Los Angeles Community College District

For Y JOINT LABOR-MANAGEMENT BENEFITS COMMITTEE

FALL 2015

Attend a Health and Wellness **Benefits Fair or CalPERS** Webinar

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

Benefits Fairs:

- » Friday, September 18th 12:00 p.m. - 2:00 p.m. L.A. City College – Student Union
- » Thursday, September 24th 12:00 p.m. – 2:00 p.m. L.A. Valley College – Monarch Hall
- » Tuesday, September 29th 12:00 p.m. – 2:00 p.m. South West College

2016 CalPERS Webinar

The 2016 Webinar on Health Plan Design, Rate, and Benefit Changes for plan year 2016 is available to view online anytime. 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 2016 CalPERS Health Plans

LACCD ADJUNCT FACULTY HEALTH BENEFITS BULLETIN

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.



ALL ADJUNCT ANNUAL OPEN ENROLLMENT FOR BENEFIT/PLAN YEAR 2016 BEGINS MONDAY, SEPTEMBER 14, and ENDS AT 4 PM FRIDAY, OCTOBER 9,

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, 2016. 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, 2016. Effective January 1, 2016 there will be new rates (which may be higher) and possible changes in coverage for your previously selected plan. For 2016 rate information and possible changes visit http:// www.laccd.edu/Departments/HumanResources/ healthbenefits/Pages/default.aspx

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 to make the necessary changes that will go into effect for the new calendar year (January-December, 2016). If you are currently in a District CalPERS plan and drop coverage your health coverage will end on December 31, 2015.

If you do not have coverage and do not enroll, you will not have health coverage from January 1– December 31, 2016 unless you have a Life Status Change (LSC) during the year that allows you to elect coverage. (See page 2.)

*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.

To see the rates for the current year (2015) and next calendar year (2016), visit the Health Benefits web-site: http://www.laccd.edu/Departments/ HumanResources/healthbenefits/Pages/default.

then click on Information For Adjunct Faculty; then scroll down to the 2015 and 2016 rate sheets prepared by the JLMBC Adjunct Task Force.

Beginning January 1, 2016 the District will contribute \$283 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.

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**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. 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; Keisha's 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; Martha's 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.

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"
- » http://www.laccd.edu/Departments/HumanResources/healthbenefits/Pages/default.aspx



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.s t 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 >=.33	Spring Assignment is <.33 (No Longer Eligible)
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 1 _{st}

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 2016. The coverage costs for the months of January and February of the following year (2017) may have a slight variation due to changes in premium costs and District contribution. The cost changes will be available by Open Enrollment Fall 2016, 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.





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, 2016. Effective January 1, 2017 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 >=.33	Fall Assignment is <.33 (No Longer Eligible)
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 >=.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

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 of adoption of a child, which is retroactive.

- » For more information Call (888) 428-2980 or email the Health Benefits Unit at do-sapbenefits-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



DECEMBER 1 - JANUARY 16

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-Aug.).

Coverage Period	Premium Deductions	Receives Fall Assignment that is >=.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.



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).



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 2016 for plan year starting January 1, 2017).

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 to check the new rates and Evidence of Coverage (EOC) (what is covered by a particular plan) for 2016. They may then visit the District SAP ESS Portal during open enrollment (September 14 to October 9, 2015) 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.



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 veterinary is in their discount network
- » Go to SAP ESS Portal and enroll



HOW TO ENROLL ON THE SAP ESS PORTAL

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 <u>SAPPORTALDOHELP@email.laccd.edu</u> 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.

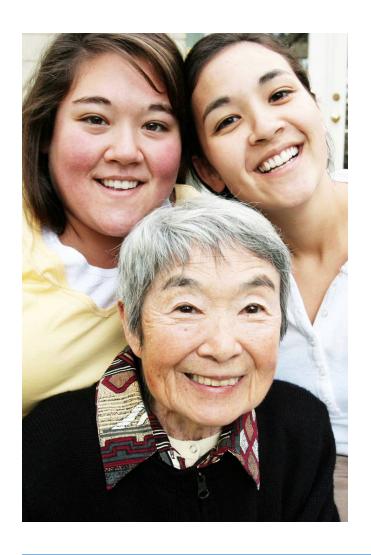
- Online enrollment from the Work/Office or Home (Work/Office refers to any College or the Educational Service Center location). To access the Open Enrollment Portal click here: https://portal.laccd.edu. Or if you do not use the link you can find the SAP ESS Portal from a computer connected to the District Intranet, launch your internet browser.
- 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.

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.
- » 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.
- » Print your confirmation form, make sure that it has the plans you chose and all your dependents (if any) included, and retain it.



IMPORTANT INFORMATION FOR 2016

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: 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 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 CalPERS plans there are MOOPS for medical and separate for pharmacy.

For 2015 – to include all deductibles, co-payments, and co-insurance

The MOOP: for individual is \$4,600; for Family is \$9,200 for all medical

The MOOP: for individual is \$2,000; for Family is \$4,000 for pharmacy

The combined MOOP (medical and pharmacy) for Individual is 6,600; and for Family it is 13,200

MOOP are annual maximums, and apply during the plan year (January 1, 2015 through December 31, 2015).

