



Caption: Healthy living



Caption: Active living



Caption: Mother and child



LACCD Adjunct Faculty Health Benefits Bulletin Fall 2016

January 1, 2017 – December 31, 2017

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Caption: Family time

ALL ADJUNCT ANNUAL OPEN ENROLLMENT FOR BENEFIT/PLAN YEAR 2017 BEGINS MONDAY, SEPTEMBER 12, and ENDS AT 4 PM FRIDAY, OCTOBER 7, 2016

Every eligible* adjunct may enroll or make changes to health plans at this time using the District's SAP ESS Portal (see page 6) for coverage effective January 1, 2017. The SAP ESS Portal is only available during open enrollment.

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, 2017. Effective January 1, 2017 there will be new rates (which may be higher) and possible changes in coverage for your previously selected plan.



Caption: Options to smile about.

HEALTH PREMIUM RATE INFORMATION

The District contributed \$283 per month during 2016 health benefits plans. The District will contribute \$305 per month during 2017. For Premium Rate Information please click on the following:

<http://www.laccd.edu/Departments/HumanResources/healthbenefits/Pages/Adjunct-Faculty.aspx>

Note for Adjunct Faculty: all premium and contribution rates are shown monthly. To derive your tenthly rates, please multiply your monthly premium rate x12. Then, divide by 10 to derive a tenthly rate. You may also use the same formula for the contribution rate. You can then compare the tenthly premium rate and the tenthly contribution rate.

EVIDENCE OF COVERAGE (EOC):

The EOC for each health plan is listed under each plan as outlined by CalPERS. For 2016 Evidence of Coverage (EOC) and when made available by each health plan for 2017, and possible changes in the EOC visit:

- <http://www.laccd.edu/Departments/HumanResources/healthbenefits/Pages/default.aspx>
 - scroll down to Plan and Coverages, then click:
- <http://www.laccd.edu/Departments/HumanResources/healthbenefits/Pages/Plans-and-Coverage.aspx>

Then click on your specific health plan. EOC's are included at that specific plan site.

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 Sept. 12 and October 7, 2016, to make the necessary changes. These changes will go into effect for the new calendar year (January – December, 2017). If you are

currently in a District CalPERS plan and elect to drop coverage for the 2017 year, you must do this through the Portal during Open Enrollment. Your health coverage will then end on December 31, 2016.

If you do not have coverage and do not enroll, you will not have health coverage from January 1– December 31, 2017 unless you have a Life Status Change (LSC) during the year that allows you to elect coverage. (See page 2)

The Los Angeles Community College District participates in the group health plans offered by CalPERS, through the CalPERS Public Employees Medical and Hospital Care Act (PEMHCA). The overall plan is designed and managed by CalPERS. You may be a member of CalSTRS for retirement purposes; however, the medical plan is provided to you through the District's contracts with CalPERS. LACCD operates as the enrollment specialist and processes forms and payment of premiums, and certify compliance with all CalPERS PEMCHA rules and regulations. 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.

Am I eligible for LACCD's Adjunct Health Benefits?

If you teach a 0.33 (or higher) Full-Time Equivalent (FTE) load** during the Fall 2015 semester and have taught at least a 0.20 FTE load 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), a pre-tax paycheck deduction method. You may elect medical, dental and/or vision coverage.

HOW TO CALCULATE YOUR FULL-TIME EQUIVALENT (FTE) LOAD

Locate the number of Standard Teaching Hours per Week for your Discipline using the 2014-17 AFT Contract Article 13, Table A beginning on page 17 Now take the number of hours you are teaching per week and divide it by the Standard Hours for 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 $3 \div 15$ or .20 FTE. However, when John teaches two 3-hour classes, then his FTE is $6 \div 15$ or .40 FTE.

EXAMPLE 2: English has 12 Standard Teaching Hours and Keisha teaches one 3-hour class; His FTE is $3 \div 12$ or .25 FTE. However, if Keisha teaches two 3-hour classes, then her FTE is $6 \div 12$ or .50 FTE.

EXAMPLE 3: Dance has 18 Standard Teaching Hours and Martha teaches one 3-hour class; Her FTE is $3 \div 18$ or .17 FTE. However, if Martha teaches two 3-hour classes, then her FTE is $6 \div 21$ or .33 FTE.

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

What is the Cost of Coverage for either medical, dental or vision insurance?

