

# LACCD Adjunct Faculty HEALTH BENEFITS BULLETIN

Important Health Benefits information for Adjunct Faculty

SPRING 2014

## JLMBC 2013 BENEFITS SURVEY

The JLMBC believes it is important to stay in touch with our membership. Last Spring 2013 the JLMBC surveyed all of our members and we are pleased with the positive participation of active employees, adjunct faculty and retirees. The table below summarizes some of the responses from the health benefits survey. Thank you for your input!

	Full-time Faculty	Adjunct Faculty	Classified	Administrators	Retirees
Questions	Agree or Strongly Agree				
1. My benefits package gives me all the coverage I need	56%	62%	56%	74%	74%
2. My benefits package is a very important part of my overall compensation	91%	94%	93%	92%	94%
3. Overall, I'm very satisfied with the benefits LACCD currently provides	65%	85%	66%	79%	85%

### Adjunct Comments

*"As an adjunct who purchases benefits, I have been satisfied the last couple of years with the choices and cost control; however, I am concerned with the cost of benefits in the future and hope that the District and CalPers will make a concerted effort to force insurers to be more transparent and reduce costs."*

*"As an adjunct for the last 10 years or so, I'm very happy with Kaiser benefits. The cost is what makes it less attractive."*

*"I appreciate the benefits offered, but the health coverage for adjuncts is too expensive."*

*"Retirement is good. Need better health, health savings, and dental for adjunct faculty."*

CalPERS is committed to always improving the customer experience, so they have introduced an online survey where you can share your opinion. Go to [www.calpers.ca.gov](http://www.calpers.ca.gov) and select *Contact us*. Then select *Tell Us About Your Experience* to take the survey.

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

### 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.

### What is a Life Status Change?

A Life Status Change (LCS) 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/Pages/Adjunct-Faculty.aspx>.

Locate the number of **Standard Teaching Hours per Week** for your **Discipline** using **AFT Contract Article 13, Table A** beginning on page 27. 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; Her 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  $6 \div 18$  or .333 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.

## CalSTRS: YOUR PERSONAL WEALTH PLAN

CalSTRS Pension2 is CalSTRS' voluntary defined contribution plan. Pension2 offers the opportunity to invest through tax-advantaged payroll deductions in low cost, flexible 403(b), Roth403(b) and 457(b) plans for additional retirement savings. CalSTRS Pension2:

- Complements your CalSTRS retirement benefit.
- Features low fees and expenses, so more of your money works for you.
- Offers tax-advantaged contributions and a variety of investment plans.
- Provides objective advice and planning services at no additional cost.





## Scenario 1: Member qualifies for first time in Fall semester

### JULY 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 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.

### 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 health plans premium rates typically change 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. 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 31<sup>st</sup> it will be assumed the adjunct has chosen to waive coverage until the next open enrollment period (September-October).

*\*See the definition of Life Status Change (LSC) on page 2.*

Coverage Period	Premium Deductions	Receives Spring Assignment that is $\geq .33$ FTE	Spring Assignment is $< .33$ FTE (No Longer Eligible)
Sept. to Jan.	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 Scenario 2).	Has option to select COBRA effective February 1 <sup>st</sup>

It should be noted that for CalPERS plans, the coverage period in any given year runs from January through December. However, given that the last check associated with the Fall assignment is issued in January, the District has the option of extending coverage through January. Therefore, for the Fall semester, the adjunct faculty member has the option of terminating coverage in December instead of continuing through January.

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

Coverage Period	Premium Deductions	Receives Fall Assignment that is $\geq .33$ FTE	Fall Assignment is $< .33$ FTE (No Longer Eligible)
<b>SPRING SEMESTER</b> Feb. to July	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 <sup>st</sup> .

Coverage Periods	Premium Deductions	Receives Spring Assignment that is $\geq .33$ FTE	Spring Assignment is $< .33$ FTE (No Longer Eligible)
<b>FALL SEMESTER</b> Aug. to Jan.	Five payments cover six months (Aug. – Jan.). The District will cover the Aug. monthly premium.	Automatically continues into the next cycle: Feb. – July.	Has option to select COBRA effective February 1 <sup>st</sup> .

## Scenario 3: 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. to July	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 Scenario 2) receiving coverage beginning in August.	Has option to select COBRA effective August 1 <sup>st</sup> .



Denim Day is an event in which people are encouraged to wear jeans (denim) in order to raise awareness of rape and sexual assault. A decade ago, Italian judges did not convict a rapist because the victim wore jeans. The LACCD's annual observance of Denim Day was on April 23<sup>rd</sup>.

#### GENTLE DENTAL REMINDER

For those who selected the Delta Dental PPO rather than the MetLife/Safeguard HMO, please be aware that the Delta Dental PPO has a calendar year plan maximum of \$1,000 regardless of years of service. Please see the Delta Dental Benefits Highlights on the LACCD website.

