Attend a Benefits Workshop or CalPERS Webinar

LACCD will host workshops to present information on the benefit plans for employees at the times and locations listed below. All three sessions are available via live webcast and one session will be video archived for later playback. (The archived video link will be found on the LACCD Health Benefits website under Retirees: Open Enrollment.) For details on the medical plans CalPERS offers, you can attend a prerecorded Health Plan Webinar at any time.

Benefits Workshops:
Thursday, September 19
11 a.m. – 2 p.m.
Mission College

Wednesday, September 25
11 a.m. – 2 p.m.
East LA College, Recital Hall

Wednesday, October 2
11 a.m. – 2 p.m.
Harbor College
Seahawk Center

2014 CalPERS Webinar
The 2014 Webinar on Health Plan Design, Rate, and Benefit Changes is available to view online anytime by logging on to the CalPERS website at http://www.calpers.ca.gov/eip-docs/employer/cir-ltrs/2013/600-044-13.pdf

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The District is in compliance with the Health Care Reform Affordable Care Act (HCR/ACA) and continues to provide you with affordable and comprehensive coverage to meet your health care needs. As a retiree, you do not need to do anything relating to HCR/ACA, and you are not responsible for purchasing additional coverage through Covered California, the state’s insurance exchange.

The Health Care Reform Affordable Care Act (HCR/ACA) was signed into law by President Obama on March 23, 2010. The law requires several new provisions to be implemented January 1, 2014. These provisions, some of which the District has already implemented, include:

- Essential health benefits, such as preventive care and immunizations
- No annual limits on essential health benefits
- Dependent children may be covered for health, vision and dental benefits to age 26.
- Individual mandates that require most Americans to have health insurance or pay a penalty
- New Health Insurance Marketplace (Covered California)

**NOTE:** Covered California does not apply to Medicare-eligible retirees.

**ABOUT THE INDIVIDUAL MANDATE**

In 2014, you will have to submit a form with your federal income tax return proving that you have insurance. If you are covered by a District medical plan, you will receive a certificate from your medical plan that indicates you have the minimum coverage.

Effective January 1, 2014, the individual mandate requires legal U.S. residents to buy a minimum level of health insurance coverage or pay a penalty for each month of non-compliance. The penalty equals the greater of $95 per adult and $47.50 per child (up to $285 per family), or 1% of your family income. The penalty will increase significantly in 2015 and 2016. Some people will be exempt from the mandate and penalty due to religious, financial or other reasons, while others may be given financial assistance to help pay the cost of their coverage.

**WHAT’S CHANGING FOR 2014?**

- For 2014, members will be able to choose from multiple plans in most areas of the state. Anthem Blue Cross, Health Net, Sharp Health and UnitedHealthcare join Blue Shield of California and Kaiser Permanente as HMO providers.
- Anthem Blue Cross, Blue Shield of California, Kaiser Permanente and United Healthcare will provide plan coverage throughout most of California. Health Net will cover six counties in Southern California, while Sharp’s coverage will focus on San Diego County. Anthem Blue Cross will also continue to serve as the Third Party Administrator for CalPERS self-funded PPO health plans. All of the CalPERS health plan providers have five-year contracts that expire December 31, 2018.
- Out-of-state retirees have health benefits available.
- CalPERS annual open enrollment period runs September 16 - October 11.
The Los Angeles Community College District provides a generous and comprehensive benefits package to help you care for yourself and for your family. Health care coverage is offered under the CalPERS health plans. Retirees under age 65 will be able to choose from the medical choices listed below.

Your HMO Choices
The following HMO choices are available to you:
- Anthem HMO Select
- Anthem HMO Traditional
- Blue Shield Access+ HMO
- Health Net Salud y Más
- Health Net SmartCare
- Kaiser HMO
- UnitedHealthcare
- Blue Shield NetValue HMO, which offers the same benefits as the Blue Shield Access + HMO but requires members to use providers in a smaller network of medical groups.

Your PPO Choices
- PERS Choice
- PERS Select (This requires members to use a smaller network of medical doctors.)
- PERSCare (Note: The cost of this coverage for full-time actives, retirees under age 65 or retirees age 65 and over who do not have Medicare A and B, and are not in Medicare Supplement plans, is not fully paid by the District.)