To see the rates for the current year (2016) and next calendar year (2017), visit the Health Benefits web-site: <http://www.laccd.edu/Departments/HumanResources/healthbenefits/Pages/default.aspx>

then click on Information For Adjunct Faculty; then scroll down to the 2016 and 2017 rate sheets.

Beginning January 1, 2017 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).

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 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 (Life Status Change [LSC]). 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 Spring Assignment that is $\geq .33$	Receives Spring Assignment that is $\leq .33$
Sept. to Feb.	Five payments (Sept.– Jan.) cover six months (Sept. – Feb.)	Automatically continues into the next cycle: March – August. This adjunct is now participating as a Continuing Enrollee. (See Scenario 2.)	Has option to select COBRA effective March 1st

It should be noted that for CalPERS plans, the coverage period in any given year runs from January through December. However, since the last check associated with the Fall assignment is issued in January, the District has the option of extending coverage through January and February. The coverage costs for the months of January and February of the following year (2018) may have a slight variation due to changes in premium costs and District contribution. The cost changes will be available by Open Enrollment Fall 2017, 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 for 2018 (i.e. during Sept. – Oct. 2017)

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. You are considered a CONTINUING ENROLLEE. Your existing elections will remain in effect for the new calendar year January 1 to December 31, 2017. 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 is only available during open enrollment.

Coverage Period	Premium Deductions	Receives Fall Assignment that is $\geq .33$	Receives Fall Assignment that is $\leq .33$
Spring Semester March to August	Five payments (Feb. – June) will be applied toward six months of coverage (March – August)	Automatically continues into the next cycle: Sept. – Feb.	Has option to select COBRA effective Sept. 1st

Coverage Period	Premium Deductions	Receives Spring Assignment that is $\geq .33$	Fall Assignment is $< .33$ (No Longer Eligible)
Fall Semester September to February	Five payments (Sept. – Jan.) will be applied towards six months coverage (Sept. – Feb.)	Automatically continues into the next cycle: March – August	Has option to select COBRA effective March 1st

ADJUNCT FACULTY ENROLLMENT CYCLES Cont.

Scenario 3: Member qualifies for the 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 (LSC). 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 $\geq .33$	Fall Assignment is $< .33$ (No Longer Eligible)
March to August	Five payments (Feb. – June) will be applied toward six months of coverage (March – August)	Automatically continues into the next cycle: Sept. – Feb.	Has option to select COBRA effective September 1st

The adjunct member is now considered a continuing adjunct and your existing elections remain in effect.

BENEFIT QUESTIONS?

Call (888) 428-2980 or email the Health Benefits Unit at do-sap-benefits-health@email.laccd.edu

Visit us through our website: www.laccd.edu

- Then click on Faculty and Staff tab at the top ribbon,
- Then click on Human Resources on the left hand side of the page
- Then click on Health Benefits on the left hand side of the page
- Then click on “Information for Adjunct Faculty” or click on “Open Enrollment” or click on “Plans & Coverages”

<http://www.laccd.edu/Departments/HumanResources/healthbenefits/Pages/default.aspx>

WHAT IS A LIFE STATUS CHANGE?

A Life Status Change (LSC) is a qualifying life event such as a marriage, divorce, death, or the birth or adoption of your child that allows you to add or cancel a dependent from your plan, or an employment status change (most commonly once again getting assigned a class load with at least 0.33 FTE after you had previously lost eligibility) or loss of coverage from a spouse. that allows YOU to apply for or change your benefits outside of the Open Enrollment period. If a Life Status Change takes place, you must call, email or visit our website (see below) within 60 days of the Life Status Change, in order to make a change in your benefit election; otherwise, you’ll have to wait until the next annual open enrollment. The election change will be prospective, except for birth or adoption of a child, which is retroactive.

For more information Call (888) 428-2980 or email the Health Benefits Unit at do-sap-benefits-health@email.laccd.edu or visit us through our website: www.laccd.edu

- Then click on Faculty and Staff tab at the top ribbon,
- Then click on Human Resources on the left hand side of the page
- Then click on Health Benefits on the left hand side of the page
- Then click on “Information for Adjunct Faculty” or click on “Open Enrollment” or click on “Plans & Coverages”

<http://www.laccd.edu/Departments/HumanResources/healthbenefits/Pages/default.aspx>

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>,

- For Rates and Contribution click on:
<http://www.laccd.edu/Departments/HumanResources/healthbenefits/Pages/Adjunct-Faculty.aspx>
- For Evidence of Coverage (EOC) click on:
<http://www.laccd.edu/Departments/HumanResources/healthbenefits/Pages/Plans-and-Coverage.aspx>
- then click on you specific health plan

They may then visit the District SAP ESS Portal during open enrollment (September 12 to October 7, 2016) 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 begin January 1.

