

PERALTA BENEFITS EVERYONE!

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Mailing Label here

The District Benefits Office proudly services over 2900 employees, retirees and their eligible dependents. We offer customer service resources to support the on-going use of medical, dental, life insurance, and other voluntary benefits. We encourage the use of District resources and technologies to increase your access to information and service.

Enrollment Census as of July 1, 2014 (includes dependents)

	Active	Retired	Total
Kaiser HMO	1049	468	1517
Self Funded PPO	612	725	1337

Peralta Benefits Office
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Oakland, CA 94606

Customer Service Available
PCCD Benefits
PSW Benefit Resources

Websites:

web.peralta.edu/benefits

www.peralta.pswbenefits.net

Email:

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510.466.7229

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(PSW Benefit Resources)



Denotes Compliance
Related Communications

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Customer Services - Website utilization

We've seen an increase in the number of hits on our employee and retiree websites. Visit the following resources at your fingertips:

Peralta Benefits Website (<http://web.peralta.edu/benefits>)

- At this District benefits website, find out more information about our 403(b), 457(b) plan administration and how to transact on current investments through District-sponsored vendors.
- Learn about upcoming activities and events.

PSW Benefit Resources Benefits Information Center (Actives) (www.peralta.pswbenefits.net)

- Direct links to the many District benefit partners (Kaiser, CoreSource, Delta Dental and United Health Care Dental)
- Download claim forms

PSW Benefit Resources Benefits Information Center (Retirees) (www.peraltaretirees.pswbenefits.net)

- [Download Medicare Premium Reimbursement](#) Claim form
- View information about the DeltaCare Plan available through Kaiser Senior Advantage enrollment
- Survivor guidance and other helpful resources

Did you know...?

PSW Benefit Resources is the District consultant on group insurance customer service issues and as our partner has resolved hundreds of complex customer service issues facing our employees, retirees and their eligible dependent over the several years.

Delta Dental PPO plus Premier Plan

Are you enrolled in **Delta Dental PPO plus Premier** plan? If so, then we hope you and your family take advantage of the increased annual calendar year limit and wider network which became available on July 1, 2014. Even if you exhausted your annual calendar year limit, under the **Delta Dental PPO Premier plan**, you now have \$100 available to you for the rest of the calendar year when receiving eligible services in the **Delta Dental PPO plus Premier** network. [Click here for more information.](#)

Dependent Audit Savings-The Results are in!

During the spring 2014 audit, the District engaged the service of CoreSource to verify the eligibility of dependents covered on our medical and dental plans.

SAVINGS TO THE DISTRICT (PER THE SPRING 2014 DEPENDENT ELIGIBILITY AUDIT FINDINGS)

Average annual expense per ineligible dependent	\$4,000
Number of dis-enrolled dependents	86
Savings to the District	\$344,000

As a result of our dependent audit, we expect considerable savings in benefit costs exposure for ineligible dependents.

Peralta Benefits Going Green-The Age Of Electronic Enrollment Has Arrived!



The District Benefits Office is excited introduce on-line enrollment for employees beginning in November 2014. For new hires and/or newly benefit-eligible employees whose assignments begin on or after November 2014, the current paper enrollment process will be replaced with on-line enrollment. We have partnered with **BenefitsBridge** to provide an on-line benefit enrollment portal for active employees. In keeping with other District sustainability initiatives, we expect that electronic enrollment process will:

- allow for more timely, accurate and enrollment based on the 30-day eligibility window,
- ensure the consistency of information exchanged when a qualifying event **occurs (ex: new hire, marriage, birth of a child), and**
- improve the accuracy of employee and dependent data collection as transmitted to our business partners.

The District Benefit Office is testing the portal and engaging focus groups to ensure that business processes are aligned with the new technology. Retiree open enrollment and benefit changes due to a qualifying event will remain a paper process for the time being.

