

LACCD Adjunct Faculty HEALTH BENEFITS BULLETIN

FALL 2013

Important Health Benefits information for Adjunct Faculty

CalPERS Open Enrollment for Adjunct Faculty has Changed

Do I qualify for LACCD's Adjunct Health Benefits?

If you teach a 0.33* (or higher) Full-Time Equivalent (FTE) load during the fall 2013 semester and have taught at least 0.20 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. Beginning January 1, 2014 the District will contribute \$254 per month for 10 months.

To see the rates for the current year and next calendar year, visit the web-site (the District-paid contribution is already calculated in these rates):

<http://www.laccd.edu/Departments/BusinessServices/Benefits/Pages/Rates.aspx>

**A typical load is 15 hours; therefore, two full-time classes qualify you for health benefits. Refer to Article 13 Table A of the AFT Collective Bargaining Agreement (CBA) to determine the full-time load in your discipline area.*

WHICH CATEGORY DO YOU BELONG TO?

2014 Changes for Adjunct Open Enrollment

The enrollment cycles for adjunct faculty who enroll at different times of the year have been simplified and will now consist of three categories:

Category 1:

Member qualifies for the first time in the fall semester

Category 2:

Member qualifies for the first time in the spring semester

Category 3:

Continuing Enrollee who is currently enrolled in LACCD's Health Benefits Program

ALL ADJUNCT ANNUAL OPEN ENROLLMENT 2013 begins Monday, September 16, and ends Friday, October 11, 2013. Every eligible adjunct may enroll or make changes to health plans at this time using the SAP ESS Portal (see page 7) for coverage effective January 1, 2014. 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, 2014, but at new rates (which may be higher). For rate information visit <http://www.laccd.edu/Departments/BusinessServices/Benefits/Pages/Rates.aspx>.

If you wish to modify your coverage (waive, elect, add or drop dependents), you must go to the SAP ESS Portal to make the necessary changes that will go into effect for the new calendar year (January–December, 2014).

If you do not have coverage and do not enroll, you will not have health coverage from January 1–December 31, 2014 unless you have a Life Status Change (LSC) during the year that allows you to elect coverage. (See page 2.)



Category 1: Member qualifies for first time in fall semester

JULY 1–15

Adjunct faculty who gain eligibility (did not participate in the District’s health benefits program during the preceding spring semester) will be notified by the District that their fall assignment qualifies them for health benefits effective September 1. 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 January 2014.

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-January). CalPERS typically changes its premium rates beginning January of each year. Since the coverage period for the fall semester includes the month of January, LACCD will provide the premium rates for both the remainder of the plan year and the rates for the upcoming year. This will allow adjunct faculty to make an informed decision as to whether they choose to retain their coverage for the upcoming year, make changes to their plan, or opt out of the plans altogether. Each monthly deduction will match the CalPERS monthly premium minus the District’s monthly contribution rate.

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 $\geq .33$	Spring Assignment is $< .33$ (No Longer Eligible)
Sept. 2013 to Jan. 2014	Five payments cover five months (Sept. – Jan.).	Automatically continues into the next cycle: Feb. – July. This adjunct is now participating as a <i>Continuing Enrollee</i> . (See Category 3.)	Has option to select COBRA effective February 1 st

*What is a Life Status Change?

A Life Status Change (LSC) is a qualifying life event such as a marriage, divorce, the birth or adoption of your child, or an employment status change that allows you to apply for or change your benefits outside of Open Enrollment.

For more information visit <http://www.laccd.edu/Departments/BusinessServices/Benefits/Documents/Qualified-Life-Events.pdf> and click on the Health Benefits Unit page.

Defense of Marriage Act

On June 26, 2013, the United States Supreme Court struck down the portion of the Defense of Marriage Act (DOMA) that barred same-sex married couples from recognition as “spouses.” CalPERS is offering a one-time exception opportunity to enroll in health coverage. Enrollment is limited to employees and retirees who married during the period in 2008 when California first issued same-sex marriage licenses but who chose not to enroll their spouse and dependent children. The one-time exception also applies to members who married a same-sex spouse in another state where same-sex marriage was legal prior to June 26, 2013. The enrollment period is effective immediately and continues through December 31, 2013.

Category 2: Member qualifies for first time in spring semester

DECEMBER 1

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 February through July.

JANUARY 1–31

Period which adjuncts have to turn in **paper application** for participation in health benefits program for spring semester (Feb. – July).

Coverage Period	Premium Deductions	Receives Fall Assignment that is $\geq .33$ FTE	Fall Assignment is $< .33$ FTE (No Longer Eligible)
Feb. 2014 to July 2014	Five payments (Feb. – June) will be applied toward six months of coverage (Feb. – July).	Automatically continues into the next cycle: Aug. – Jan. If an adjunct receives a fall offer of assignment, he/she proceeds as a <i>Continuing Enrollee</i> (see Category 3) receiving coverage beginning in August.	Has option to select COBRA effective August 1 st

Category 3: Continuing Enrollee currently enrolled in LACCD's Health Benefits Program

Please refer to grids below.

