



JOINT LABOR MANAGEMENT LABOR BENEFITS COMMITTEE ACTIVE



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Five Things You Need to Know

- **Who doesn't like more money in their pocket?** There are many cost efficient options within the LACCD benefits program that can help save you money, including:
 - The Health Reimbursement Account (HRA) is back! Keep money in your pocket by utilizing employer funds
 - Telemedicine (virtual visits) and 24 hour nurses
 - Urgent Care vs Emergency Room
- **Additional Benefits.** LACCD provides a very robust benefit program. Many of the current benefit offerings have additional resources or programs you can use.
- **Wellness—Stay on track.** Check out a few simple ways to stay on track for your new years resolution and keep your wallet healthy.
- **No one is too young to save for retirement.** The average personal savings rate in the U.S. is 5.5% while most experts recommend saving *at least* 10% to 15% of your income, not including contributions from your employer. Find out how the LACCD vesting schedule works and understand how you can start saving for your future, today.
- **Important Contacts.** Make sure you know who to contact for answers to your questions so you can make informed decisions.



- Things
- You
- Need
- To
- Know

Keep Money in your Pocket

The HRA is back! The District will continue the Health Reimbursement Account (HRA) for the new plan year. Starting January 1, 2018, the District will contribute \$1,500 to your account. As a reminder, HRA funds can be used for qualified healthcare expenses throughout the year to help save you money.

Telemedicine. All of the medical carrier partners through CalPERS offer telemedicine options. This resource gives you the opportunity to meet with a doctor virtually (over the phone or via Skype). Not only does this option provide you with the convenience of meeting with your doctor in the comfort of your own home, but it is offered at the same costs as an office visit copay, or in some cases at no cost. Be sure to check with your medical provider to learn more about your specific options.



The conditions listed below are good examples of when virtual visits may be more convenient:

- ⇒ Cough
- ⇒ Cold / Headache
- ⇒ Fever
- ⇒ Allergies
- ⇒ Need Rx refilled

It is important to note that if the situation is severe or an emergency, it is best to go into your doctor's office or visit a hospital for services.

24/7 Nurse Lines. In addition to the telemedicine options, many of the CalPERS carriers offer 24 hour nurse lines. This resource can be utilized to answer questions about whether you can treat a problem at home or need to head straight to the Emergency Room, and can help you make the best decisions about treatment.

The nurse lines are staffed by registered nurses and available through the Anthem, United Healthcare, and Blue Shield medical plans. The following contact information can be used to access a medical plan nurse line or helpful resources:

- ⇒ Anthem: 800-700-9185
- ⇒ Blue Shield: 877-304-0504
- ⇒ United Healthcare (UHC): 855-688-9779
- ⇒ Kaiser: www.kp.org/calpers
- ⇒ Health Net: www.healthnet.com/calpers

Urgent Care vs. Emergency Room. Utilizing urgent care facilities can be both more convenient and also save money.

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 can save you hundreds of dollars so locate your health plan's urgent care clinic near you. Remember, for true emergencies, go straight to the emergency room. Urgent care should be used for conditions such as a common cold.



Keep Money in your Pocket



Pharmacy Logistics. 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 covered under your health plan.

All drugs will be listed as 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 or generics. You **pay more** out of pocket than if you opt for generic or preferred brand drugs.

Be sure to check with your doctor to receive the best medication for your diagnosis. If you are prescribed a brand drug, ask if there is a generic equivalent that is appropriate for your health conditions.

Preventive Care Visits. The Affordable Care Act (ACA) mandates that 100% of the cost of all your preventive care visits are covered, **with no cost to you**. This means that you can visit your doctor for your general check ups and immunizations without paying anything out of pocket. If you have dependents covered on your plans, their preventive care visits are also covered at 100%. Many members have saved money by visiting their doctor on an annual basis because it helps them to stay healthy and avoid catastrophic claims later.