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.

CHANGES IN PREMIUM DEDUCTION SCHEDULE AND COVERAGE TIME PERIODS

Good news! Benefit premium deductions and coverage are now equally divided between the two semesters. The LACCD and the AFT Faculty Guild have been working hard to improve and simplify the payroll deduction method for your health benefits program. The changes to this deduction method will become effective beginning March 2016. Your LACCD medical plan will provide six months of medical coverage paid for by five /payroll deductions from your spring semester paychecks; and, six months of coverage with five payments/payroll deductions from your fall semester paychecks. Eligibility for all benefits (see attached FAQ) will still be based on maintaining a .33FTE load. COBRA will be made available to those who lose that eligibility.

In Spring, you will be provided coverage for March, April, May, June, July, and August. You will pay your portion and 1/5 of August coverage over your five pay checks in the spring semester (i.e. February through June paychecks). In the fall, you will be provided coverage from September, October, November, December, January, and February. You will pay your portion and 1/5 of February over your five pay checks in the fall semester (i.e. September through January). See chart below:

Semester Eligibility	Coverage—6 Months	Paychecks—5	Deduction Amount
Fall assignment	Sept. to February*	Sept. to January	Monthly portion + 1/5 of February
Spring assignment	March to August	February to June	Monthly portion + 1/5 of August

^{*}coverage continues into the new year unless one drops coverage during Open Enrollment. In that case, coverage would end with the Plan year on December 31.



Managed Health Network (MHN) our Employee Assistance Program (EAP) Provider

EAP services are available to all adjuncts, their dependents and/or anyone living in their households AT NO COST TO YOU!

As of July 2014, LACCD provides you with an Employee Assistance Program (EAP) in partnership with Managed Health Network (MHN) to offer support, guidance and work/life resources. Services include Personal/Professional Life Balance Counseling, Emotional Wellness Coaching, Stress Management, Health & Wellness Training, Marital/Relationship Counseling, Family Counseling, Legal & Financial Counseling, and more!

What can the EAP do for me?

A customer service representative from MHN will confidentially consult with you over the telephone and help you find solutions and resources to meet your personal challenges. Some services may require an authorization, but MHN's services include:

» Up to six (6) free counseling sessions per issue per calendar year by a licensed mental health provider related to personal, marital, family, relationship, work, alcohol and substance abuse problems

- » Referrals to mental health agencies and nonmedical agencies that are beyond the scope of an EAP provider
- » 24-hour crisis hotline, 7 days/week
- » One half-hour consultation with an attorney (either in person or by telephone) per incident, per calendar year
- One financial counseling referral for a consultation with a financial consultant (either in person or by phone) per incident, per calendar year

The EAP offers telephonic and web-based referral services for:

- » Childcare and eldercare
- » Legal and financial counseling
- » Health and wellness and life improvement issues
- » Educational referrals
- » Workplace advice...and more!

24/7 access is available at 1-800-327-0449 or online at mhn.advantageengagement.com, Login: laccd.

For more information, contact Katrelia Walker, Districtwide EAP Coordinator, at (213) 891-2040.

WELLNESS, BETTER THAN EVER! Your Health Matters!

Your Joint Labor-Management Benefits Committee (JLMBC) has formed a Wellness Taskforce to develop a strategic plan, and identify and recommend a series of wellness programs and/or pilots that will (1) promote health awareness and prevention to all District employees at each worksite and (2) educate, encourage and help support the LACCD employee population prevent or reverse acute or chronic illnesses and diseases through proper nutrition, daily exercise and behavior modification resources.

The taskforce met during the summer months to frame a comprehensive and holistic approach toward advancing the Board of Trustees' and Wellness Coalition's commitment to wellness. Drawing upon the expertise of its members and from the experiences and efforts of the Chairperson of the LACCD Coalition for Wellness (Velma Butler), the Total Wellness Program Coordinator and Risk Manager of the Division of Human Resources, and the District's Health Benefits Wellness Consultant, important health and wellness-focused intiatives were identified and are planned to be unveiled in the ensuing fiscal year.

A review of the prior work of the Wellness Coalition was accomplished to validate the targeted health promotion strategies and to identify new possibilities available through technology advancement, research, and health and behavior modification resources. So look for a more robust Wellness Program as WELLNESS BECOMES BETTER THAN EVER at LACCD!



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

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)

VISION PLAN

VSP

P.O. Box 997100

Sacramento, CA 95899-7105

(800) 877-7195

www.vsp.com

EMPLOYEE ASSISTANCE PROGRAM (EAP)

Managed Health Network (MHN)

(800) 327-0449

or online at *mhn.advantageengagement.com*

login code: laccd password: employee

FLEXIBLE SPENDING ACCOUNTS (HRA balances)

ADP Benefits Solutions

P.O. Box 34700

Louisville, KY 40232

(800) 964-6165

https://myspendingaccount.shps.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.

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

JOINT LABOR/MANAGEMENT BENEFITS COMMITTEE

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