

JLMBC Health Benefits

Quarterly

Fall 2009 • Volume 2, Issue 4



EVERYONE MUST PARTICIPATE IN OPEN ENROLLMENT!

Because LACCD is joining the CalPERS Health Benefit Program for 2010, **all employees and retirees must enroll** during open enrollment to select new medical plan coverage. If you do not select coverage, you will automatically be enrolled in the CalPERS Blue Shield Access+ HMO plan.

Active full-time employees...

You must enroll in your new medical plan using LACCD's Employee Self-Service (ESS) portal. Your enrollment kit, which will be mailed to your home before the end of September, will give you instructions for accessing the ESS portal.

Retirees and survivors...

You will receive an enrollment kit from CalPERS in the mail by the end of September. You must complete and return the CalPERS medical plan enrollment forms by October 31, 2009. If you would like to change your dental or vision coverage—for example, switching dental plans or adding/dropping dependent coverage—contact the LACCD Health Benefits Call Center at (888) 428-2980 for a change form.

Part-time faculty...

You will enroll online through the ESS portal. You will receive more information before the end of September.

LACCD HEALTH BENEFITS OPEN ENROLLMENT 2010 OCTOBER 1 – 31, 2009

New medical plans. As you read in the last newsletter, LACCD will partner with CalPERS to provide medical plan coverage to District employees and retirees. You will still have your choice of HMO or PPO coverage. Your new medical plans are discussed on the next page.

Different medical plan options for Medicare-eligible retirees and dependents. Under the CalPERS program, your Medicare eligibility will affect your choice of medical plans. If you are enrolling dependents, you must also consider their age and Medicare eligibility to make sure you enroll in a plan that's appropriate for everyone. Please be sure to read your CalPERS and District retiree enrollment kits carefully before selecting your coverage.

No change to your dental, vision, and life insurance benefits. The District will continue to administer these plans.

NEW: health reimbursement accounts (HRAs). To help you with your out-of-pocket health care expenses, the District is giving active employees and early retirees fully funded HRAs. See inside for details.

If you do not make any changes to your dental or vision coverage during open enrollment, your current elections will carry over to 2010.

WATCH OUR INFORMATIONAL VIDEOS TO LEARN MORE

The District has posted videos—featuring presentations about the new medical plans by CalPERS representatives—at www.laccd.edu/health. You can watch these videos online from any home or work computer.

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Chair, JLMBC

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President, Los Angeles Valley College

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AFT College Staff Guild, Local 1521A

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YOUR NEW CALPERS MEDICAL PLANS

Active Employees and Retirees Under Age 65

Under the CalPERS Health Benefit Program, you can choose from the following Basic health plans:

- Blue Shield Access+ HMO
- Kaiser HMO
- PERS Choice PPO
- PERSCare PPO

The CalPERS Blue Shield and Kaiser HMOs are very similar to the plans currently offered by LACCD. The PERS Choice PPO uses the Anthem Blue Cross Prudent Buyer PPO network, which is similar to the Blue Shield PPO network in California. Chances are very good that your current PPO health care provider is also a member of the Anthem Blue Cross network.

The District will pay the full cost of HMO or PERS Choice PPO coverage for you and your eligible dependents. If you wish to enroll in the PERSCare PPO plan (which pays a higher level of benefits), you will have to pay the full cost difference between the two plans. For single coverage, your total 2010 premium cost would be \$3,835.68.

Medicare-Eligible Retirees

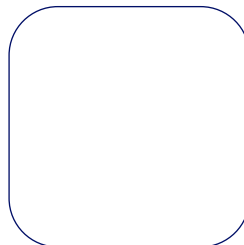
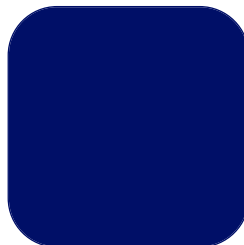
CalPERS gives you the choice of Blue Shield, Kaiser, PERS Choice, and PERSCare Medicare supplement plans. These plans work with your Medicare coverage to provide you with comprehensive health care at little out-of-pocket cost.

The District will pay 100% of the premium for whichever Medicare supplement plan you choose. If you have a dependent who is not yet eligible for Medicare, he or she will be enrolled in the corresponding Basic health plan.

You'll find more information about your medical plan options in the enrollment kits you will receive from CalPERS and the District.

Go to www.laccd.edu/health or www.aft1521.org for links to two valuable CalPERS publications:

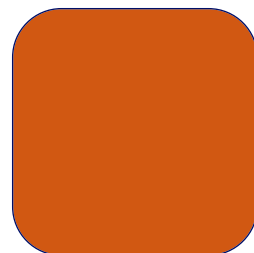
- **The Health Program Guide**, which provides a wealth of information about eligibility, plan service areas, and issues affecting members who are retiring or retired.
- **The Health Benefits Summary**, which provides detailed information about each plan's benefits.



ENROLLMENT & HEALTH FAIRS COMING SOON!

Get more information about the benefits available to you as an LACCD employee by attending one of the Enrollment & Health Fairs below. Representatives from the CalPERS medical plans, Delta Dental, Safeguard, VSP, MetLife, and the Employee Assistance Program will be on hand to answer your questions. You'll also be able to get free blood pressure and cholesterol tests.

