Important Health Benefits information for Adjunct Faculty

LACCD Adjunct Faculty
HEALTH BENEFITS BULLETIN

ALL ADJUNCT ANNUAL OPEN ENROLLMENT
2014 BEGINS MONDAY, SEPTEMBER 15, and
ENDS AT 4 PM FRIDAY, OCTOBER 10, 2014

Every eligible adjunct may enroll or make changes to health plans at this time using the SAP ESS Portal (see page 6) for coverage effective January 1, 2015. 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, 2015. Effective January 1, 2016 there will be new rates (which may be higher). For 2015 rate information visit http://www.laccd.edu/Departments/BusinessServices/Benefits/Pages/Rates.aspx.

If you wish to modify your coverage (waive, elect, 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, 2015).

If you do not have coverage and do not enroll, you will not have health coverage from January 1–December 31, 2015 unless you have a Life Status Change (LSC) during the year that allows you to elect coverage. (See page 2.)

Do I qualify for LACCD’s Adjunct Health Benefits?

If you teach a 0.33* (or higher) Full-Time Equivalent (FTE) load during the Fall 2014 semester and have taught at least 0.20 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). You may elect medical, dental and/or vision. Under this plan, your premium payments will be automatically deducted from your paycheck on a pre-tax basis.

To see the rates for the current year and next calendar year, visit the web-site (the District-paid contribution is already calculated in these rates): http://www.laccd.edu/Departments/BusinessServices/Benefits/Pages/Rates.aspx

The 2015 District Contribution to adjunct medical premiums is contingent upon negotiations and Board of Trustees agreement, but beginning January 1, 2015 the District contribution will be no less than $263 per month (or $315.60 for the 10 school months—excludes July and August).

FALL 2014

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. The East LA session will be video archived for later playback after the September 25 live event. (The archived video link will be found on the LACCD Health Benefits website under Open Enrollment.)

Benefits Workshops:
Thursday, September 18
11 a.m. – 2 p.m.
L.A. Valley College – Monarch Hill

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

Wednesday, October 1
11 a.m. – 2 p.m.
L.A. Harbor College – Technology Building Room 110

2015 CalPERS Webinar
The 2015 Webinar on Health Plan Design, Rate, and Benefit Changes for plan year 2015 will be available to view online anytime in early September. 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 2015 CalPERS Health Plans.

* A typical load is 15 hours; therefore, two full-time classes qualify you for health benefits. Refer to Article 13 Table A of the AFT Collective Bargaining Agreement (CBA) to determine the full-time load in your discipline area.
**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) that allows YOU to apply for or change your benefits outside of open enrollment.

For more information visit [http://www.laccd.edu/Departments/BusinessServices/Benefits/Documents/Qualified-Life-Events.pdf](http://www.laccd.edu/Departments/BusinessServices/Benefits/Documents/Qualified-Life-Events.pdf) and click on the Health Benefits Unit page.

**HOW TO CALCULATE YOUR FULL-TIME EQUIVALENT (FTE) LOAD**

Locate the number of Standard Teaching Hours per Week for your Discipline using the 2011-14 AFT Contract Article 13, Table A beginning on page 27. Now 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 $3 \div 15 = 0.20$ FTE. However, when John teaches two 3-hour classes, then his FTE is $6 \div 15 = 0.40$ FTE.

**EXAMPLE 2:** English has 12 Standard Teaching Hours and Keisha teaches one 3-hour class; His FTE is $3 \div 12 = 0.25$ FTE. However, if Keisha teaches two 3-hour classes, then her FTE is $6 \div 12 = 0.50$ FTE.

**EXAMPLE 3:** Dance has 18 Standard Teaching Hours and Martha teaches one 3-hour class; Her FTE is $3 \div 18 = 0.17$ FTE. However, if Martha teaches two 3-hour classes, then her FTE is $6 \div 21 = 0.33$ 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 visit: [www.laccd.edu/Departments/BusinessServices/Benefits/Pages default.aspx](http://www.laccd.edu/Departments/BusinessServices/Benefits/Pages default.aspx)
Scenario 1: Member qualifies for first time in 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 1. 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 January.

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- January). CalPERS health plans premium rates typically change beginning January of each year. Since the coverage period for the Fall semester includes the month of January, 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.

