

JLMBC Health Benefits

Quarterly

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HRA Reminders

- If you're not sure what's considered an eligible expense under the new health care reform regulations, review Publication 502 at www.irs.gov or at www.laccd.edu/health.
- Beginning January 1, 2011, most over-the-counter (OTC) drugs, excluding insulin, are no longer considered an eligible expense using your HRA, without a doctor's prescription.

For more information please go to <https://myspendingaccount.shps.com> or call (800) 964-6165.

IMPORTANT INFORMATION ABOUT YOUR HEALTH REIMBURSEMENT ACCOUNT (HRA)

The District's Health Reimbursement Account (HRA) benefit is a hot topic – we're getting lots of questions about it. So here's a quick update to help you better understand how you can use the HRA to your benefit.

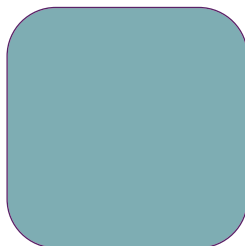
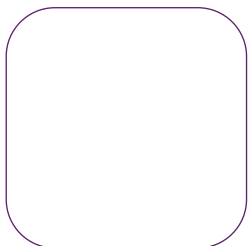
How Your HRA Works

Each year, subject to negotiations, the District will contribute to your HRA to help you pay for eligible out-of-pocket expenses, tax-free! Some examples of qualified expenses include deductibles, coinsurance, copayments, and prescriptions.

You can use your debit card at various health care facilities as well as the pharmacy to pay for eligible expenses. When you swipe your card, the money is automatically withdrawn from your account. However, you're not done yet. Be sure to ask for an itemized receipt and keep it in a safe place. Why? Not all HRA swipe systems collect the detailed information required by the IRS showing your transaction is tax free. From time to time, SHPS (our HRA administrator) gets audited by the IRS and needs to show that detail.

Therefore, SHPS must perform regular checks to ensure that HRA participants are using their account in accordance with federal law. If you have undocumented transactions, SHPS may ask that you provide all related receipts to verify that your health care expenses were eligible. This is standard practice among plan administrators, and is performed to ensure that all transactions are valid. Experts suggest keeping your health care receipts for at least one year, in case you are audited.

REMEMBER – even after your card is successfully swiped, be sure to ask for an itemized receipt and keep it for at least one year. To track your HRA expenses visit <https://myspendingaccount.shps.com> or call (800) 964-6165.



CONVENIENCE. CARE. CONFIDENCE.

Your Employee Assistance Program

Imagine – you're running out the door, on the way to an important meeting, and your garage door won't open. You're stuck and starting to panic. But before you lose all hope, don't forget the EAP can help! That's right; the EAP isn't just a service to help you with your work and personal-related issues. The EAP offers a wide variety of services to help you manage the demands of daily living, including finding a handyman to help you on the fly.

Here are just a few ways the EAP can help:

Convenience Services

The EAP will work with you to identify the perfect professional to help you with all of your planning needs.

- Relocation
- Pet care
- Home cleaning
- Home and automotive repair
- Entertainment and dining
- Travel information

Child Care

Get help finding and placing your child(ren) in a program that is right for them.

- Day care
- Before and after school programs
- Special needs
- Summer camp
- Nursery school
- Pregnancy resources

Elder Care

Let the EAP work with you to find the best facility or program for your elderly family member.

- Home health care
- Nursing homes
- Meal programs
- Assisted living

Education Planning

EAP advisors will listen and work with you to find the best educational program for your child(ren).

- Educational programs
- Private schools
- College planning



For a complete list of EAP services please visit www.horizoncarelink.com (login: laccd; Password: eap) or call (800) 342-8111.

PERSONALIZED COUNSELING SESSIONS

The EAP also offers personalized counseling – up to six, 30-minute face-to-face sessions per incident per year with a licensed therapist – to help with other personal or work issues. As a District employee or eligible family/household member, these services are **absolutely free** to you! Horizon Health’s WorkLife Counselors are available 24/7 at (800) 342-8111. You can also visit Horizon Health’s “My Life Values” website to find information about a variety of topics and services available to you, your eligible family members and anyone living in your household. Visit **www.horizoncarelink.com**. When you reach the login screen enter **laccd** in the username section and for the password enter **eap**.

Still have questions? Call LACCD Health Benefits Unit (888) 428-2980 – we are here to help!



IN CASE YOU WERE WONDERING...

Check out how District employees enrolled in our medical plans.

	Blue Shield HMO	Blue Shield NetValue HMO	Kaiser HMO	PERS Choice PPO	PERS Select PPO	PersCare PPO
Actives	16%	2%	33%	48%	1%	0%
Adjuncts	28%	19%	32%	13%	8%	0%

PLAN CONTACT INFORMATION

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

DENTAL PLANS

Delta Dental

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

SafeGuard

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

VISION PLAN

VSP

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

EMPLOYEE ASSISTANCE PROGRAM (EAP)

Horizon Health

(800) 342-8111
www.horizoncarelink.com
login code: laccd password: eap

FLEXIBLE SPENDING ACCOUNTS (FSAs)

SHPS, Inc.

11405 Bluegrass Pkwy.
Louisville, KY 40299
(800) 678-6684
www.myshps.com

TERM LIFE AND AD&D INSURANCE LACCD

770 Wilshire Blvd.
Los Angeles, CA 90017
(888) 428-2980
www.laccd.edu/health

MetLife

National Service Center
P.O. Box 2517, Aurora, IL 60507-2517
(877) ASK-MET7
www.metlife.com

OTHER BENEFITS & COBRA INFORMATION

LACCD Health Benefits Call Center

770 Wilshire Blvd.
Los Angeles, CA 90017
(888) 428-2980
Monday–Friday, 9:00 a.m.– 4:00 p.m.
www.laccd.edu/health


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