Flexible Spending Accounts (FSAs). These accounts can be used to put away tax free money for qualified expenses. By contributing to an FSA, you can avoid additional tax deductions from your paycheck. **It is important to note, that currently you must extinguish your HRA funds before accessing your Healthcare FSA funds.** There are two types of FSAs:

Healthcare FSA: This account can be used for healthcare expenses such as medical, dental, and vision. You can put away up to \$2,500 to help pay for your copays, coinsurance, prescriptions, contacts, and more. The healthcare FSA does have a **rollover** feature, which means that if you do not use all of your FSA in a year, you can roll over into the next year up to \$500.

Dependent Care FSA: This account can be used for childcare or care of an adult who has been declared disabled. This account has a \$5,000 maximum, which allows you to pay for expenses that are necessary to allow you to work (i.e. a parent who pays for daycare or a spouse who may need adult care).

Be sure to check the WageWorks site to review your current balances at <https://www.wageworks.com/employees/healthcare-benefits/healthcare-flexible-spending-account/>

In-Network vs Out-of-Network. All carriers, whether it is for medical, dental, or vision coverage, partner with providers who they consider to be in-network. A provider or doctor who is **in-network** with a carrier has negotiated a discounted price for services with that provider. The providers who are **out-of-network** may charge any amount they would like for services. Therefore, it is always encouraged to utilize in-network providers, when possible. Using in-network providers will result in savings for you, not only because there is a lower negotiated price for the service, but also because the coinsurance (your share in the cost) will be lower.

Additional Benefits

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

Planning to have a baby? You can receive one on one assistance through different pregnancy programs offered by the medical providers. All of them offer a service specific to expecting mothers and their partners. These programs provide access to nurse coaches, educational materials on prenatal or postpartum health, and healthy pregnancy habits.

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

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

Be sure to visit the CalPERS website at <https://www.calpers.ca.gov/page/active-members/health-benefits>

to review your medical plan and their specific offerings.

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

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

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

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

Vision. LACCD offers vision coverage through Vision Service Plan (VSP), the nation's largest eye care plan. You can choose between VSP preferred providers and out-of-network providers. Remember, when you use VSP preferred providers, you can choose from thousands of 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.

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

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, not dependents. In order to receive computer glasses, you must fill out a form and get approval from your supervisor. The form is located on LACCD's website at <https://laccd.edu/Departments/HumanResources/healthbenefits/Documents/Cert-of-VDT-Use.pdf>

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

Wellness—Stay on Track

Don't let “perfection be the enemy of progress.”

If the new year has inspired you to make healthy changes, give yourself a pat on the back—and get your backup plan ready. When your day takes an unexpected turn, having a plan B can prevent you from sliding into seductive all-or-nothing thinking. (“I didn’t make it to the gym today...time for pizza and Netflix!”) Using the examples below for inspiration, come up with backup plans for all of your new, good-health habits. Write down your plans (both A and B) in your notebook or smartphone. And remember that some exercise—or nutritious food, or relaxation—is a whole lot better than none!

When making positive changes, make sure you have a backup plan:

1

Plan A: Make a whole-foods dinner from scratch every Monday night.

Complication: You had no time to go to the grocery store.

Plan B: Keep salad greens, carrots, or frozen veggies on hand so that you'll always have a vegetable at the table.

2

Plan A: Walk outdoors for a half hour on your lunch break every day.

Complication: You're stuck inside due to crummy weather.

Plan B: Climb the stairs, walk laps around the office, and/or do jumping jacks.

3

Plan A: Meditate for 20 minutes every morning.

Complication: The dog had an accident, which took time to clean up.

Plan B: Close your eyes and breathe deeply for two to five minutes sometime later in your day.

Keep your wallet healthy.

Make this the year to get your finances in order. Large amounts of credit card debt—and the stress that goes with it—can be bad for your health. To wipe out some of both, think small. Research shows that people with large amounts of debt are more likely to pay it all off if they go after the accounts with the smallest balances first—even though they may pay more interest in the long run. Feeling successful at the beginning, by paying off smaller debts first, helps you stay motivated. Being able to cross an account balance off your list will help you keep going. Don't hesitate to pay down your largest balances first, of course, if that works better for you. But if your list is long and overwhelming, paying off smaller sums first may be a better motivator and stress reducer.

Employee Assistance

Program (EAP).