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

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 Life Status Change 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.

BENEFIT QUESTIONS?

Call (888) 428-2980 or email the Health Benefits Unit at do-sap-benefits-health@email.laccd.edu or visit us through our website: www.laccd.edu

- Then click on Faculty and Staff tab at the top ribbon,
- Then click on Human Resources on the left hand side of the page
- Then click on Health Benefits on the left hand side of the page
- Then click on "Information for Adjunct Faculty" or click on "Open Enrollment", or click on "Plans & Coverages"

HOW TO ENROLL ON THE SAP ESS PORTAL

1. To complete your enrollment you may access the SAP ESS Portal either from a LACCD computer or from home over the Internet. Accessing the portal from home (rather than a work/office location) has certain limitations due to the incompatibility with certain browsers and versions of browsers. The recommended browsers to try from home are:
 - Internet Explorer: IE7 and above — set to compatibility
 - Mozilla: Supports Extended Release, Limited support to Rapid Release
 - Safari: Supports Mac OS version higher than 10.5 and Safari versions higher than 4.0
 - Chrome: All versions

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

When you are accessing the LACCD Portal from the internet, the LACCD SAP ESS Portal currently offers limited access to the selected applications for employees. If you want to have full access to the LACCD Portal to access additional district applications, please access the Portal within the Educational Service Center/College network.

Please send us an email at SAPPORTALDOHELP@email.laccd.edu if you have difficulty accessing the portal from the internet (home). If you encounter any critical issues it is recommended that you enroll online from any work/office location. Please follow the instructions located on the home page of the portal for additional information.

2. Online enrollment from the Work/Office or Home (Work/Office refers to any College or the Educational Service Center location). To access the Open Enrollment Portal click here: <https://portal.laccd.edu>. Or if you do not use the link you can find the SAP ESS Portal from a computer connected to the District Intranet, launch your internet browser.
3. Go to www.laccd.edu (home page), and click the Faculty & Staff Resources link at the top of the page, then click on the Intranet (District Network Only) link on the lower left-hand side and click on the SAP ESS Portal (NEW) link on the top right side.
4. Instructions for logging on to the LACCD Open Enrollment Portal
 - Enter your SAP ESS User ID which was changed to a NAME-BASED account that uses the local part of your email address. For example, if your email is Smithj@email.laccd.edu, then Smithj is your SAP ESS User ID.
 - Enter your portal password:
 - a. If you already have an SAP ESS Portal account, your password will be the same as your SAP ESS password.
 - b. If you do not have an SAP ESS account, you can use a temporary password to access the system using this formula:
 - Your 2-digit birth month (e.g., June = 06) + The first letter of your last name + The last 4 digits of your Social Security number.

Note: SAP ESS passwords expire AUTOMATICALLY every 60 days if not used. If the last time you accessed the Portal was during last year's open enrollment, then your password has expired. But you can follow the instructions identified above to create a new temporary password and access the system.

5. Once you're in the SAP ESS Portal, get started by clicking the Start Your Annual Enrollment button. You will be guided through a series of several steps before completing your enrollment.
6. Print your confirmation form, make sure that it has the plans you chose and all your dependents (if any) included, and retain it.



Caption: Passing along values.

WHAT IS COVERED CALIFORNIA?

The new Health Insurance Marketplace, operated by Covered California, will be open for enrollment later this year for coverage that will begin in January 2016. 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.

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 an 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.

To learn more about Covered California visit

<http://www.coveredca.com>

Please review the 2016 Covered California options or meet with a broker to discuss your options before Covered California enrollment opens. Also review your LACCD health benefits costs and choices. Benefit plan design and provider networks within those plans can be significantly different and there is more than one version of Anthem Blue Cross PPO, as an example.

Question: Why are the CalPERS rates higher than Covered California?

Answer: CalPERS plans provide members with a rich benefits plan design. You can view the Covered California and CalPERS Health Plan Comparison (<http://www.calpers.ca.gov/eip-docs/employer/faqs/health/covered-cal-comparison.pdf>) to compare some of CalPERS plans to Covered California's platinum and gold level plans. You will see substantial differences in the CalPERS benefit plan design as compared to Covered California.