Important Consideration for PPO Plans
The PPO choices differ from each other mainly in their deductible, coinsurance percentage, out-of-pocket maximum and, in some cases, provider networks. (See the glossary on page 6 for a brief definition of these terms.) To find a plan physician or hospital, visit http://www.calpers.ca.gov and type in “Our Health Plans Online” in the search box.
- If you’re a retiree under age 65, the District will pay the full cost of HMO or PERS Choice PPO coverage for you and your eligible dependents.
- The premium for the PERSCare plan is higher. For example, a single person will pay an additional $25.40 per month for the 90/10 plan.

Defense of Marriage Act
On June 26, 2013, the United States Supreme Court struck down the portion of the Defense of Marriage Act (DOMA) that barred same-sex married couples from recognition as “spouses.” CalPERS is offering a one-time exception opportunity to enroll in health coverage. Enrollment is limited to employees and retirees who married during the period in 2008 when California first issued same-sex marriage licenses but who chose not to enroll their spouse and dependent children. The one-time exception also applies to members who married a same-sex spouse in another state where same-sex marriage was legal prior to June 26, 2013. The enrollment period is effective immediately and continues through December 31, 2013.

NOTIFY LACCD OF ALL PLAN AND ADDRESS CHANGES
The LACCD Health Benefits Unit needs to know about all changes you make with CalPERS (whether you add a dependent, change your address, or change your medical plan). LACCD is your contact point for dental and vision changes; CalPERS handles only your medical changes. To make changes in dental or vision plans, or to inform us about changes you have made in regards to your medical plan, please contact:

LACCD Health Benefits Unit
770 Wilshire Blvd., 6th floor
Los Angeles, CA 90017
Phone: (888) 428-2980
Fax: (213) 891-2008
LACCD offers vision coverage through VSP Vision Care (VSP), the nation’s largest provider of eye care coverage. You can choose between VSP preferred providers and out-of-network providers, but keep in mind when you use VSP preferred providers, you can choose from thousands of doctors across the country and receive higher level of benefits. Also, when you go to a VSP provider, you have the added convenience of a lower payment at the time of service and no claim forms to fill out.

You can find a VSP provider by going to www.vsp.com or by calling (800) 877-7195. Your provider will be able to access your membership information and bill you accordingly.

LACCD offers two dental plans: Delta Dental PPO and SafeGuard HMO.

- **Delta Dental PPO dental plan** gives you the option of choosing any licensed provider. If you select a dentist who is a member of Delta Dental’s PPO network, you have access to the PPO provider’s discounted rates and reduce your out-of-pocket costs. Adjuncts have a $1,500 allowance under Delta Dental.

- **SafeGuard HMO** dentists provide services at little or no cost when you go to a dentist who is a SafeGuard HMO network member. The plan requires all enrolled dependents to select a primary care dentist to coordinate your care. Unlike the Delta Dental PPO, you cannot select out-of-network dentists.

Your Vision Plan

LACCD offers vision coverage through VSP Vision Care (VSP), the nation’s largest provider of eye care coverage. You can choose between VSP preferred providers and out-of-network providers, but keep in mind when you use VSP preferred providers, you can choose from thousands of doctors across the country and receive higher level of benefits. Also, when you go to a VSP provider, you have the added convenience of a lower payment at the time of service and no claim forms to fill out.

You can find a VSP provider by going to www.vsp.com or by calling (800) 877-7195. Your provider will be able to access your membership information and bill you accordingly.

Your HRA Benefit

An HRA is a benefit plan that reimburses eligible early retirees for qualified out-of-pocket expenses with tax-free dollars. Each year, the District adds $1,500 to your HRA. Money in your HRA can be used to pay for qualified health expenses (deductibles, coinsurance, copayments, orthodontia, prescription eyeglasses and sunglasses, and contact lenses). You can also use your HRA to pay for long-term care insurance. Unused balances may be carried over from year to year up to IRS limits.

All eligible early retirees receive an upload of another $1,500 on your HRA debit card in January from our plan administrator, ADP. This card works much like a debit card except all expenses must be validated after swiping. You use the card to pay for eligible health care expenses at the doctor’s office, pharmacy, or other retail establishments, including dental and vision. (The debit card draws from your health care FSA automatically once the HRA is used up.) The HRA is funded entirely with employer contributions. This means the District funds your HRA and you are not allowed to contribute your own money.