### GLOSSARY OF HEALTH PLAN TERMS

**Deductible** — This is the amount you must pay each calendar year before the plan will pay benefits. The plan will pay those benefits subject to a deductible.

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

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

**Out-of-Pocket Maximum** — 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, do not count toward the out-of-pocket maximum.

**Explanation of Benefits** — An Explanation of Benefits (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 to 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 instead of the flat copayment).
- Your coinsurance and out-of-pocket costs are lower when you go to PPO network providers.

**HIPAA (Health Insurance Portability and Accountability Act)** — 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.



**\$9.60/month or \$96/year covers all pets in your household**

### **Save On Veterinary Care!**

Pet Assure is the nation's largest Veterinary Discount Plan. You will save on all in-house medical services—including office visits, shots, X-rays, surgical procedures and dental care. How it works:

1. Pet Assure will mail your membership card before your benefit start date.
2. Present your Pet Assure card at any network veterinarian.
3. The veterinarian will reduce your bill for all medical services by 25%, right then and there at the time of service.

It's as simple as that! Since Pet Assure is not insurance, there are no forms to fill out, no waiting for reimbursements and no denials of coverage—even pets with pre-existing conditions are accepted. You simply pay the vet 25% less for all in-house medical services.

Thousands of vets nationwide honor the Pet Assure discount card. For a list of participating veterinarians in your area, go to [www.petassure.com](http://www.petassure.com) or call Pet Assure at 877-FIND-VET (346-3838).

For more information visit [www.petassure.com](http://www.petassure.com) or call Pet Assure's customer service at 888-789-PETS (7387).

During Fall open enrollment employees will have another opportunity to enroll in Pet Assure.

### **BENEFIT QUESTIONS?**

**Call (888) 428-2980 or visit:**

**[www.laccd.edu/Departments/BusinessServices/Benefits/Pages/default.aspx](http://www.laccd.edu/Departments/BusinessServices/Benefits/Pages/default.aspx)**

## VISION SERVICE PLAN (VSP) ENHANCEMENTS

### Did you know?

Effective January 1, 2014, the frame allowance has increased from \$120 to \$150.

Vision Service Plan (VSP) is pleased to announce that TruHearing® is offering all VSP members and their covered dependents free access (\$108 value) to the TruHearing MemberPlus® Program so you can enjoy big savings on some of the most popular digital hearing aids on the market. TruHearing is a medical organization that offers deep discounts on state-of-the-art digital hearing aids, and contracts for lower costs on professional services from a nationwide network of audiologists and hearing instrument specialists.

### TruHearing Extras!

The TruHearing MemberPlus Program includes:

- Savings of up to 50% on hearing aids
- Yearly comprehensive hearing exams for \$75
- 48 batteries per purchased hearing aid
- And more!

### More Ways to Save with VSP!

Beginning January 1, 2014, you get an extra \$20 to spend on featured frame brands, like bebe®, ck Calvin Klein, Flexon®, Lacoste, Michael Kors, Nike, Nine West, and more!

### Exclusive Vision Plan Member Extras!

Only VSP members can save more than \$2,500 by taking advantage of exclusive rebates and special offers, including:

- Rebates on the most popular contact lens brands
- Copays on preferred lens enhancements
- Laser vision surgery—up to \$500 savings
- Nike-authorized prescription sunglasses—average savings of \$325

Visit [www.vsp.com/specialoffers](http://www.vsp.com/specialoffers) to see more ways you can save.



*Those Adjunct Faculty who teach at least 0.50 FTE are eligible for District-paid individual vision coverage*

## 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](http://www.calpers.ca.gov)

### DENTAL PLANS

#### Delta Dental

P.O. Box 997330, Sacramento, CA 95899

(800) 765-6003

[www.deltadentalins.com](http://www.deltadentalins.com)

#### SafeGuard

P.O. Box 3594, Laguna Hills, CA 92654

(800) 880-1800

[www.safeguard.net](http://www.safeguard.net) (plan code: 0150-d)

### VISION PLAN

#### VSP

P.O. Box 997100

Sacramento, CA 95899-7105

(800) 877-7195

[www.vsp.com](http://www.vsp.com)

### EMPLOYEE ASSISTANCE PROGRAM (EAP)

#### Aetna Resources for Living

(800) 342-8111

[www.mylifevalues.com](http://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](http://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](http://www.laccd.edu/Departments/BusinessServices/Benefits/Pages/default.aspx)

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*Chair, JLMBC*

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*AFT College Staff Guild, Local 1521A*

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**James Bradley, SEIU Local 99**

**Allison Jones, Teamsters Local 911**

**Don Sparks, AFT Faculty Guild**

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## RESOURCES TO THE JLMBC

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**Leila Menzies, District Office**

*Business Services*

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**Katrelia Walker, District Office, HR**

