

Retiree Benefits Newsletter



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 l 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%

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 and select *Contact us*. Then select *Tell Us About Your Experience* to take the survey.

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WELLNESS CORNER

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 23rd.





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

SafeGuard

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

VISION PLAN

www.vsp.com

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

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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In the event of a family emergency or death, it is important to give your survivors the following information. Notification to survivors and all financial information is vital to prevent problems, protect financial records, prevent identity theft, and to update your records. Complete the information below. Keep a copy for yourself, make extra copies, if necessary, and make sure the information is available to persons who are likely to be contacted in an emergency.



MY EMERGENCY CONTACT INFORMATION

My Name (Retiree)

My Social Security # (optional) ____ ___ ___

In the event of my death, please notify the following organizations immediately. NOTE: Your survivor will need to obtain death certificates.

Retirement Pension

CalSTRS & CalPERS must also be notified if one of your beneficiaries is deceased so that your account can be updated. CalSTRS: 1 (800) 228-5453 www.calstrs.com CalPERS: 1 (888) 225-7377 http://www.mycalpers.ca.gov

Death Benefits

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Social Security: 1 (800) 772-1213 www.socialsecurity.gov

Health Benefits

Cal PERS: 1 (888) 225-7377 www.calpers.gov LACCD (Benefits Unit): 1 (888) 428-2980 http://www.laccd.edu/Departments/BusinessServices/Benefits/Pages/default.aspx

Credit Bureaus

The three credit bureaus should be called for specific instructions to prevent someone from trying to obtain credit in the name of the deceased. Call and ask about their "Fraud Alert" division.

- Equifax General number 1 (800) 685-1111
- Experian General number 1 (888) 397-3742
- Transunion General number 1 (800) 916-8800

Credit Cards

Notify credit card issuers about deaths and request that any accounts of deceased be closed immediately.

LACCD Employee Assistance Program: 1(800) 342-8111 (24 hr. service) for community resources and services, estate questions, grief issues, legal information.

You may also want to include the following information to assist your survivors: Driver's license number, Veterans benefit information, bank account and safe deposit box info, locations of wills and trust agreements, computer passwords and organ donor information.

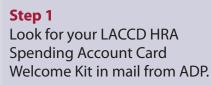
Courtesy of the Emeritus Chapter, Los Angeles College Faculty Guild, AFT1521 E. McClatchey © 2012

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HOW TO USE YOUR HEALTH REIMBURSEMENT ACCOUNT (HRA) CARD*

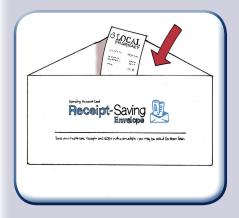






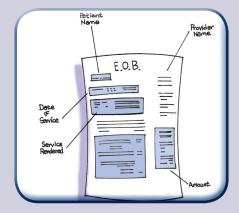


Step 2 Before you use your HRA Card, activate it by calling the number on the front of the card.



Step 5

Keep your receipt. You will be required to show proof (validate) all swipes except for RX (prescriptions). Only swipe for IRS approved expenses (please check online at ADP).

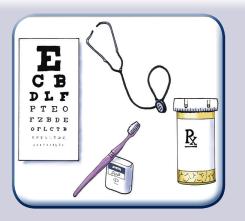


Step 6 Your receipt must have all the information noted here. If it doesn't, ask the provider for a written receipt.

*Please note the Health Reimbursement card has been recharged with \$1,500 annually from January 1, 2010 for early retirees (retirees under age 65). Retirees age 65 and over may still have HRA balances they may use from the time when they were active employees.



If you retired after January 1, 2010 you would have been issued an HRA card.



Step 3

Use your HRA card with eligible healthcare providers such as your doctor, pharmacist, optometrist and dentist.



Step 4

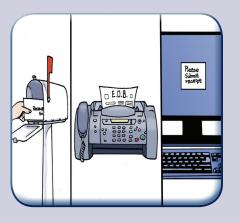
Swipe your HRA card like you do with your bank card. This pays the provider, but you still must validate with receipts.





Step 7

If expense eligibility must be confirmed, you will receive an e-mail or letter requesting the receipt.



Step 8

Mail, fax or scan and e-mail your receipt —whichever is easiest –with the validation form.

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Questions? Visit www.SpendingAccounts.info and click "How Your Spending Account Card Works."

*Expense eligibility is defined by the LACCD benefit plan

VSP Vision care for life



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!

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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 to see more ways you can save.



TRU HEARING DISCOUNTS: SIMPLE AS 1-2-3

Taking advantage of the TruHearing discounts is easy. All a VSP member has to do is:

- 1. Sign up at www.vsp.truhearing.com and choose whether to enroll dependents and guest members as well.
- 2. Call TruHearing at 877.396.7194 to schedule an appointment.
- 3. Visit hearing aid center, receive exam, and purchase discounted aids.

That's it! All transactions are between the VSP member and TruHearing. Learn more about this VSP member offer at www.**vsp. truhearing.com**.

**Savings over national average retail prices vary based on hearing aid model purchased.

PET ASSURE VETERINARY DISCOUNT PLAN

\$8.00/month or \$96/year covers all pets in your household

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 or call Pet Assure at 877-FIND-VET (346-3838).

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

During fall 2014 open enrollment employees will have another opportunity to enroll in Pet Assure.





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