Coverage Period	Premium Deductions	Receives Spring Assignment that is $\geq .33$ FTE	Spring Assignment is $< .33$ FTE (No Longer Eligible)
FALL SEMESTER 2013 Sept. 2013 to Jan. 2014	Five payments cover five months (Sept. – Jan.)	Automatically continues into the next cycle: Feb. – July.	Has option to select COBRA effective February 1 st

Coverage Period	Premium Deductions	Receives Fall Assignment that is $\geq .33$ FTE	Fall Assignment is $< .33$ FTE (No Longer Eligible)
SPRING SEMESTER 2014 Feb. 2014 to July 2015	Five payments (Feb. – June) will be applied toward six months of coverage (Feb. – July).	Automatically continues into the next cycle: Aug. – Jan.	Has option to select COBRA effective August 1 st

Coverage Periods	Premium Deductions	Receives Spring Assignment that is $\geq .33$ FTE	Spring Assignment is $< .33$ FTE (No Longer Eligible)
FALL SEMESTER 2014 Aug. 2014 to Jan. 2015	Five payments cover six months (Aug. – Jan.). The District will cover the Aug. 2014 monthly premium. Refer to Page 4, Question 1, Scenario B for further details.	Automatically continues into the next cycle: Feb. – July.	Has option to select COBRA effective February 1 st

WELLNESS CORNER

AETNA RESOURCES FOR LIVING (EAP) (Formerly Horizon Health EAP)

LACCD provides an Employee Assistance Program (EAP) in partnership with Aetna Resources for Living that offers support, guidance and work/life resources to adjunct faculty members and anyone living in your household. Services include six (6) free counseling sessions per issue per calendar year for Personal/Professional Life Balance, Emotional Wellness, Stress Management, Health & Wellness, Marital/Relationship & Family Counseling, Legal & Financial Counseling, and more AT NO COST TO YOU!

Also, the EAP offers telephonic and web-based referral services for:

- Childcare, adultcare and eldercare
- Legal and financial counseling
- Health and wellness and life improvement issues

24/7 access is available at 1-800-342-8111 or online at www.mylifevalues.com, Login: **laccd**, Password: **eap**. For more information, contact Katerlia Walker, Districtwide EAP Coordinator, at (213) 891-2040.

PLEASE NOTE: 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 pay for your employee only vision as well (it cannot be dropped).

1. Which months will adjuncts have health benefits coverage if they participate in the District's health benefits program?

For the **fall semester**, there are two different scenarios:

Scenario A: The health benefits coverage period will run from September through January for the fall 2013 semester. (See the table below.)

Individual Coverage Based on Los Angeles CalPERS Premiums 2013 Fall 2013 Payment Structure —September 1, 2013 through January 31, 2014

Note: CalPERS rates and district contributions change on January 1, 2014.

<i>(This table applies to Scenario A only)</i>	CalPERS Monthly Premium	District Monthly Contribution	Adjunct Monthly Premium
Blue Shield/ Advantage	\$530.75	\$242.00	\$288.75
Blue Shield Net Value/ Advantage	\$453.35	\$242.00	\$211.35
Kaiser	\$502.40	\$242.00	\$260.40
PERS Choice	\$587.46	\$242.00	\$345.46
PERS Select	\$429.08	\$242.00	\$187.08
PERS Care	\$953.90	\$242.00	\$711.90

Scenario B: Beginning August 2014, for existing adjunct faculty who are already participating in the District's health benefits program (and continue to be eligible), the coverage period for the fall semester will run from August through January. An adjunct pays premiums in September, October, November, December and January, but now has coverage starting August 1. The District advances the cost of the premium for adjuncts in August because your first paycheck is not until September.

Please note: If an adjunct's premium is pre-paid by the District for August, and the classes upon which eligibility is based are cancelled causing the adjunct to lose eligibility, then the adjunct must re-pay the District for August.

For the **spring semester**, the health benefits coverage period will run from February through July.

2. How will payroll deductions be structured to pay for the monthly premium costs of the health plan which I choose to enroll in?

For the **fall semester 2013**, payroll deductions will run from September through January. The amount of the paycheck deduction will be the cost of the monthly premium of the plan selected, minus the District's monthly contribution. These monthly rates may be found at <http://www.laccd.edu/Departments/BusinessServices/Benefits/Pages/Rates.aspx>. The month of January 2014 will have a different deduction amount due to changes in rates for the 2014 plan year.

For the **spring semester**, payroll deductions will run from February–June (five pay periods will cover six months of coverage). The amount of the payroll deduction will be the cost of the six monthly premiums (February–July) evenly distributed over a five month period (February–June), minus the District's monthly contribution.

3. 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).

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

No, the benefit plan election made in August will remain in effect for the upcoming calendar year. However, adjunct faculty should visit <http://www.laccd.edu/Departments/BusinessServices/Benefits/Pages/Rates.aspx> to check the new rates for 2014. They may then visit the District SAP ESS Portal during open enrollment (September 16 to October 11, 2013) if they wish to make any changes to their elections. The SAP ESS Portal is only available during open enrollment.