**Your Dental Plan Choices**

**Your Vision Plan**

**Your HRA Benefit**
LACCD provides an Employee Assistance Program (EAP) in partnership with Aetna Resources for Living that offers support, guidance and resources to retirees and anyone living in your household. Services include Healthy Aging and Wellness Training, Adult/Elder Care, Caregiver Support, Legal & Financial Counseling, Medicare Counseling, Identity Theft Prevention, Stress/Depression Counseling, and more AT NO COST TO YOU!

What can the EAP do for me?
A master's level Member Advocate from Aetna Resources for Living will confidentially consult with you over the telephone and help you find solutions and resources to meet your personal challenges. 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 non-medical 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 calendar year
- One financial counseling referral for a consultation with a financial consultant (either in person or by phone) per calendar year

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

- Childcare, adultcare and eldercare
- Legal and financial counseling
- Health and wellness and life improvement issues

EAP services are available to all benefitted active employees, retirees, their dependents and anyone living in their households. 24/7 access is available at 1-800-342-8111 or online at www.mylifevalues.com, Login: laccd, Password: eap. For more information, contact Katrelia Walker, Districtwide EAP Coordinator, at (213) 891-2040.
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
- Enter promo code: LACCDR

**WELL CARD**

The WellCard Savings Discount Card is an easy way to help you and your family with all your prescription drug needs and medical visits.

- Automatically includes all family members.
- Instantly receive an average savings of up to 50% on vision, hearing, vitamins, dental, daily living products and more.
- Join a nationwide network of over 59,000 pharmacies and over 350,000 physicians.
- Talk to a Doctor 24/7/365, convenient, safe and cost effective
- Your information is kept private and is HIPAA compliant.

**PET BENEFITS**

**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.
1. Personal Information
   Last: [Name]  First: [Name]  MI: [Name]
   Social Security Number: [Number]
   Date of Birth: [Date]
   Street Address (no P.O. Boxes): [Address]
   Home Phone: [Number]
   Cell Phone: [Number]
   City: [City]  State: [State]  Zip: [Zip]
   Email/Address: [Email]

2. Retiree Contact Person – Someone who will always be able to contact you
   Last: [Name]  First: [Name]  MI: [Name]
   Home Phone: [Number]
   Cell Phone: [Number]
   Address: [Address]
   Relationship: [Relationship]
   City: [City]  State: [State]  Zip: [Zip]
   Email/Address: [Email]

3. Reason for Completing This Form
   [ ] Open Enrollment
   [ ] Name/Address Change
   [ ] Change in Dependent Coverage

4. Dental Plan
   [ ] Delta Dental PPO
   [ ] MetLife Dental HMO (formerly Safeguard)
   Coverage Type:
   [ ] Retiree/Survivor only
   [ ] Retiree/Survivor + one
   [ ] Retiree/Survivor + Family

5. Vision Plan
   [ ] Vision Service Plan
   Coverage Type:
   [ ] Retiree/Survivor only
   [ ] Retiree/Survivor + one
   [ ] Retiree/Survivor + Family

6. Dependent Enrollment Information
   Please complete the following section for each person you are enrolling, including yourself. If you are enrolling more than two children, please list their names and information on a separate page. Sign, date, and attach that page to this form.

   Name: [Name]  Age: [Age]  Relationship: [Relationship]
   Dental Coverage: [Coverage]
   Vision Coverage: [Coverage]
   Social Security #:

7. How to Submit this Enrollment/Change Form
   To enroll in the LACCD DENTAL and/ or VISION PLAN, add dependent children to age 26, or change plans, you MUST:

   1. Complete and Sign this form.
   2. If you are adding dependents, attach PHOTOCOPIES of 1) the social security card for all dependents. We allow a 90 day grace period for the card and number of newborns, and 2) A birth certificate (children), marriage certificate or domestic partner registration (spouse/dom partner). Domestic Partner is a registered same-sex partner or a registered inter-gender partner is one or both persons in the relationship is over 62.
   3. If you are deleting dependents, attach PHOTOCOPIES of dissolution of marriage or domestic partnership. If you have questions as to which documents are needed for verification, contact the Health Benefits Unit by telephone at (888) 428-2980 or via email at do-sap-benefits-health@mail.laccd.edu.
   4. Send this form and the attached PHOTOCOPIES of verification documents using one of the following methods:
      - US Mail
      - Secure Fax
      - Email

   I understand that the elections I make on this form will remain as long as I am eligible or until I make another election during annual enrollment. I am enrolling for myself and those eligible dependents that I have listed in Part 6 of this form for coverage under the plan(s) I have selected.

