



Once You've Logged in. We've developed a new feature called the Health Plan Calculator that you may find beneficial. Many employees do not contribute to the premium. Employees who contribute, or who choose the enhanced PERS Care Plan, will find this feature useful.



To participate in the FSA. The FSA is located on an external website, which means you must click on the following link to access additional information.



Once you're ready to enroll. You will click on the following button to start your Open enrollment process.



Important Contact Information for your Benefits

Medical Plans

CalPERS Health Benefit Program

Contact information: (888) 225-7377
Monday—Friday, 8:00 am—5:00 pm
TTY (for speech and hearing impaired): (916) 795-3240
www.calpers.ca.gov

Vision Plan

VSP

Contact information: (800) 877-7195
P.O. Box 997100
Sacramento, CA 95899-7105
www.vsp.com

Dental Plans

Delta Dental

Contact information: (800) 765-6003
P.O. Box 997330
Sacramento, CA 95899
www.deltadentalins.com

MetLife/SafeGuard

Contact information: (800) 880-1800
P.O. Box 3594
Laguna Hills, CA 92654
www.safeguard.net (plan code: 0150-d)

Employee Assistance Program (EAP)

Managed Health Network (MHN)

Contact information: (800) 327-0449
mhn.advantageengagement.com

Login code: laccd

Other Benefits & COBRA Information

LACCD Health Benefits Unit

Contact information: (888) 428-2980
Monday—Friday, 9:00 am—4:00 pm
770 Wilshire Blvd.,
Los Angeles, CA 90017
<http://www.laccd.edu/Departments/HumanResources/healthbenefits/Pages/default.aspx>

2018 CalPERS Webinar

The 2018 CalPERS Webinar on Health Plan Design, Rate, and Benefit Changes for plan year 2018 will be available to view online anytime in early September. Members may go to www.calpers.ca.gov and select the “Watch Videos and Web Events” shortcut. Next, select “Videos”, then “Health Benefits” to find the 2018 CalPERS Health Plan presentation.

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 Life Event throughout the year (married, birth of child, etc.) you will not be able to elect or change your coverage until the following Open Enrollment. For this reason, be sure to review all plans carefully, discuss with your family, and choose the right options for you.

Eligible Employee. Each of the following employees and his or her dependents and survivors are eligible to receive benefits and enroll in plans under the Health Benefits Program once the District has verified the employee's dependent's or survivor's eligibility under this Agreement:

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

Deductible. This is the amount you must pay each calendar year (January 1—December 31) before the plan will pay benefits.

Maximum Out-of-Pocket (MOOP). If your share of the medical expenses reaches this amount, you will not have to pay any more coinsurance for the rest of the year. Keep in mind that some expenses, such as your deductible and copayments, can count toward the maximum out-of-pocket. This is also based on a calendar year, which means accumulation towards your maximum will start over on January 1 each year.

Copayment. This is a flat dollar amount you pay for medical services, such as the payment you make for a doctor's office visit.

Coinsurance. This is the percentage of your covered medical expenses you pay after meeting your deductible.

80/20 and 90/10 plans. This is the ratio that the insurance will pay for your PPO coinsurance costs. As an example, if your minor surgery costs an allowable fee of \$1,000, on a PERSChoice and PERSSelect plan, the insurance company will pay \$800 (80%) and you will pay \$200 (20%). On the PERSCare plan, the insurance company will be \$900 (90%) and you will pay \$100 (10%).

Explanation of Benefits (EOB). The EOB lists the service charges on a health care claim, how much your plan pays for and how much you must pay.

- When you go see a PPO network doctor, or have a prescription filled at one of the plan's participating pharmacies, you will pay a flat copayment and nothing else. If you visit a non-network doctor, your costs will be higher (you pay deductible, plus coinsurance insurance, instead of the flat copayment).
- Your coinsurance and out-of-pocket costs are lower when you go to PPO in-network providers.

Health Insurance Portability and Accountability Act (HIPAA)

This is the Federal Privacy law that gives you rights over your health information and sets rules and limits on who looks at and receives your health information. LACCD complies by all HIPAA requirements when handling your information.

Parent-Child Relationship (PCR) PCR is defined in the Public Employees' Medical and Hospital Care ACT (PEMHCA) at section 599.500, subsection (o) as "intentional assumption of parental status, or assumption of parental duties by the employee or annuitant, as certified by the employee or annuitant at the time of enrollment of the child, and annually thereafter up to the age of 26, unless the child is disabled as described in section 599.500, subdivision (p)." (Note: PCRs do not include foster children).

Please note: There was a separate and concurrent on-going annual process of re-certification of the parent-child relationship for any individual acting in lieu of the adopted parent, through the end of tax year 2016. Beginning with the tax filing in 2017, this year, CalPERS will require 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

VOTING MEMBERS

William Elarton
Chair, JLMBC

Bruce Hicks
SEIU Local 721

Ernesto Medrano
LA/OC Building & Construction, Trades
Council

James Bradley
SEIU Local 99

Joanne Waddell
President, L.A. College Faculty Guild

Mercedes Yanez
Acting President
LACCD Administrators Association
Represented by Teamsters Local 911

Dr. Otto Lee
President, Los Angeles Harbor College

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

BOARD OF TRUSTEES

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ALTERNATES

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Represented by Teamsters Local
Local 911

David Serrano
Administrative Representative

Mercedes Gaitan
AFT College Staff Guild, Local 1521A

DISTRICT ADMINISTRATION

Dr. Francisco Rodriguez
Chancellor

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

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

Dr. Albert J. Roman
Vice Chancellor for Human Resources

Dr. Kevin D. Jeter
Interim General Counsel

David Salazar
Chief Facilities Executive

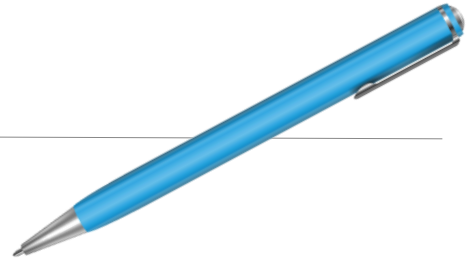
RESOURCES TO THE JLMBC

Nancy Carson, Retiree
Phyllis Eckler, Adjunct

Barbara Harmon, Retiree
Leon Marzillier, Retiree

Amy Roberts, Adjunct
Katrelia Walker, District HR

Notes



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Los Angeles
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District