COVERED CALIFORNIA

Open enrollment in Covered California for January 1, 2017 does not begin until November 1, 2016. This is AFTER LACCD open enrollment ends. You have the option to purchase health care coverage through the government-sponsored Health Insurance Marketplace, "Covered California." It's 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, 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 healthcare 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 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.

WHAT IS BENEFIT PLAN DESIGN?

Plan design is what expenses specifically are covered in your plan. As an example, some Blue Cross plans include 30 chiropractic sessions in a year, some include zero. The only way to be sure what is covered is to read the Explanation of Coverage (EOC). For the plans that LACCD offers, these documents are on the LACCD website at:

<http://www.laccd.edu/Departments/HumanResources/healthbenefits/Pages/Plans-and-Coverage.aspx>

Then click on your specific health plan

IF YOU PLAN ON RETIRING BUT WISH TO CONTINUE WORKING AS AN ADJUNCT

You may decide to retire during the 2016-2017 academic year. Please be aware that your District health benefit status may change when you retire from CalSTRS or PARS. Even if you are working a .33 FTE load you will not be eligible to receive the District's monetary contribution toward your health coverage, once you retire. You may wish to carry the District's CalPERS plans with you into retirement. To do that you will need to choose an AB528 election during your formal retirement paperwork. You do not have to continue working for the District in order to access CalPERS medical plans or the District's dental plans in retirement. However you will be responsible for the premium payments associated with them.

WELLNESS, BETTER THAN EVER!

Your Health Matters!

Employee Assistance Program

The District's Employee Assistance Program (EAP) is available to Active employees, Adjuncts and Retirees, your dependents, and household members, at no cost to you! The EAP program is operated by Managed Health Network (MHN.)

You may reach MHN directly by calling (800) 327-0449 or via the web at: www.mhn.advantage.com

- using access code: laccd

Some of the services offered through MHN include:

EAP Information	
Legal Services	30 minute face-to-face or telephonic consult
Financial Services	Free Unlimited Telephonic Consultations
Childcare and Eldercare Services	Free Referrals and Confirmed Match
ID Theft	Free Telephonic Consult with Consumer Credit Counselor
Daily Living	Concierge Service

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
	Ronn Gluck
Los Angeles Trade Tech	Ashraf Hosseini
Los Angeles Valley College	Tom Aduwo
Pierce College	Mofe Doyle
Southwest College Los Angeles	Lorraine Bell
West Los Angeles College	Sherron Rouzan
	Cristi Lizares
District Office	Katrelia Walker

Districtwide EAP Coordinator is Katrelia Walker, phone (213) 891-2040 or via email: WalkerKC@email.laccd.edu

You may also contact the District's Health Benefits Unit (888) 428-2980 or David Serrano, Risk Manager at (213) 891-2461 for assistance.

IMPORTANT CONTACT INFORMATION FOR YOUR BENEFITS

MEDICAL PLANS

CalPERS Health Benefit Program
(888) 225-7377

Monday—Friday, 8:00 a.m. – 5:00 p.m.
TTY (916) 795-3240
(for speech and hearing impaired)
www.calpers.ca.gov

VISION PLAN

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

OTHER BENEFITS & COBRA INFORMATION

LACCD Health Benefits Unit
770 Wilshire Blvd.
Los Angeles, CA 90017
(888) 428-2980
Monday – Friday,
9:00 a.m. – 4:00 p.m.
<http://www.laccd.edu/Departments/HumanResources/healthbenefits/Pages/default.aspx>

DENTAL PLANS

Delta Dental
P.O. Box 997330, Sacramento, CA 95899
(800) 765-6003
www.deltadentalins.com

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

EMPLOYEE ASSISTANCE PROGRAM (EAP)

Managed Health Network (MHN)
(800) 327-0449 or online at
mhn.advantageengagement.com
login code: laccd

OTHER VALUABLE VOLUNTARY BENEFITS

Through Payroll Deductions

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. There is a one-time opportunity to sign up with no physical exam or medical questions answered for new hire employees up to \$100,000, up to \$50,000 for all other employees, and spouses up to a maximum of \$15,000. To enroll, or ask questions about this product, please call a licensed benefit counselor at (877) 214-3109, Monday-Friday, 5am to 4pm PST.