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|---|--|--|
| <p>> October 13, 2009
9:00 a.m. – 1:00 p.m.
Harbor College
(Seahawk Center)
<i>CalPERS available</i>
9:30 a.m. – 11:30 a.m.</p> <p>> October 13, 2009
1:00 p.m. – 4:00 p.m.
District Office
(Board Rm.)
<i>CalPERS available</i>
1:30 p.m. – 3:30 p.m.</p> <p>> October 14, 2009
9:00 a.m. – 1:00 p.m.
West Los Angeles College
(Aviation Technology, Rm.116)
<i>CalPERS available</i>
9:30 a.m. – 11:30 a.m.</p> <p>> October 14, 2009
1:00 p.m. – 4:00 p.m.</p> | <p>Pierce College
(Faculty & Staff Dining Rm.)
<i>CalPERS available</i>
1:30 p.m. – 3:30 p.m.</p> <p>> October 15, 2009
9:00 a.m. – 1:00 p.m.
Trade Tech
(A Building Hallway)
<i>CalPERS available</i>
9:30 a.m. – 11:30 a.m.</p> <p>> October 15, 2009
1:00 p.m. – 4:00 p.m.
East Los Angeles College
(Auditorium Foyer)
<i>CalPERS available</i>
1:30 p.m. – 3:30 p.m.</p> <p>> October 20, 2009
9:00 a.m. – 1:00 p.m.
Mission College
(Campus Center, Main Rm.)</p> | <p><i>CalPERS available</i>
9:30 a.m. – 11:30 a.m.</p> <p>> October 20, 2009
1:00 p.m. – 4:00 p.m.
City College
(Faculty & Staff Center)
<i>CalPERS available</i>
1:30 p.m. – 3:30 p.m.</p> <p>> October 21, 2009
9:00 a.m. – 1:00 p.m.
Valley College
(Monarch Hall)
<i>CalPERS available</i>
9:30 a.m. – 11:30 a.m.</p> <p>> October 21, 2009
1:00 p.m. – 4:00 p.m.
Southwest College
(Little Theatre, Foyer)
<i>CalPERS available</i>
1:30 p.m. – 3:30 p.m.</p> |
|---|--|--|



YOUR HEALTH REIMBURSEMENT ACCOUNTS (HRAs)

To help you cover any increased out-of-pocket expenses under the new medical plans, the District will give each benefitted active employee and early retiree a \$1,500 HRA—regardless of which plan you choose.

An HRA is a plan designed to reimburse employees and their dependents for qualified out-of-pocket expenses with tax-free dollars. Unlike a flexible spending account, these plans are funded entirely with employer contributions. That means the District funds your HRA; you are not allowed to contribute your own money.

You can use the money in your HRA to pay for all qualified health expenses, such as deductibles, coinsurance, copayments, orthodontia, prescription eyeglasses and sunglasses, contact lenses, and over-the-counter medications. You can also use your HRA money to pay for long-term care insurance. When you become eligible for Medicare, you can use HRA funds to pay your Medicare Part B premiums.

The entire \$1,500 will be placed in your account at the beginning of the calendar year. Any money left in your HRA at the end of the year will roll over to the next year. That money will be yours to use as an active or retired District employee.

IMPORTANT NEWS FOR PEOPLE WITH FLEXIBLE SPENDING ACCOUNTS (FSAs)...

Starting in 2010, health care expenses will be reimbursed from your HRA **before** they are paid from your FSA. **This means you must spend all of the money in your HRA before you can use your FSA money.** Keep in mind that FSA funds must be spent on expenses incurred during that calendar year, or they will be forfeited—they do not roll over to the following year, the way HRA funds do.

Only enroll in an FSA if you are certain that next year's out-of-pocket health care expenses for you and your dependents will be more than \$1,500. If you do not spend all of your HRA money, you will lose the money in your FSA.

If you contribute to a dependent care FSA, that FSA will not be affected by the HRA.



**JOINT LABOR-MANAGEMENT
BENEFITS COMMITTEE**

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Los Angeles, CA 90017

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Long Beach, CA
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IMPORTANT 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)**

Horizon Health

(800) 342-8111
www.horizoncarelink.com
login code: laccd
password: eap

**FLEXIBLE SPENDING
ACCOUNTS (FSAs)**

SHPS, Inc.

11405 Bluegrass Pkwy.
Louisville, KY 40299
(800) 678-6684
www.myshps.com

**TERM LIFE AND AD&D
INSURANCE**

LACCD

770 Wilshire Blvd.
Los Angeles, CA 90017
(888) 428-2980
www.laccd.edu/health

MetLife

National Service Center
P.O. Box 2517
Aurora, IL 60507-2517
(877) ASK-MET7
www.metlife.com

**OTHER BENEFITS & COBRA
INFORMATION**

LACCD Health Benefits Call Center

770 Wilshire Blvd.
Los Angeles, CA 90017
(888) 428-2980
Monday–Friday, 9:00 a.m.– 4:00 p.m.
www.laccd.edu/health