Don't forget about the Employee Assistance Program (EAP) offered through MHN as a part of the LACCD benefits package. Some of the great services include:

Daily Services: If you're not sure where to start, MHN can search for assistance with every-day “to do's” on your behalf, including:

- ⇒ Hotel accommodations
- ⇒ Pet services
- ⇒ Repair and maintenance for your home or car

Financial Services: You have access to a personal financial counselor so you can stop worrying and start taking action. Issues addressed include:

- ⇒ Buying a home for the first time
- ⇒ Debt and budget assistance
- ⇒ Planning for retirement

Legal Services: You are entitled to one 30-minute consultation per separate legal matter such as:

- ⇒ Civil and consumer issues
- ⇒ Personal and family issues

To access the services listed above and more, be sure to either call the MHN toll free number at 1-800-327-0449 or visit their website at mhn.advantageengagement.com and register with the company code **laccd**.

No one is too young to save!

A 65 year old couple retiring today will spend, on average, a total of \$275,000 out of pocket on healthcare, according to Fidelity Investments. Conversely, approximately 64% of people said they had saved less than \$50,000. This means that 64% of the population, if they retired today, would not be ready to afford their retirement expenses.



It is never too late to start. If you do not currently contribute towards a retirement plan, it may be time to consider starting. If you can manage it, most financial advisors recommend you save 10%-15% of your income for retirement, starting in your 20s. If you are not sure 10%-15% is realistic now, a good rule to live by is the 4% rule. This suggests that your money might last about 30 years if you withdraw just 4% in the first year and adjust for inflation in subsequent years. There are, of course, some flaws to the rule, but it is helpful as a rough guide.

You can contribute money either on a pre or post tax basis. If you were to contribute money on a **pre-tax** basis, that means the money would be taxed when you take it out during retirement. On the other hand, if you put away **post-tax** money (meaning you pay taxes up front) then the money will not be taxed when you take it out for retirement.

What retirement plans are available? LACCD offers retirement plan options through either a 403(b) or 457 plan.

Deferred Savings Plans: Allow for taxable income to be put away for future use. In other words, the taxes that are applicable for an employee's income can be paid at a future date, instead of the period in which they are incurred.

403(b): A retirement plan established for the benefit of employees of public schools and certain tax-exempt organizations, such as LACCD. These plans accept payroll-deducted contributions for participant directed investing and are intended to help employees meet long-term objectives for retirement. The main difference between a 403(b) and a 401(K) are lower administrative costs.

457: A type of nonqualified, tax advantaged deferred-compensation retirement plan that is available for governmental and certain non-governmental employers in the United States. The employer provides the plan and the employee defers compensation into it on a pre-tax or after-tax (Roth) basis.

For more information on the LACCD retirement plan offerings and to see a list of vendors available through the District, be sure to visit www.403bcompare.com

Please visit LACCD's retirement page for more information: <https://www.laccd.edu/Departments/RetirementServices>

Important Contact Information for your Benefits

Medical Plans

CalPERS Health Benefit Program

Contact information: (888) 225-7377

Monday—Friday, 8:00 am—5:00 pm

TTY (for speech and hearing impaired): (916) 795-3240

www.calpers.ca.gov

Vision Plan

VSP

Contact information: (800) 877-7195

P.O. Box 997100

Sacramento, CA 95899-7105

www.vsp.com

Dental Plans

Delta Dental

Contact information: (800) 765-6003

P.O. Box 997330

Sacramento, CA 95899

www.deltadentalins.com

MetLife/SafeGuard

Contact information: (800) 880-1800

P.O. Box 3594

Laguna Hills, CA 92654

www.safeguard.net (plan code: SGC1028)

Employee Assistance Program (EAP)

Managed Health Network (MHN)

Contact information: (800) 327-0449

mhn.advantageengagement.com

Login code: laccd

Flexible Spending Account (FSA)

ADP/ WageWorks

Website: <https://www.wageworks.com/employees/healthcare-benefits/healthcare-flexible-spending-account/>

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.

District Contacts

JOINT LABOR/MANAGEMENT BENEFITS COMMITTEE

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