Pet Assure

Pet Assure is the nation's largest Veterinary Discount Plan. For \$8 a month, you will 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. Members enjoy unlimited discount usage.

- 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 boarding, grooming and training
- PALS: A unique and highly successful 24/7/365 lost pet recovery service

How to Enroll in Pet Assure

- Go to www.petassure.com
- Check online to see if your veterinarian is in their discount network
- Go to SAP ESS Portal and enroll



Caption: Healthy eating starts at home

Attend a Health and Wellness Benefits Fair or CalPERS Webinar

LACCD will host a Health and Wellness Benefit fairs to present information on the benefit plans for employees at the times and locations listed below.

Benefits Fairs	
Wednesday, September 14, 2016	12:00 p.m. – 2:00 p.m. East L.A. College — Foyer
Wednesday, September 21, 2016	12:00 p.m. – 2:00 p.m. Pierce College — Student Community Center
Wednesday, September 28, 2016	12:00 p.m. – 2:00 p.m. Harbor College — Seahawk Center

Other EAP/Wellness and Benefits information events will take place as follows:	
Tuesday, September 13th	11:00 a.m. – 2:00 p.m. City College — Student Union 3rd floor
Thursday, September 15th	11:00 a.m. – 2:00 p.m. Mission College — Campus Center Main
Thursday, September 22nd	11:00 p.m. – 2:00 p.m. L.A. Trade — Aspen Hall/TWE 101 and South Tent
Tuesday, September 27th	T11:00 a.m. – 2:00 p.m. WLAC — Outside MSA/MSB Courtyard
Thursday, September 29th	11:00 a.m. – 2:00 p.m. Southwest College – Gymnasium
Tuesday, October 4th	11:00 a.m. – 2:00 p.m. Valley College — Monarch Hall
Thursday, October 6th	11:00 a.m. – 2:00 p.m. ESC — Board Room, Hearing Room, & Foyer

2017 CalPERS Webinar

The 2017 Webinar on Health Plan Design, Rate, and Benefit Changes for plan year 2017 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 Presenting the 2017 CalPERS Health Plans .

IMPORTANT INFORMATION FOR 2017

- Optum Rx is our new Pharmacy Benefits Manager, effective January 1, 2017. CalPERS has awarded a contract to Optum Rx, United Healthcare, for a five year period, beginning January 1, 2017 through December 31, 2021. Optum Rx will cover pharmacy benefits for members enrolled in CalPERS’s self-funded PERS Select, PERS Choice, and PERSCare Preferred Provider Organization health plans, as well as for those enrolled in Anthem Blue Cross, HealthNet, Sharp, and UntitedHealthcare HMO plan. Optum Rx will replace CVS Caremark.
- CalPERS no longer offers Blue Shield Health Net medical plan, effective January 1, 2017. Members who do not initiate enrollment in a new plan will automatically be rolled into Blue Shield Access +. If you do not wish to enroll or be rolled-into Blue Shield Access + by CalPERS, you must change your medical plan during Open Enrollment, to take effect on January 1, 2017.
- There is a new website where Anthem Blue Cross PPO consumers can sign up for CalPERS | Compare which will allow you to explore reference pricing on line. Please register at: www.calperscompare.com and click on the “Get Started Now” button on the upper right corner.

MOOP: the Maximum Out of Pocket (MOOP) applies to medical plans and integrated dental and vision plans. LACCD does not provide integrated dental and vision plans (we purchase separate dental through Delta and Safeguard) and separate vision plan (VSP Discount plan), therefore the MOOP will only apply to the CalPERS PEMHCA Medical plans and related pharmacy.

Note: The Kaiser medical plan through CalPERS PEMHCA, provides a limited vision benefit, and the Kaiser vision benefit is integrated within the Kaiser Medical Plan, and therefore the MOOP will apply to Kaiser medical and vision benefits, along with the Kaiser pharmacy benefits, under the Kaiser Medical Plan Maximum out of Pocket (Under the CalPERS plans there are MOOPS for medical and pharmacy).

For 2017 — to include all deductibles, co-payments, and co-insurance

The Department of Health and Human Services has set the 2017 Maximum Out of Pocket (MOOP) as follows:

- for individual is \$7,150; and for a Family is \$14,300
- **IMPORTANT NOTE:** Health Benefits has a new shorter email address: HealthBenefits@email.laccd.edu. You may continue to use the old address: do-sap-benefits-health@email.laccd.edu through December 31, 2016.