5. If adjuncts enroll in August for coverage in the fall semester, can coverage extend through January given that 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.

6. If adjuncts come in through a Life Status Change (LSC)* in the fall semester, do they have to enroll again in the spring semester? If adjuncts come in through a LSC in the spring semester, do they have to enroll again in the fall semester?

No. Their coverage elections will remain in effect for as long as they continue to meet the minimum eligibility and their status as benefitted adjunct faculty does not change. Further, adjunct faculty can modify their elections mid-year if they experience a Life Status Change. (See page 2 for the definition of a Life Status Change.)

7. 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. For Life Status Change information visit <http://www.laccd.edu/Departments/BusinessServices/Benefits/Documents/Qualified-Life-Events.pdf> and click on the **Health Benefits Unit** page.

8. If I enroll during Open Enrollment but do not have eligibility for benefits in the spring will I still receive January coverage?

Yes. The adjunct's fall assignment must meet the minimum eligibility criteria. If in the spring assignment 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, they will have coverage for January only and will be offered COBRA as of February 1.

HOW TO ENROLL

1. From a computer connected to the District Intranet, launch your Internet browser.
2. 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.
3. Enter your User ID. The SAP ESS User ID has been 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, *Smithj*, which is the local part of your email address, is your SAP ESS User ID.
4. 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: If your password has expired in the last 60 days, you will need to follow the instructions above for first time users. You cannot use the first 7 characters of your old password.

Start Your Annual Enrollment

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 six steps. At the end of the enrollment process, active full-time employees will have an opportunity to enroll in an FSA for 2014.



Attend a Benefits Workshop or CalPERS Webinar

LACCD will host workshops to present information on the benefit plans for employees at the times and locations listed below. All three sessions are available via live webcast and one session will be video archived for later playback. (URLs will be sent via email to the District all email lists a few days before the event.) For details on the medical plans CalPERS offers, you can attend a prerecorded Health Plan Webinar at any time.

Benefits Workshops:
Thursday, September 19
11 a.m. – 2 p.m.
Mission College

Wednesday, September 25
11 a.m. – 2 p.m.
East LA College, Recital Hall

Wednesday, October 2
11 a.m. – 2 p.m.
Harbor College
Seahawk Center

2014 CalPERS Webinar
The 2014 Webinar on Health Plan Design, Rate, and Benefit Changes is available to view online anytime at <http://www.calpers.ca.gov/eip-docs/employer/cir-ltrs/2013/600-044-13.p>

The District is in compliance with the Health Care Reform Affordable Care Act (HCR/ACA) and continues to offer you affordable and comprehensive coverage to meet your health care needs.

The Health Care Reform Affordable Care Act (HCR/ACA) was signed into law by President Obama on March 23, 2010. The law requires several new provisions to go into effect January 1, 2014. These provisions, some of which the District has already implemented, include:

- Essential health benefits, such as preventive care and immunizations
- No annual limits on essential health benefits
- Dependent children may be covered to age 26
- Individual mandates that require most Americans to have health insurance or pay a penalty
- New Health Insurance Marketplace

ABOUT THE INDIVIDUAL MANDATE

Effective January 1, 2014, the individual mandate requires legal U.S. residents to buy a minimum level of health insurance coverage or pay a penalty for each month of non-compliance. The penalty equals the greater of \$95 per adult and \$47.50 per child (up to \$285 per family), or 1% of your family income. The penalty will increase significantly in 2015 and 2016. Some people will be exempt from the mandate and penalty due to religious, financial or other reasons, while others may be given financial assistance to help pay the cost of their coverage.

In 2014, you will have to submit a form with your federal income tax return proving that you have insurance. If you are covered by a District medical plan, you will receive a certificate from your medical plan that indicates you have the minimum coverage.

New!

GOVERNMENT-SPONSORED HEALTH INSURANCE: COVERED CALIFORNIA

Before October 1, 2013, you will receive a "Notice of Health Insurance Options" informing you that 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 you meet eligibility requirements based on your 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 POP 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 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 2014. 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 their needs.

Covered California is the only place 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 elsewhere. 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>

Be well! Adjunct faculty are eligible for a Wellness Program and an Employee Assistance Program (EAP) through Aetna.

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)

Aetna Resources for Living

(800) 342-8111

www.mylifevalues.com

login code: laccd password: eap

FLEXIBLE SPENDING ACCOUNTS (FSAs)

ADP Benefits Solutions

P.O. Box 34700

Louisville, KY 40232

(800) 964-6165

<https://myspendingaccount.shps.com>

TERM LIFE AND AD&D INSURANCE

LACCD

770 Wilshire Blvd.

Los Angeles, CA 90017

(888) 428-2980

www.laccd.edu/Departments/BusinessServices/Benefits/Pages/default.aspx

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.

www.laccd.edu/Departments/BusinessServices/Benefits/Pages/default.aspx



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