Publication Updates Available Online

In our on-going go-green efforts, we are increasing the number of documents accessible on the website. The documents below are either new to the website or were recently updated. If you are unable to download the document, we will forward a hardcopy of the document that you request via U.S. mail within 7 – 10 days of our receipt of your request. We accept requests by phone 510 466-7229 or by email benefits@peralta.edu. Download the following documents or view the following video:

Document Library	
Document Name	Contents
<u>403(b) Plan Document</u>	Rules and regulations governing this tax-favored plan
<u>457(b) Plan Highlights</u>	Rules and regulations governing this tax-favored plan
<u>Delta Dental PPO plus Premier Evidence of Coverage</u>	References benefits increase and expanded network effective 7/1/14
<u>Self-Funded Traditional Plan (non-local 39)</u>	Summary of Benefits Coverage for Traditional Plan (non-local 39)
<u>Self-Funded Traditional Plan (Local 39)</u>	Summary of Benefits Coverage for Traditional Plan (Local 39)
<u>Self-Funded Lite Plan (non-local 39)</u>	Summary of Benefits Coverage for Lite Plan (non-local 39)
<u>Self-Funded Lite Plan (Local 39)</u>	Summary of Benefits Coverage for Lite Plan (Local 39)
Video Library	
<u>Kaiser HMO - Enrollment Video</u>	Video presentation describing enrollment

In Memoriam

The Peralta family offers condolences to members of our extended community who have passed on. This partial list includes names of retirees brought to the attention of the Benefits Office during the last few months:

<i>First</i>	<i>Last</i>
<i>John</i>	<i>Fujii</i>
<i>Mary</i>	<i>Lewis</i>
<i>Douglas</i>	<i>Mar</i>
<i>Martin</i>	<i>Popish</i>
<i>Earl</i>	<i>Robinson</i>
<i>John</i>	<i>Walsh</i>

Affordable Care Act (ACA) Corner



For access to the legislative guidance, visit the weblink <http://www.dol.gov/ebsa/healthreform/>

- ✓ =Peralta is in compliance
- =Compliance is pending

2010

- ✓ Extended dependents to age 26
- ✓ Lifetime dollar limits on essential health benefits prohibited
- ✓ Non-grandfathered plans must cover preventive care services at no cost-share

2011

- ✓ Employers must report health coverage costs on W-2 forms
- ✓ Over the Counter (OTC) medications are “qualified medical expenses” on HSAs, FSAs and HRAs only if prescribed

2012

- ✓ Summary of Benefits and Coverage (SBC) required with the open enrollment period or plan years beginning after 9/23/12

2013

- ✓ Health FSA maximum to \$2,500 per year
- ✓ Healthcare Exchange Notices Distributed to Employees

2014

- ✓ Pre-existing condition limitations prohibited
- ✓ Health Plans may not impose waiting periods longer than 90 days (60 days in California)
- ✓ Annual dollar limits on essential health benefits prohibited for non-grandfathered plans
- ✓ Issuers and sponsors of self-insured health plans are required to pay Patient-Centered Outcomes Research Institute fees (PCORI fees). The fees are reported and paid annually.

2015

- Pay or Play (large employers are required to provide affordable coverage to full-time employees or pay a penalty)

2018

- High-cost Plan Excise Tax (aka “Cadillac Tax”) goes into effect. This will impose a 40 percent excise tax on high-cost group health coverage. This tax is intended to encourage companies to choose lower-cost health plans for their employees. The Internal Revenue Service (IRS) is expected to issue guidance on the Cadillac Tax requirements before the tax becomes effective.

How do I know that contributions are correct?

New employees (and newly benefit-eligible employees) have 30-days from hire date to make elections during the new employee open enrollment window. *Open enrollment is the opportunity for new employees to enroll themselves and/or their eligible dependents into a group-sponsored medical and/or dental plan and/or to enroll in the flexible benefit medical or dependent daycare accounts under IRS codes 125 and 132.* For plan options and details refer to the [April 24, 2014 Open Enrollment Announcement](#).