Calendar year:	Individual	Family
2017	\$7,150	\$14,300
2016	\$6,850	\$13,700
2015	\$6,600	\$13,200

HHS does not break out MOOP by medical and pharmacy.

However, in the past, CalPERS has created a medical and pharmacy MOOP, as follows:

Calendar year:	Type:	Medical	Pharmacy	Combined Total
2017	Family	Pending – CalPERS	Pending – CalPERS	Pending - CalPERS
	Individual	Pending – CalPERS	Pending – CalPERS	Pending - CalPERS
2016	Family	\$9,700	\$4,000	\$13,700
	Individual	\$4,850	\$2,000	\$6,850
2015	Family	\$9,200	\$4,000	\$13,200
	Individual	\$4,600	\$2,000	\$6,600

MOOP are annual maximums, and apply during the plan year (January 1 through December 31).

Also, it’s important to note each medical plan within the CalPERS offerings may have a different (lower) MOOP, to which you would benefit. In no case can any carrier provide a MOOP higher than allowed by HHS.

FYI: The Departments of Health and Human Services (HHS), Labor (DOL) and Treasury through the Internal Revenue Service (IRS) are tasked with adjustments to the ACA and MOOP. The LACCD awaits any new developments, guidance, and regulatory announcements regarding any potential changes to the Maximum Out of Pocket in 2016 or beyond.

DEPENDENT ELIGIBILITY VERIFICATION

The LACCD Health Benefits Unit recently underwent a review by the District's Internal Audit Department. The Internal Audit Department has recommended continuing with the requirement to obtain Dependent Eligibility Verification paperwork. We know health care coverage is important to you and your family. To help control costs, CalPERS requires certain Dependent Eligibility Verification paperwork as outlined below. The District will continue to comply with CalPERS Dependent Eligibility Verification process and paperwork requirements. CalPERS has directed all employers in the medical program to continue to require verification documentation from its covered employees and retirees.

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:

Supporting Documentation – Dependent Verification

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:

1. A copy of the front page of your 2015 federal or state tax return confirming this dependent is your spouse OR
2. A document dated within the last 60 days showing current relationship status, such as a recurring household bill or statement of account.

The document must list your name, your spouse's name, the date and your mailing address.

Current registered domestic partner

A copy of your Declaration of Domestic Partnership and social security card AND one of the following:

1. A copy of the front page of your 2015 state tax return OR
2. A document dated within the last 60 days showing current relationship status, such as a recurring household bill or statement of account.

The document must list your name, your partner's name, the date and your mailing address.

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

1. 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
2. A copy of the court order naming you or your spouse as the child's legal guardian and social security card.

Note: For a stepchild, you must also provide documentation of your current relationship to your spouse or domestic partner as requested above.

Children through age 26, if the employer has certified that the employee has assumed a parent-child relationship* and is the primary care parent

1. A copy of the front page of your 2015 federal or state tax return confirming this dependent and social security card OR
2. A copy of the court order naming you or your spouse as the child's legal guardian and social security card OR
3. Day care receipts or school records which indicate the child resides at your current mailing address and social security card.

* A parent-child relationship is defined in the Public Employees' Medical and Hospital Care Act (PEMHCA) at § 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 is a separate and concurrent on-going annual process of re-certification of the parent-child relationship for any individual acting in lieu of the natural or adopted parent, through the end of tax year 2016. Beginning with tax filing in 2017, 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 Relationship not being listed as dependent on the members' tax form

Should you have any questions about Parent-Child Relationship, documentation requirement, please contact the District's Health Benefits Unit via email at: do-sap-benefits-health@email.laccd.edu or mail to us at 770 Wilshire Blvd. 6th Floor, Los Angeles, CA 90017. You may call the Health Benefits Unit at (888) 428-2980

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NOTES



This summary is not a legal document and does not replace or supersede the “Evidence of Coverage”, policy, or the Summary Plan Description. Please refer to the Evidence of Coverage/insurance policy/Summary Plan Description for a complete description of the coverage, eligibility criteria, controlling terms, exclusions, limitations, and conditions of coverage.

Los Angeles Community College District reserves the right to terminate, suspend, withdraw, reduce, or modify the benefits described in the Evidence of Coverage/policy/Summary Plan Description in whole or in part, at any time. No statement in this or any other document and no oral representation should be construed as a waiver of this right. This summary is the confidential property of Los Angeles Community College District.