

Dear Retiree or Survivor:

The Los Angeles Community College District's annual benefits enrollment for your 2009 health plans will take place from November 3 through November 26, 2008. This is your opportunity to make changes to your benefits, such as adding or dropping dependent coverage, or switching from one medical plan to another. Any changes you make during annual enrollment will go into effect on January 1, 2009.

LACCD has made some important changes to your benefits for 2009 (described on the back of this page). For this reason, **YOU MUST COMPLETE THE ENCLOSED BENEFIT ELECTION FORM** during annual enrollment to select your dental coverage and confirm all other benefits elections. **If you do not select a dental plan, you will automatically be enrolled in the Safeguard HMO dental plan.**

A New Election Form/Questionnaire

You will notice that the enclosed election change form/eligibility questionnaire looks different this year. We have tried to make the enrollment process simpler—you can now select your 2009 benefits, add or drop dependent coverage, and answer questions about your Medicare enrollment using just one form.

A New Number to Call

Remember, if you have any questions about your benefits or the enrollment process, **call the LACCD Health Benefits Call Center at (888) 428-2980.**

How to Complete Your 2009 Enrollment

Simply follow the step-by-step instructions on election change form.

→ **CHOOSE** your medical and dental plans for 2009. Everyone must make a medical and dental plan election, even if you are not changing plans.

If you decide to switch to the Blue Shield HMO medical plan or the SafeGuard HMO dental plan during annual enrollment, you must elect a primary care provider. *If you are currently enrolled in an HMO plan, you do not need to fill in your primary care provider information.*

→ **COMPLETE AND SIGN** the Medicare eligibility questionnaire on the back of the form.

→ **UPDATE** your emergency contact information.

→ **OPTIONAL:** *If you want to add or drop dependent coverage*, you may indicate your change on the form.

→ **RETURN** the election form to the LACCD Health Benefits Call Center in the enclosed envelope no later than November 26, 2008.

Enhanced Dental Plans

LACCD is pleased to announce major improvements to our dental plan offerings for 2009:

- » A new Delta Dental PPO plan will replace the Blue Cross Choice plan. Delta Dental is the largest and most experienced dental benefits carrier in the country, serving over 51 million people with a wide network of dentists.
- » The Safeguard Dental HMO plan has been enhanced to provide you with more robust benefits—the plan now covers many restorative and prosthodontic services (such as dentures) at no cost to you.

Your New PPO Dental Plan. Under Delta Dental PPO, you can visit any dentist you choose—but if you go to a dentist who is a member of Delta's PPO network, you can take advantage of the PPO provider's discounted rates and reduce your out-of-pocket costs. Your benefits under the new Delta Dental plan will be largely the same as they were under the PPO level of the Blue Cross Choice plan.

Your New HMO Dental Plan. The Safeguard HMO dental plan has been redesigned to reduce your out-of-pocket costs by offering a number of dental services at no charge:

- » Crowns and pontics (the part of a bridge or denture that replaces the missing tooth) are covered in full—including porcelain.
- » Root canals are covered in full.
- » Dentures are covered in full.
- » Orthodontia for adults is now a covered benefit (for a \$1,400 copayment).

New Medical Plan Copayments

While LACCD still offers very generous medical benefits, like many organizations, we are faced with the issue of increased health care costs. In order to keep the medical plans affordable, we have had to increase some of our copayments for 2009:

- » **Kaiser Permanente HMO** – The copayment for physician office visits will increase from \$5 to \$10 per visit; the copayment for emergency room visits will increase from \$5 to \$50 (waived if admitted to the hospital).
- » **Blue Shield Spectrum PPO** – The copayment for physician office visits will increase from \$10 to \$15. In addition, there will be a \$50 copayment for emergency room visits (waived if admitted to the hospital).
- » **Blue Shield HMO** – Coverage remains affordable with no changes to the plan.

Enhanced Kaiser Benefit

Kaiser will now cover durable medical equipment (DME) at 100%. DME is medical equipment that is prescribed by your doctor for use in the home, such as walkers, wheelchairs, and hospital beds. Blue Shield will continue to cover DME at 100%.

For More Information

The LACCD Health Benefits Call Center is available to answer your questions Monday through Friday, from 9:00 a.m. to 4:00 p.m. Just call (888) 428-2980. You can also find plan information online at www.laccd.edu/health.

Dr. Susan Aminoff, *Chair*
Joint Labor/Management Benefits Committee

Dawn Bastin, *Director*
LACCD Business Services