2014-2015 Monthly Contribution Rate Matrix for:

- ◆ Active, Benefit-Eligible Employees
- ◆ Complete table on Benefits Webpage <http://web.peralta.edu/benefits/>

Medical Coverage (for All Regular Employees Except Local 39)				Medical Coverage (for Local 39)		
Single Party	Kaiser HMO	***PPO Lite	**PPO Trad.	Kaiser HMO	***PPO Lite	**PPO Trad.
Employee Before Tax*	0.00	15.00	179.23	0.00	15.00	49.44
Employer Paid Benefits*	683.77	701.64	716.64	669.42	593.59	608.59
Total Cost	683.77	716.64	895.87	669.42	608.59	658.03
Two-Party	Kaiser HMO	***PPO Lite	**PPO Trad.	Kaiser HMO	***PPO Lite	**PPO Trad.
Employee Before Tax*	0.00	30.00	400.44	0.00	30.00	110.47
Employer Paid Benefits*	1,367.53	1,571.15	1,601.15	1,338.84	1,329.74	1,359.74
Total Cost	1,367.53	1,601.15	2,001.59	1,338.84	1,359.74	1,470.21
Family	Kaiser HMO	***PPO Lite	**PPO Trad.	Kaiser HMO	***PPO Lite	**PPO Trad.
Employee Before Tax*	0.00	45.00	601.57	0.00	45.00	165.96
Employer Paid Benefits*	1,935.06	2,360.47	2,405.47	1,894.46	1,997.77	2,042.77
Total Cost	1,935.06	2,405.47	3,007.04	1,894.46	2,042.77	2,208.73

*** PPO Lite premium is waived in retirement.

** PPO Traditional premium is billed to the retiree. The actual premium is based on Medicare coordination. Visit the Peralta District Benefits website for a complete matrix of rates: <http://web.peralta.edu/benefits/>

Dental Coverage

Your choice of dental coverage and cobra continuation options is based on your District-affiliation and outcome union negotiations when applicable.

	Delta Dental			United HealthCare		
Single Party	Managers	PFT & 1021	Local 39	Managers	PFT & 1021	Local 39
Employee Before Tax*	37.85	-	4.42	-	-	4.42
Employer Paid Benefits* <i>non-taxable</i>	27.62	65.47	61.05	27.62	27.62	23.20
Total Cost and/or COBRA Equivalent Rate	65.47	65.47	65.47	27.62	27.62	27.62
Two Party	Managers	PFT & 1021	Local 39	Managers	PFT & 1021	Local 39
Employee Before Tax *	67.11	-	4.42	-	-	4.42
Employer Paid Benefits* <i>non-taxable</i>	44.19	111.30	106.88	44.19	44.19	39.77
Total Cost and/or COBRA Equivalent Rate	111.30	111.30	111.30	44.19	44.19	44.19
Family	Managers	PFT & 1021	Local 39	Managers	PFT & 1021	Local 39
Employee Before Tax*	102.90	-	4.42	-	-	4.42
Employer Paid Benefits * <i>non-taxable</i>	67.33	170.23	165.81	67.33	67.33	62.91
Total Cost and/or COBRA Equivalent Rate	170.23	170.23	170.23	67.33	67.33	67.33