Should a faculty member decide not to enroll by August 31st it will be assumed the adjunct has chosen to waive coverage until the next open enrollment period (September-October).

<table>
<thead>
<tr>
<th>Coverage Period</th>
<th>Premium Deductions</th>
<th>Receives Spring Assignment that is &gt;=.33</th>
<th>Spring Assignment is &lt;.33 (No Longer Eligible)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sept. to Jan.</td>
<td>Five payments cover five months (Sept. – Jan.).</td>
<td>Automatically continues into the next cycle: Feb. – July. This adjunct is now participating as a Continuing Enrollee (see Scenario 2).</td>
<td>Has option to select COBRA effective February 1st.</td>
</tr>
</tbody>
</table>

It should be noted that for CalPERS plans, the coverage period in any given year runs from January through December. However, given that the last check associated with the Fall assignment is issued in January, the District has the option of extending coverage through January.

Therefore, for the Fall semester, the adjunct faculty member has the option of terminating coverage in December instead of continuing through January.
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, 2015. Effective January 1, 2016 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.

### Scenario 2: Continuing Enrollee currently enrolled in LACCD’s Health Benefits Program

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, 2015. Effective January 1, 2016 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.

<table>
<thead>
<tr>
<th>Coverage Period</th>
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<tr>
<td><strong>SPRING SEMESTER</strong>&lt;br&gt;Feb. to July</td>
<td>Five payments (Feb. – June) will be applied toward six months of coverage (Feb. – July).</td>
<td>Automatically continues into next cycle: Aug. – Jan.</td>
<td>Has option to select COBRA effective August 1st.</td>
</tr>
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<tr>
<td><strong>FALL SEMESTER</strong>&lt;br&gt;Aug. to Jan.</td>
<td>Five payments cover six months (Aug. – Jan.). The District will cover the Aug. monthly premium.</td>
<td>Automatically continues into the next cycle: Feb. – July.</td>
<td>Has option to select COBRA effective February 1st.</td>
</tr>
</tbody>
</table>

### IMPORTANT INFORMATION for Continuing Adjuncts on District Contribution

For adjuncts whose assignment continues through the following semester, the District pre-pays the entire August premium from the six months of total District contributions. We subtract the August pre-payment from the total contribution amount of 1578* and divide the remaining balance over five months. For example, for an August premium of $800, subtracting $800 from $1578 leaves a balance of $778. Dividing that by five months equals $155.60, which shows up on your paycheck as District Contribution."

*NOTE: The District Contribution PROPOSED for 2015 is $263.00 but is presently being negotiated. It will be NO LESS than this (or $1578 a semester).

If the continuing adjunct loses eligibility after the August pre-payment is made, they are eligible for COBRA. However, they must re-pay the whole monthly premium paid in August.
Scenario 3: Member qualifies for first time in Spring semester

DECEMBER 1 – JANUARY 15
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 February through July.

JANUARY 1 – 31
Period which adjuncts have to turn in **paper application** for participation in health benefits program for Spring semester (Feb. – July).

<table>
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<tr>
<th>Coverage Period</th>
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</tr>
</thead>
<tbody>
<tr>
<td>Feb. to July</td>
<td>Five payments (Feb. – June) will be applied toward six months of coverage (Feb. – July).</td>
<td>Automatically continues into the next cycle: Aug. – Jan. If an adjunct receives a Fall offer of assignment, he/she proceeds as a <strong>Continuing Enrollee</strong> (see Scenario 2) receiving coverage beginning in August.</td>
<td>Has option to select COBRA effective August 1st.</td>
</tr>
</tbody>
</table>

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 pay for your employee only vision as well (it cannot be dropped).
1. **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 2015 for plan year starting January 1, 2016).

2. **Do adjuncts have to reaffirm their participation in the benefits program during open enrollment?**

No, the benefit plan election made in August will remain in effect for the upcoming calendar year. However, adjunct faculty should visit [http://www.laccd.edu/Departments/BusinessServices/Benefits/Pages/Rates.aspx](http://www.laccd.edu/Departments/BusinessServices/Benefits/Pages/Rates.aspx) to check the new rates for 2015. They may then visit the District SAP ESS Portal during open enrollment (September 15 to October 10, 2014) if they wish to make any changes to their elections. The SAP ESS Portal is only available during open enrollment.