   I understand that I am responsible for reporting any change(s) in the eligibility status of my dependents within 60 days. Further, if I fail to report status changes within 60 days, I understand that I could be liable for retroactive premium payments in excess of the amount of my plan if I had reported the change in time, and I further understand that I could be liable for medical expenses incurred by the ineligible party.

   I understand that missing documentation will result in a delay in processing that will leave me and/or my dependents without coverage until all information is submitted, and I further understand that my benefits become effective after I submit all documents to complete the enrollment process.

   [Signature]  Date

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)
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
# Joint Labor-Management Benefits Committee

770 Wilshire Boulevard, 6th floor  
Los Angeles, CA 90017

## Members

<table>
<thead>
<tr>
<th>Name</th>
<th>Position/Local/Union</th>
</tr>
</thead>
<tbody>
<tr>
<td>Jim Adams</td>
<td>LA/OC Building &amp; Construction, Trades Council</td>
</tr>
<tr>
<td>Galen Bullock</td>
<td>SEIU Local 721</td>
</tr>
<tr>
<td>Velma J. Butler</td>
<td>AFT College Staff Guild, Local 1521A</td>
</tr>
<tr>
<td>Dr. A. Susan Carleo</td>
<td>Management Representative, Valley College</td>
</tr>
<tr>
<td>Dr. Annie G. Reed</td>
<td>Teamsters Local 911</td>
</tr>
<tr>
<td>Diva Sanchez</td>
<td>SEIU Local 991</td>
</tr>
<tr>
<td>Joanne Waddell</td>
<td>President, L.A. College Faculty Guild</td>
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## Board of Trustees

<table>
<thead>
<tr>
<th>Name</th>
<th>Position/Local/Union</th>
</tr>
</thead>
<tbody>
<tr>
<td>Miguel Santiago</td>
<td>President</td>
</tr>
<tr>
<td>Scott J. Svonkin</td>
<td>Vice President</td>
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<tr>
<td>Mike Eng</td>
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<tr>
<td>Mona Field</td>
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<tr>
<td>Ernest H. Moreno</td>
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<tr>
<td>Nancy Pearlman</td>
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<td>Steve Veres</td>
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<tr>
<td>Michael J. Griggs</td>
<td>Student Trustee</td>
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</tbody>
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## Alternates

<table>
<thead>
<tr>
<th>Name</th>
<th>Position/Local/Union</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dorothy Bates</td>
<td>AFT College Staff Guild</td>
</tr>
<tr>
<td>James Bradley</td>
<td>SEIU Local 99</td>
</tr>
<tr>
<td>Allison Jones</td>
<td>Teamsters Local 911</td>
</tr>
<tr>
<td>Don Sparks</td>
<td>AFT Faculty Guild</td>
</tr>
<tr>
<td>Ken Takeda</td>
<td>Administrative Representative</td>
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## District Administration

<table>
<thead>
<tr>
<th>Name</th>
<th>Position/Title</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dr. Adriana D. Barrera</td>
<td>Interim Chancellor</td>
</tr>
<tr>
<td>(Vacant)</td>
<td></td>
</tr>
<tr>
<td>Dr. Felicito Cajayon</td>
<td>Vice Chancellor for Economic and Workforce Development</td>
</tr>
<tr>
<td>Jeanette Gordon</td>
<td>Chief Financial Officer/Treasurer</td>
</tr>
<tr>
<td>Camille A. Goulet</td>
<td>General Counsel</td>
</tr>
<tr>
<td>James D. O’Reilly</td>
<td>Chief Facilities Executive</td>
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## Resources to the JLMBC

<table>
<thead>
<tr>
<th>Name</th>
<th>Position/Local/Union</th>
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<tbody>
<tr>
<td>Nancy Carson</td>
<td>Retiree</td>
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<tr>
<td>Phyllis Eckler</td>
<td>Adjunct</td>
</tr>
<tr>
<td>Barbara Harmon</td>
<td>Retiree</td>
</tr>
<tr>
<td>Ethel McClatchey</td>
<td>Retiree</td>
</tr>
<tr>
<td>Leila Menzies</td>
<td>District Office, Business Services</td>
</tr>
<tr>
<td>Amy Roberts</td>
<td>Adjunct</td>
</tr>
<tr>
<td>Katrelia Walker</td>
<td>District Office, Human Resources</td>
</tr>
</tbody>
</table>