*designation as it appears on the Peralta pay advices

2014-2015 Self-Funded PPO Plan Rate Matrix for Post 2012 Retirees



Retirees Without Medicare Coordination*		
Medical Coverage (for new retirees except Local 39)		Medical Coverage (for Local 39)
Single Party	<u>Self-Funded PPO Traditional</u>	<u>Self-Funded PPO Traditional</u>
Retiree Pays	179.23	49.44
Two-Party	<u>Self-Funded PPO Traditional</u>	<u>Self-Funded PPO Traditional</u>
Retiree Pays	400.44	110.47
Family	<u>Self-Funded PPO Traditional</u>	<u>Self-Funded PPO Traditional</u>
Retiree Pays	601.57	165.96
Retirees WITH Medicare Coordination*		
Medical Coverage (for new retirees with Medicare except Local 39)		Medical Coverage (for Local 39)
Single Party	<u>Self-Funded PPO Traditional</u>	<u>Self-Funded PPO Traditional</u>
Retiree Pays	0.00	0.00
Two-Party	<u>Self-Funded PPO Traditional</u>	<u>Self-Funded PPO Traditional</u>
Retiree Pays	0.00	0.00
Family	<u>Self-Funded PPO Traditional</u>	<u>Self-Funded PPO Traditional</u>
Retiree Pays	0.00	0.00

*Currently there is no premium for participation in the PPO Lite Plan or Kaiser HMO.
Rates subject to change upon annual renewal or for external compliance.

Other PCCD Statutory Costs

Benefit Plan	Employee Cost	Employer Cost
Basic Life & AD&D	\$0.000	\$.205 per \$1,000 of salary
Long Term Disability	\$0.000	\$.17 per \$100 of salary
Dependent Life Insurance	\$0.000	\$.30 per dependent unit
Employee Assistance Plan	\$0.000	\$2.12 per family unit
State Teachers Retirement System (mandatory retirement plan)	Contributions based as a percentage of salary	
10 Month Academic Appointment	8.780	10.656
11 Month Academic Appointment	8.891	9.687
12 Month Academic Appointment	8.150	8.880
Cash Balance Plan (retirement plan for part-time faculty)	4.000	4.000
Public Employees Retirement System (PERS) PERS Members hired on or before 12/31/2012	7.000	11.771
Public Employees Retirement System (PERS) PERS Members hired on or after 1/1/2013	6.000	11.771
Accumulation Program for Part-time and Limited Service Employees (APPLE) managed by Mid-America	3.750	3.750
Social Security (for first \$117,000 PCCD Wages)	6.200	6.200
Medicare	1.450	1.450
Unemployment	0.000	0.070
Workers Compensation	0.000	1.300
Other Post-Employment	0.000	9.500

Rates subject to change upon annual renewal or for external compliance.

WHAT HAPPENS TO MY DENTAL INSURANCE ONCE I RETIRE?

This is one of the most frequently asked questions the Benefits Office receives from retirees and/or eligible dependents who lose coverage under Peralta's group insurance plan for active employees.

In response to these inquiries, we have invited Delta Dental to attend a briefing with you!

When: October 1, 2014

Time: 1:00 pm – 2:00 pm

Where: District Benefits Office

Delta Dental will share the product(s) available through its partnership with AARP. Other options can be found on page 16 of the [April 24, 2014 Open Enrollment](#)

CoreSource Crossover Issue with Medicare

Between May 2014 – June 2014, CoreSource* received miscoded claims directly from providers for services rendered to our Medicare eligible retirees which should have first been billed to Medicare. Once Medicare receives the claim, then an electronic filing typically occurs with the claims. This process is called *crossover*. *Claim payments* were either delayed or redirected to Medicare for review and/or payment before CoreSource could pay the claim due to a coding problem which occurred during the crossover process.

CoreSource has identified affected retirees (or dependents) directly regarding the remedy to expedite the payment of claims received with incorrect coding.

These claims have been reprocessed correctly as of August 1, 2014. If you are enrolled in Medicare and incurred services between May 2014 and June 2014 and want to verify the status of unpaid claims or if you receive a bill from your provider with an outstanding balance, please contact:

- CoreSource at 866.280.4120
- Benefits Consultant and customer service agents at, PSW Benefit Resources at 877.866.2623 or
- visit the website www.mycoresource.com to track your claims electronically.

*CoreSource is the third-party administrator for our self-funded plan. Our plan network is Anthem BlueCross.