3. **If adjuncts enrolled in August for coverage in the Fall semester, can coverage extend through January given that 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.

4. **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. For Life Status Change information visit [http://www.laccd.edu/Departments/BusinessServices/Benefits/Documents/Qualified-Life-Events.pdf](http://www.laccd.edu/Departments/BusinessServices/Benefits/Documents/Qualified-Life-Events.pdf).

5. **If I enroll during open enrollment but do not have eligibility for benefits in the Spring will I still receive January coverage?**

Yes. The adjunct’s Fall assignment must meet the minimum eligibility criteria. If in the Spring assignment 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, they will have coverage for January only and will be offered COBRA as of February 1.

**BENEFIT QUESTIONS?**

Call (888) 428-2980 or visit: [www.laccd.edu/Departments/BusinessServices/Benefits/Pages/default.aspx](http://www.laccd.edu/Departments/BusinessServices/Benefits/Pages/default.aspx)
HOW TO ENROLL ON THE SAP ESS PORTAL

1. 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/officelocation) 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 SAPPORTALDOHELP@email.laccd.edu 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.

2. 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](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.

3. 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.

4. **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.

5. 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.

6. Print your confirmation form, make sure that it has the plans you chose and all your dependents (if any) included, and retain it.
Open enrollment in Covered California for January 1, 2015 does not begin until November 1, 2015. This is AFTER LACCD open enrollment ends. You have the option to purchase health care coverage through the government-sponsored Health Insurance Marketplace, “Covered California.” It’s important to note that if you purchase coverage through Covered California instead of accepting the health coverage offered by the District, or by your spouse/domestic partner’s employer, then:

• You will lose the employer contribution the District pays toward your coverage;
• You will not be eligible for any tax credit or subsidy unless you meet eligibility requirements based on your income; and
• You may pay higher taxes, since payments for coverage through Covered California are made on an after-tax basis.

If you have 0.33 FTE and have met all other eligibility requirements, coverage under the LACCD Adjunct Health Benefits Plan may be better than coverage available elsewhere. However, if you are not eligible for the District health plans, the medical plans that Covered California offers may be an excellent way to get coverage.
WELLNESS CORNER

Be well! Adjunct faculty are eligible for a Wellness Program and an Employee Assistance Program (EAP) through Managed Health Network (MHN), our new 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 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 and eldercare
- Legal and financial counseling
- Health and wellness and life improvement issues
- Educational referrals
- Workplace advice…and more!

How Do I Obtain an Authorization?
If you are currently receiving sessions please check with your provider to confirm if they are in the MHN network. If they are not they need to contact MHN.* MHN will work with your provider but it does take time, so talk to your provider soon. The Aetna authorizations for EAP services received prior to July 1, 2014 will be valid until all authorized sessions have exhausted. You must contact MHN to obtain any new authorization for EAP sessions.

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.

*Providers can join the MHN Network by visiting www.mhn.com; select the Provider Site then the provider Portal where they can complete an online application by clicking on the Join Our Network link in the upper right corner of the page.
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 employees up to $100,000, and spouses up to a maximum of $15,000. Benefit counselors will advise you on-line during open enrollment. More information on how to sign up is coming soon.

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

### Joint Labor/Management Benefits Committee

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  President, East Los Angeles
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- **Allison Jones**, Teamsters Local 911
- **Dr. Armida Ornelas**, AFT Faculty Guild
- **Ken Takeda**, Admin. Representative
- **Leila Menzies**, 2nd Admin. Representative

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  Deputy Chancellor
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  Interim Vice Chancellor for Educational Programs and Institutional Effectiveness
- **Dr. Albert J. Roman**
  Vice Chancellor for Human Resources
- **Dr. Felicito Cajayon**
  Vice Chancellor for Economic and Workforce Development
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- **Camille A. Goulet**
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  Chief Facilities Executive

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- **Phyllis Eckler**, Adjunct
- **Barbara Harmon**, Retiree
- **Ethel McClatchey**, Retiree
- **Amy Roberts**, Adjunct
- **Katrelia Walker**, District HR